

Valerie Cole
Maine Farm Bureau
LD 893

To the Honorable Members of the Health Care, Insurance, and Financial Services Committee:

I'm asking you to support and pass LD 893, An Act to Exempt Nonprofit Agricultural Membership Organizations from Insurance Requirements.

My husband and I live in Dayton. We are self-employed and we own a farm supply/lawn and garden supply retail establishment. We also produce hay and maple syrup. Our business employs one full-time employee and between three and five part-time employees. We provide basic health insurance for our full-time employee, who is single, but we cannot afford it for ourselves, due to the high cost. As we are both in our early 60s, the cost is considerably higher than it is for our employee, who is 30. In order to have coverage, my husband works a second job at FedEx five nights a week. This means that his workday starts at 8am and ends typically at 10:30pm, Monday through Friday. He has done this for nearly 20 years. We're not the only family that experiences this: we know many who are in the same situation with one partner working an outside job to afford insurance.

We urge you to pass LD 893, An Act to Exempt Nonprofit Agricultural Membership Organizations from Insurance Requirements, to help those like us who need an affordable health care plan. Having access to such a plan would make a difference and would be a relief to many families like ours. Thank you.