



380 Lincoln Street South Portland, Maine 04106

April 24, 2025

To: Members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services

RE: Testimony in support of LD 1512

I am a family physician in the City of South Portland. I treat many patients who are either uninsured or underinsured. I see them struggle to pay medical bills when I have to send them to a hospital or specialist. It often makes them not get the care they need in a timely manner.

LD 1512, introduced in the 128th Maine Legislature, represents a critical step toward ensuring that hardworking Mainers have access to affordable healthcare. This bill addresses the pressing issue of healthcare affordability, particularly for those who face financial strain despite their dedication to providing for their families and contributing to our communities. I urge the Maine Legislature to support LD 1512, as it offers tangible relief to Maine's working families and strengthens the state's overall economic and social fabric.

Maine's working-class families—nurses, teachers, small business owners, and first responders, among others—often struggle to afford healthcare due to rising costs and stagnant wages. According to recent data, nearly 10% of Mainers remain uninsured, and many insured residents face high deductibles and out-of-pocket expenses that strain household budgets. For these individuals, an unexpected medical expense can lead to financial devastation, forcing impossible choices between paying for healthcare, housing, or food. LD 1512 aims to alleviate this burden by expanding access to affordable healthcare options, ensuring that no Mainer has to forgo necessary care due to cost.

The bill's provisions are designed to make healthcare more accessible and equitable. By focusing on affordability, LD 1512 would help close coverage gaps, particularly for low- and middle-income families who fall into the "affordability gap"—those who earn too much for traditional assistance but too little to comfortably afford private insurance. This targeted approach not only supports individual families but also bolsters Maine's economy. When workers are healthy, they are more productive, miss fewer days of work, and contribute more to local businesses and tax revenues. Moreover, reducing healthcare-related financial stress can decrease reliance on public assistance programs, creating long-term savings for the state.

Opponents may argue that expanding healthcare access could strain state budgets. However, the fiscal impact of LD 1512 is carefully structured to maximize federal funding

Tel: (207) 774 1222

www.ciampifamilypractice.com

Fax: (207) 774 1166

opportunities, such as those available through the Affordable Care Act, while leveraging cost-saving measures like preventive care to reduce long-term healthcare expenditures. Investing in healthcare access now prevents more costly emergency interventions later, delivering both human and economic benefits. Additionally, the bill's focus on affordability aligns with Maine's values of fairness and community, ensuring that no one is left behind simply because they cannot afford care.

LD 1512 is a practical, compassionate solution that directly addresses the struggles of Maine's hardworking families. By supporting this bill, the Legislature can send a clear message: Maine values its workers and is committed to ensuring they have the healthcare they need to thrive. I respectfully urge you to vote in favor of LD 1512 and take a meaningful step toward a healthier, more equitable Maine.

Very Respectfully,

A handwritten signature in black ink, appearing to read "M. Ciampi". The signature is fluid and cursive, with a long, sweeping tail on the final letter.

Michael A. Ciampi, M.D.