

Wendy Flaschner
Brunswick
LD 1883

Good afternoon, Senator Bailey and Representative Kristi Mathieson, and other members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. My name is Wendy Flaschner and I live in Brunswick. I am a retired school psychologist and mental health clinician. I support LD 1883: An Act to Enact the All Maine Health Act.

My story is quite common and yet should not be. My husband and I were covered by his good health insurance plan through his 25 year full time employment. I never thought about health insurance as we always signed up for his better plan. I worked part-time for a much less salary.

After several months of worry and doctor visits back in 2009, my husband was diagnosed with a rare auto-immune disease. This cost him his job, his insurance and his ability to cover my health insurance. We had to scramble to find savings despite college expenses for one of our two children, to buy cobra for him until he was able to acquire disability which took two years. I was left uninsured at the age of 55. I had to buy insurance on the marketplace for \$700 per month with a very high deductible. Because I was working part-time so I could take care of my husband too, I could not get or afford insurance through my job.

Fast forward, we managed until I retired 10 years later and was eligible for Medicare.

Why can't everyone in Maine have Medicare type insurance that is not connected to their employment? Why is healthcare a profit-based industry when public education is not? Why are we one of the richest countries in the world and the only one of 45 industrialized ones that does not provide the human right of healthcare?

Thank you for your attention.