

Wendy Flaschner
Brunswick
LD 1269

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 who has been working to secure universal healthcare for all Maine residents since I experienced losing mine several years ago. I support LD 1269 - Resolve, to Study the Costs and Funding of a Universal Health Care Plan for Maine.

My story is quite common and yet should not be. My husband and I were covered by his good health insurance plan through 25 years of his full time employment. I never thought about health insurance because we always signed up for his better plan to cover the family.

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 paying for college expenses at the same time in order to buy him cobra coverage until he was able to obtain disability which took two years. I was unable to get insurance at my job because I only worked part-time and could not afford it. I had to purchase a plan on the marketplace at \$700 per month with a very high deductible at the age of 55.

Fast forward, we got lucky and I managed to stay healthy until I was eligible for Medicare at age 65 while continuing to work part-time and take care of my husband.

Why can't everyone have Medicare that is not connected to employment? Why is healthcare so expensive and profit-based when public education is not? Why are we one of the richest countries in the world and the only one of 45 industrialized countries that does not provide this human right and necessity?

We need to find out alternative ways to cover all Maine residents that is independent of their employment and that does not pad the pockets of CEO health insurance companies which waste money on administrative costs and make families avoid urgent and preventative health care!

Thank you for your attention!