

Kara Potter
Washington
LD 1883

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Kara Potter
207 Skidmore Rd
Washington, ME
04574

Greetings members of the Health Coverage, Insurance and Financial Services Committee. Thank you for this opportunity to speak with you. I'd like to ask you to support LD 1883 An Act To Enact The All Maine Health Act.

As a Social Worker I ended up helping a lot of the therapists I knew with their insurance billing forms. Then I started a business of it. It is a complicated system filled with different requirements for each provider. It takes time to learn the system and to even get credentialed with each provider. It also takes time to track denials, and if you're like many I helped, you fight the denials as well because you don't want to put the responsibility for payment onto your client's shoulders when it should be paid by insurance. So that's a LOT of time not working with your clients - and the costs add up for providers.

This doesn't even cover the denials for service when people actually need treatment. That's a whole other issue.

As an individual with a chronic condition I am dependent on good health care to take care of my condition as it worsens and eventually puts me on dialysis or in need of a kidney transplant. I pay exorbitant fees for my lab work due to co pays and deductibles. Not to mention specialist visits and other things.

And speaking of co pays and deductibles - in what other business do you have to pay to play like this? I already pay my premiums. I should not have to pay co pays and meet a certain amount before the insurance I pay a LOT for already kicks in.

These are just some short summaries of what it's like to have been on both ends of the insurance game. I could tell you so many more stories.

And you have the opportunity to take the first step to make all of the nastiness go away with this bill to look at universal healthcare in Maine.

If Universal Health Care were to become a reality, then providers only have one entity they have to get credentialed with and learn the billing process for or negotiate settlements with (and Medicare is the best payor in my experience). And these programs cover patients better - so we're not left with co pays and deductibles that mean the insurance we pay for never even kicks in!

For all these reasons, and so many more, I hope you'll approve LD 1883 and begin the process of looking into the viability of healthcare for ALL Mainers!
Thank you for your time.