

Anne Callender
Portland
LD 1883

My name is Anne Callender and I live in Portland Maine.

I am writing in support of the All Maine Health Act LD 1883. Our current healthcare system is driven by for profit insurance companies that makes it not accessible, affordable, comprehensive or equitable health care. For over 30 years I have been involved in purchasing health insurance for my small business for coverage of 5 to 9 people. There was nothing ideal or satisfying about this scenario. I had to balance business costs against what my group needed. If you have a business that doesn't have high profit margins, you will be looking for the lowest cost solutions. The older your employees are, the more expensive the coverage is. My employees were stuck with what I could or would offer them. They didn't have a choice to pick a policy that would meet their needs. Every year I faced premium hikes of 18 to 32% with rising deductibles. Every year they would get a "raise" that went directly to an insurance company and not benefit them measurably. Even with health insurance, my employees would delay seeking medical care due to costs. One had a procedure that they were told was covered and still got a \$6000 unexpected bill in the end.

It has never made sense to me to have healthcare tied to a job. If you get sick or injured and can't work, you lose your health insurance. How is this morally right? If you can't work for whatever reason, you lose your healthcare? Everyone needs healthcare. It is fundamental human need and fundamental to our well-being as a society.

I kept an employee on the payroll for a couple years who had developed chronic fatigue syndrome and couldn't work more than a few hours a day and probably should have taken time off to heal but couldn't. The added stress of trying to make it to work a few days a week, so she could maintain insurance was not healthy for her. I did what I could to accommodate her until she was old enough to qualify for Medicare. It frustrated me to no end that she had so few choices and couldn't have access to the insurance or the healthcare she needed.

When the recession hit in 2009, I had no choice but to layoff employees. Not only were they losing their jobs, but they also were going to lose their health insurance. Unemployment benefits did not cover their salaries let alone pay enough to pick up health insurance premiums. I paid their premiums for a few months while they looked for jobs or I could hire them back. Most people don't know how much their employer is paying for their insurance, and they have never had to budget for that expense.

I currently pay \$26,400 a year for my and my husband's premiums for a high-deductible policy. That comes down to \$6.35/hour for each of us with a full-time job. When you think that the federal minimum wage is \$7.25/hour it is easy to see why so many are uninsured and can't afford health insurance. It is time to reconsider and develop a system that will cover everyone and keep our hospitals operational. It is within our power to make this system work better. Healthcare is a human right that we all depend on. If we include everyone in the system, we all win, and there shouldn't be losers when it comes to health care.

Thank you for your consideration. Please vote to yes on LD 1883: An Act to Enact the All Maine Health Act.