



STATE OF MAINE
DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
BUREAU OF INSURANCE



Janet T. Mills
Governor

Robert L. Carey
Superintendent

Joan F. Cohen
Commissioner

May 14, 2025

Senator Donna Bailey, Senate Chair
Representative Kristi Mathieson, House Chair
Joint Standing Committee on Health Coverage, Insurance and Financial Services
100 State House Station
Augusta, ME 04333-0100

Re: L.D. 1883, "An Act to Enact the All Maine Health Act"

Dear Senator Bailey, Representative Mathieson, and Members of the Committee:

This bill establishes an independent executive agency to oversee planning and implementation of the "All Maine Health Plan" to provide comprehensive health care to all Maine residents, and a fund to finance it.

The Bureau of Insurance is opposed to this bill, but not because we think the current system is working for Maine people and Maine businesses. Unfortunately, this proposal is a financial non-starter. Acknowledging that the US healthcare system is deeply broken and that this bill stems from the best intentions of covering all Maine residents without regard to employment, income, age or other factors, the Bureau opposes this bill primarily because it could cost in excess of \$10 billion annually. It also contains several provisions that would make it extremely difficult to implement, the most unworkable of these being:

- The reliance on federal funds and federal program waivers that are not yet in existence and unlikely to be granted;
- The inclusion of long-term care;
- Insufficient reserving requirements; and
- Preemption by or conflict with federal law.

Vermont, Colorado, and Massachusetts have all attempted to create a single payer healthcare system in recent years. All abandoned their attempts due to cost.

I hope this information is useful to the Committee. Please let me know if I can answer any questions.

Sincerely,

Robert L. Carey
Superintendent

Office Location: 76 Northern Avenue, Gardiner, Maine 04345
Mailing Address: 34 State House Station, Augusta, Maine 04333
www.maine.gov/pfr/insurance