

Testimony LD 1883

Senator Bailey, Representative Mathieson and members of the committee. My name is Michael Bacon, and I live in Westbrook. I am a retired scientist and longtime advocate for universal healthcare, and I currently serve on the board of Maine AllCare. I am testifying in support of LD1883.

I would like to use my time to explain two things: how the All Maine Health Act would reduce or end medical bankruptcy, and why healthcare must be publicly funded.

Consumers for Affordable Health Care recently released a [survey](#)¹ of Maine voters showing that nearly half of Maine households have incurred medical debt in the past two years. Significantly, two-thirds of them were covered by insurance at the time.

Medical debt is the leading cause of bankruptcy in the U.S. A [national survey](#)² showed that there are about 530,00 medical bankruptcies annually. If Maine is representative of the U.S. population, this suggests that something like 2,000 Mainers go through this each year.

Under the All Maine Health Act, the cost to the individual would be a sliding-scale premium based on ability to pay. The cost for the year would be a single, fixed number known in advance, and it could be planned for in the household budget. There would be no surprise medical bills driving people into debt.

The outpouring of rage following the tragic killing in December of the CEO of UnitedHealthcare was due primarily to frustration over denials of care by for-profit health insurers. Their overriding mission is to maximize shareholder value, which determines executive compensation. Their directors and executives are not bound by a code of medical ethics like the way physicians are.

For-profit insurers have a fundamental conflict of interest between making profits and meeting patient needs. If profit objectives are not being met this quarter, you boost them by issuing more denials. Patients discover that [their insurance isn't there](#)³ when they need it most.

The All Maine Health Act would avoid this conflict. Healthcare would be treated as a public good, and the program would be administered by public servants whose [overriding mission](#)⁴ is "to...promote the general Welfare."

It is important that one thing be clear: the All Maine Health Act is not a plan for socialized medicine. It would simply be a form of social insurance that would mean less risk and greater security in all our lives. The healthcare delivery system would remain in

private hands except where healthcare is already publicly delivered, as it is, for example, for veterans.

So, I urge you to vote “Ought to Pass” on LD 1883. It would be a source of great pride for all of us if, in the Dirigo spirit, Maine were to lead the nation in ensuring that all of its residents have comprehensive health coverage.

Thank you.

¹ <https://mainecahc.org/advocacy/expanding-access-affordability.html>

² <https://pmc.ncbi.nlm.nih.gov/articles/PMC6366487/>

³ <https://www.commonwealthfund.org/publications/issue-briefs/2024/aug/unforeseen-health-care-bills-coverage-denials-by-insurers>

⁴ <https://www.uscourts.gov/about-federal-courts/educational-resources/about-educational-outreach/activity-resources/us-constitution-preamble>