Testimony of Marya Goettsche Spurling, MD, FAAFP, in support of LD 1883, An Act to Enact the All Maine Health Act. Heard by the Committee for Health Coverage, Insurance and Financial Services, 14 May 2025.

To the distinguished members of the of the Committee for Health Coverage, Insurance and Financial Services, my name is Marya Goettsche Spurling and I am a Family Physician who has practiced primary care, obstetrics, hospital medicine, and even nursing home care in rural Maine since 2016. For the good of my patients, and for the health of our communities, it is far beyond time to enact a universal healthcare system available to all.

I recently had the opportunity to meet with Governor Mills in person and to thank her for expanding Medicaid when she was first elected to office. What Medicaid expansion did was to enable me to do my job. Prior to the expansion, I would regularly see patients who could not afford to get the care they needed- whether essential tests or treatment- or they just wouldn't come to see me at all until their condition was so serious that they were hospitalized. The patients of mine who were helped the most by Medicaid expansion were younger patients with opiate use disorder who were then able to get treatment and to continue their lives. I know that lives were saved because more people were covered.

Yet, we still have enormous gaps. The Affordable Care Act was meant to be a step in the right direction, but somehow we still have people with unaffordable high deductibles and monthly premiums. My employer-based health insurance plan costs \$500 monthly and I still have a \$15,000 out-of-pocket annual maximum. All that money is going to for-profit insurance companies who from my perspective, should not exist. Their role is to profit from denying or delaying care, and I see this for my patients on a regular basis. The amount of extra work that my staff has to do to argue for approval of my patients' care is exorbitant, and it changes on an annual basis at the whims of these for-profit companies. Health care guaranteed to all Mainers would allow me to do my job as a physician without worrying that my patients will be unable to afford it or that they might go without.

There are dozens of other countries whose health outcomes are far better than ours, and who have zero cases of bankruptcy from medical bills. These countries have one thing in common: that they guarantee health care to all of their citizens. There are many blueprints for this, and thankfully Maine doesn't have to reinvent the wheel. We must, however, replace the broken wheel that we have been limping along with for too long. Now is the time. I urge you to vote Ought to Pass on LD 1883 and its supporting bill.