

Victoria Bernard  
Cliff Island  
LD 1883

Dear Honorable Members of The Health Coverage, Insurance, and Financial Services Committee,

My name is Victoria K Bernard from Cliff Island, Maine.

I am writing to today you in SUPPORT of LD 1883, an Act to Enact the All Maine Health Act

I am a Breast Cancer survivor. Before my BC diagnosis, I suffered with undiagnosed Lyme for over 10 years. I have been trying to access and often grappling with our health system for a very long time. I often chose to soldier on with debilitating symptoms because of the cost of office visits. I have spent countless hours on the phone with physicians, staff and insurance companies trying to get approval for necessary treatments and procedures. This administrative burden is a waste of everyone's precious time and money! This isn't right.

We were lucky to have insurance coverage for part of that time through my spouse's work. When I was sick with Lyme, and later undergoing surgeries and treatment for Breast Cancer, he was entirely chained to a high-stress, heavy-workload job he hated, just so that we could have health insurance and afford medical care. This isn't right! Even with insurance, there are hidden costs. A hysterectomy I had a year and half ago, preventative care for my type of BC, resulted in over \$3000 In unexpected and uncovered costs. I am still paying those bills off 19 months later. This isn't right. My neighbor on Cliff Island is a retired Insurance Company Executive- he has multiple residences, an ample retirement fund, and a yacht. People like us paid for those. This isn't right.

Health is a prerequisite for life. Health is a human right. Healthcare should never be for profit, like it is here in the US. We have the means to create a universal system for the State of Maine.

The All Maine Health Act has real solutions. It would make healthcare accessible to All Mainers. It would streamline the administrative process, so that doctors have time to provide care, not fill out paperwork and argue with for-profit insurance companies. The act even has provisions for re-training administrative staff who would no longer be necessary under a public healthcare system. People like my spouse would be able to be free to use their talents in any work situation, not just those tied to good insurance coverage. Employers would be unburdened from having to manage and support their employees' policies. Relative costs would go down for everyone, especially with investment in preventative care, while access to medical care would go up with affordability and availability.

Every single developed nation besides the US already had a public healthcare system. They are effective, efficient, accessible, affordable, and a human right.

Please join me in Supporting LD 1883. Maine has been a leader, and we need to lead right now, for a healthier future for ALL of us.

THANK YOU SO MUCH for your time and your generous public service,

Victoria Bernard  
Cliff Island