

April 29, 2025

RE: LD 1883 – An Act to Enact the All-Maine Health Act

My name is Doug Moore, and I live in Sabattus.

I am writing to express my strong support for LD 1883, the All-Maine Health Act. This bill is a practical, Maine-made solution to a broken healthcare system—one that will make healthcare more efficient, more affordable, and more humane.

When people hear “universal healthcare,” some imagine bloated government programs or distant federal policies. But LD 1883 isn’t a far-off federal dream; it’s a real, homegrown fix for our healthcare financing that will work for everyone—conservatives, liberals, and independents alike.

Right now, we’re spending billions on healthcare. However, a significant portion of that money vanishes into insurance administration costs, billing complexity, and excessive profits. LD 1883 redirects the money we’re already spending—through premiums, deductibles, and state Medicaid funding—into one publicly accountable fund. This ensures more of our dollars go directly to patient care, fewer go to overhead, and none go toward bloated CEO salaries or shareholder dividends.

This isn’t socialized medicine. It’s a common-sense simplification that saves money—like consolidating 40 complicated checkbooks into one straightforward ledger.

Take, for example, Michael Kissling, a resident of Pennsylvania. Despite having insurance, his coverage denied him a \$3,000 stent, leading to delayed care as recommended by his medical team. This delay caused severe deterioration in his leg due to inadequate blood flow, ultimately requiring amputation. Michael faced multiple hospital stays before and after the amputation—first to manage clots, infections, and wound care, and later because prosthetics recommended by his care team to prevent falls were repeatedly denied. As a result, he experienced falls that led to additional hospitalizations and incurred unnecessary out-of-pocket expenses for an electric wheelchair. This isn’t an isolated incident—it’s the kind of problem that happens every day under the current private insurance system, a system that prioritizes profit over people. LD 1883 would work to eliminate these kinds of barriers to care and ensure that no Mainer is left facing the same struggles Michael endured.

The truth is, private insurance is failing us. It gives you a card, but not access. It promises coverage but delivers delays, denials, and devastating out-of-pocket costs. We are pouring billions of dollars into a system that leaves people like Michael Kissling out in the cold. If we continue to defend a system that denies care based on profit margins, we are only allowing more people to suffer.

Some may be concerned about workers in the current system. Maine has thousands of skilled people working in claims, billing, customer service, and compliance. The good news is that many of these workers will still be needed under LD 1883. We’ll hire them to help

administer claims, assist patients, and manage the All-Maine Health Fund. We're not tearing anything down—we're using their expertise to build something better.

For anyone whose role might be displaced, the state can offer job retraining, early retirement incentives, or placement support—just like we do during major transitions in other industries like forestry, energy, and fishing.

The question often asked is: "How will we pay for it?" The answer is simple—we already are. We're just not doing it well. LD 1883 makes smarter use of the same money, with negotiated pricing and streamlined administration.

Some also ask, "What about freedom?" This plan increases freedom: you choose your doctor, and you're free from the fear of surprise bills or network rejections.

Others worry it will hurt small businesses, but it won't—it will help them. This plan eliminates the burden of managing complex group plans and allows small business owners to focus on their work, not insurance paperwork.

Right now, our system is set up so that people can go bankrupt with insurance, paying into coverage for years only to have claims denied. If car insurance worked like this, we'd all be driving horses.

LD 1883 doesn't reinvent the wheel—it just patches the potholes, putting Mainers back in control of their healthcare.

LD 1883 is local, accountable, fair, and smarter—not bureaucratic, not free-for-some, and certainly not more expensive.

Please vote **Ought to Pass** on LD 1883 and give Maine the freedom to care for its own.

Thank you for your time, your service, and your commitment to real solutions.