Kristi Woods
Augusta
LD 1883

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LD 1688
Testimony of Kristi Woods, Resident of Augusta
Supporting LD 1883: An Act to Encourage Continuing Education Relating to Certain
Infection Associated Chronic Conditions for Physicians and Nurses.

Senator Bailey, Representative Mathieson and members of the Health Coverage,
Insurance and Financial Services Committee,
My name is Kristi Woods and I am writing in support of LD 1883: An Act to Enact
the All Maine Health Act. I appreciate Representative Anne-Marie Mastraccio for
bringing this piece of legislation forward. Over the years healthcare has become more
and more difficult to afford. Working as a nurse, I saw countless people that lost their
home due to medical debt or were under mountains of medical debt that they could
not get out of and on large monthly payment plans causing significant financial strain.
The cost of premiums alone monthly is not sustainable for many, In particular those
who don't meet the income guidelines for mainecare because they make too much,
but their monthly income barely makes ends meet. This means that hard working
people are opting out of health insurance altogether or are avoiding healthcare when
they need it. I have also met many people, patients and those in my personal life, that
an unexpected health care event occurred, such as cancer, stroke, heart attack or a
surgery and suddenly they were financially struggling due to the unexpected medical
event. Go fund me should not be people's plan for paying for medical expenses. For
9 years I also worked as a person with growing health problems. Over the years I
estimate that due to the premium costs through my work, meeting all deductibles, co
insurance and out of pocket maximums and other costs that I paid out of my own
pocket such as supplements, functional and naturopathic medicine, doctors that don't
take insurance, medical and rehab devices recommended by providers and therapists,
compounded medicines and more, I have paid somewhere in the $50,000-$100,000
range for healthcare expenses in my 20s and early 30s. At a time where people are
establishing themselves, starting families, achieving big milestones, I had to worry
about coordinating medical care and paying an exorbitant amount of medical
expenses. There were many years that I worked two jobs as a nurse to pay my
expenses. When I became more ill and unable to work, I found out that I qualified for
mainecare. This was truly what saved me from draining my entire savings and bank
account while I waited a year and a half for the social security disability process.
Mainecare was the most comprehensive coverage overall that I have had during the
duration of my illness. I had reasonable co-pays and could get the medications,
treatment and care I needed and was able because of this to improve my quality of
life. Due to a very old guideline, I have to wait 4 months before I qualify for
medicare. This means I will be using marketplace from June through September. I
was left with almost $500 premiums a month with an estimated out of pocket
maximum of over $8,000, which I would certainly meet given that I have home care
services, in office procedures and tri-weekly home infusion services. Then will have
another deductible to meet from October through December, before finally having
only the one deductible for 2026. The point I would like to drive home, is that anyone
can become disabled or face a health crisis at any time. Healthcare has become
extremely expensive and it is affecting the overall health of our population and due to
the nature of this discussion it is predominantly impacting people with disabilities
whether they work or are unable to. The process for social security is long, if you
ever get it. Services like homeless shelters and section 8 housing vouchers can have
long waitlists. In a time where the expenses are increasing for everybody and
healthcare services are shutting their doors due to the cost of care, it is time that
Maine acts quickly. The health of Maines economy begins with affordable

healthcare.