

Testimony of John Costin, owner of Veneer Services Unlimited and member of New Pioneer LLC in Sanford, ME for the Public Hearing on LD 2212, February 17, 2026

Senator Ingwerson, Representative Meyer, Senator Rotundo, Representative Gattine, and honorable members of the Joint Standing Committees on Appropriations and Financial Affairs and Health and Human Services: my name is John Costin and I live in Kennebunk. I am the owner of Veneer Services Unlimited and a member of New Pioneer LLC, both located in Sanford. I am here today to testify neither for nor against LD 2212.

LD2208 is currently before the legislature and would create funds to counteract the Trump administration's cuts to Medicaid and healthcare subsidies. It is vital that the State of Maine backfill cuts from HR1 in order to prevent a health care disaster.

Over 30,000 Mainers have lost health insurance as a result of HR1; my wife and I are among them. I own a small custom woodworking business and, with my wife, own and manage an old mill building in Sanford that is home to several other small businesses. We're not getting rich doing this, but I've gotten up and gone to work every day for the last forty years and I've been able to help support my family and provide jobs for over a dozen others during that time. My woodworking business provides a niche service to dozens of other custom woodworkers in the state that allows them to be competitive with larger companies located out of state.

My wife had a career as a social worker serving the people of the state. Throughout most of our working lives we have been covered by health insurance purchased through the agencies she worked for. When her elderly mother reached the point where she required intensive caregiving, my wife retired and we purchased health insurance through the Marketplace, made affordable by enhanced ACA subsidies. Our employees, too, have until recently been able to access affordable health insurance thanks to this program.

The most recent federal budget cuts have discontinued these subsidies. Before the budget was finalized, when we believed we would continue to receive the subsidies, we chose a moderate health insurance plan that we could afford. However, with the subsidies revoked, our annual premium would be \$34,000 and our deductibles would be an additional \$15,000 this year -- \$49,000 in health care cost exposure. It would be impossible for us to survive on our modest incomes with this kind of health insurance expense, so we are doing what many Mainers have also been forced to do: go without health insurance. My wife turns 64 this month and has some ongoing health issues; I am 62 and in good health, but of course my occupation carries a higher-than-average risk of accidental injury. But we have no choice, we cannot afford the high cost of health insurance.

Our fingers are crossed that she will make it to 65 safely and that I will remain healthy at least for a few more years. But what about my younger employees? They are not close to the age that

they can be covered under the national health insurance system that seems to work just fine. So, in addition to the personal risk we find ourselves in I find myself unable to hire young workers because we also cannot afford to provide employer-sponsored health insurance. I have had well-qualified job candidates who simply cannot afford to work for a company that doesn't provide these benefits. Without these workers, I can't grow my business.

For the health of all Mainers and the health of our economy, the legislature must take steps to counteract federal cuts to Mainecare and ACA subsidies.

Thank you for your time.

John Costin  
11 Dane St  
Kennebunk, ME 04043

Owner, Veneer Services Unlimited  
22 Pioneer Av  
Sanford, ME 04073  
[john@veneerservicesunlimited.com](mailto:john@veneerservicesunlimited.com)  
(207) 459-7221

Member, New Pioneer LLC  
22 Pioneer Av  
Sanford, ME 04073  
[john@newpioneerllc.com](mailto:john@newpioneerllc.com)  
(207) 602-9830