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THE MAINE SENATE
132nd Legislature

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**Testimony of Senate President Mattie Daughtry in support of
LD 2208, “An Act to Offset Federal Cuts to Health Insurance for Certain Maine Families
and Seniors”**

**Before the Joint Standing Committee on Health Coverage, Insurance, and Financial Services
February 26, 2026**

Good afternoon Senator Bailey, Representative Mathieson, and esteemed members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services, my name is Mattie Daughtry. I serve as President of the Maine Senate and proudly represent Senate District 23, including Brunswick, Freeport, Harpswell, Pownal, Chebeague Island, and part of Yarmouth. I am honored to testify in favor of LD 2208, “An Act to Offset Federal Cuts to Health Insurance for Certain Maine Families and Seniors.”

Across our state, families are being forced to make impossible decisions and Mainers are struggling to afford health care at every stage of life. They’re choosing between premiums and rent, between prescriptions and groceries, between keeping coverage or taking the risk of going without. Small business owners are watching their health insurance costs rise year after year, unsure how much more they can absorb. Older Mainers who aren’t yet eligible for Medicare are facing some of the steepest premiums in the country. And rural hospitals — the backbone of entire communities — are operating on razor-thin margins on the verge of shuttering their doors.

Federal decisions are already making instability worse, and it doesn’t seem like it will be getting better any time soon.

While we cannot fully replace every federal funding stream or policy decision that puts pressure on our state, there are moments when stepping in is not optional. It is our responsibility as a Legislature to shield Maine families from abrupt disruptions and harmful uncertainty coming down the pipeline from decision makers in Washington. When access to health care and the financial stability of working families and seniors are at stake, inaction is not a responsible choice.

This bill takes three key steps to support Maine’s health care system in the absence of federal funding. First, it establishes the Rural Health Stabilization Fund, allowing the hospitals most in need to stabilize their existing health care services when at risk of reduction or elimination of services. Second, it creates the Health Care Premium Stabilization Fund, a stopgap to help Mainers maintain their CoverME insurance, even in the absence of critical ACA protections like the Enhanced Premium Tax Credits. Finally, it forms the MaineCare Federal Response Fund, designed to uplift the MaineCare program in the event of the federal government withdrawing funds and creating a shortfall.

Health insurance is essential to receiving care in our health care system, and every Mainer

deserves access to affordable, quality healthcare. Health insurance access determines whether someone schedules a mammogram; whether a small business owner fills a prescription; whether a parent is able to take a child to the doctor instead of anxiously waiting and hoping they get better. If we believe health care should be accessible and affordable — and I do — then we cannot wait until families are already losing coverage to act.

Preliminary data from Maine’s CoverME open enrollment shows how steep premium pressures already are and how much worse they will be without enhanced federal support. An analysis by the Department of Health and Human Services found that if the same households enrolled in 2025 had selected the same plans in 2026, average premiums would have increased roughly by 77% overall, and 88% for those receiving Advance Premium Tax Credits.ⁱ Even households with lower incomes would face large increases with around 62% for those under 200% of the federal poverty level (FPL) and 44% for incomes between 200% and 400% of the FPL.ⁱⁱ

So what is the bottom line? This ultimately means that a family in our state that last year paid a few hundred dollars a month could now face costs that are now hundreds of dollars MORE each month, on top of other basic expenses that are also rising like rent, groceries, and childcare. If the enhanced tax credits had been extended, that same analysis suggested that premiums could have actually decreased by about 9% overall and 19% for credit-receiving households, highlighting the dramatic difference these federal supports make in keeping coverage affordable for Maine people.ⁱⁱⁱ

When premiums rise this dramatically, the impact extends far beyond a family’s monthly budget. It ripples through Maine’s economy: entrepreneurs hesitate to launch new businesses, workers stay in jobs they might otherwise leave to maintain coverage, and families postpone major life decisions because affordable health insurance is no longer guaranteed.

I see this personally every day as the owner of a brewery. Rising premiums make it harder to plan ahead or take risks, and I know how quickly families and small business owners can be forced into impossible choices, being kept up at night debating on whether to delay hiring, scale back operations, or even put a project on hold. That’s why this bill hits close to home for me, and why it’s so critical that Maine steps in when federal support falls short.

This bill says that when federal support falters, Maine will not turn its back on its people. This proposal is a comprehensive set of solutions to maintain Mainers' access to appropriate and necessary health care, even as the federal government is withdrawing its support of public health. For these reasons, I urge the Committee to support LD 2208.

Thank you.

ⁱ Maine Department of Health and Human Services, [Premium Increases and the Role of Enhanced Premium Tax Credits](https://www.maine.gov/dhhs/blog/preliminary-2026-open-enrollment-data-shows-rising-affordability-challenges-mainers-health-coverage-2026-02-03), <https://www.maine.gov/dhhs/blog/preliminary-2026-open-enrollment-data-shows-rising-affordability-challenges-mainers-health-coverage-2026-02-03>

ⁱⁱ Id.

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