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President of the Senate

THE MAINE SENATE  
132nd Legislature

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**Testimony of Senate President Mattie Daughtry in support of  
LD 2196, “An Act to Lower Health Insurance Costs, Reduce Barriers to Health Care and  
Ensure Fair Prices for Health Care”  
Before the Joint Standing Committee on Health and Human Services  
March 5, 2026**

Good afternoon, Senator Ingwersen, Representative Meyer, and esteemed members of the Joint Standing Committee on Health and Human 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 2196, “An Act to Lower Health Insurance Costs, Reduce Barriers to Health Care and Ensure Fair Prices for Health Care.”

Mainers are struggling to afford health care at every stage of life.<sup>i</sup> Families are making impossible choices between paying their premiums and paying their mortgages.<sup>ii</sup> Small business owners are seeing doubling and tripling of costs year after year.<sup>iii</sup> Older Mainers who are not yet Medicare-eligible are facing especially steep costs, often with limited options. For too many people, coverage exists on paper but remains financially out of reach in practice.

Health care costs are complex and driven by many factors, including provider consolidation, pharmaceutical pricing, administrative overhead, and shifting federal policies. But complexity cannot be an excuse for inaction. The trajectory we are on is unsustainable for families, employers, providers, and the state alike. The unchecked rise in health care costs is pricing Mainers out of seeking the care that they desperately need. Following the federal government's cancellation of the Enhanced Premium Tax Credits, many Mainers have been priced out of coverage all together. At the same time, the cost of care continues to climb, leaving Maine families – insured and uninsured alike – struggling to pay their medical bills.

At the same time, hospitals and health care providers are under real strain. Many of our rural hospitals are operating on razor-thin margins while facing workforce shortages, rising supply costs, and reimbursement challenges. They are doing everything they can to provide high-quality care in communities that depend on them, even as the financial model grows more fragile.

This proposal reflects serious analysis and a good-faith effort to confront rising health care costs with data-driven solutions. I recognize that legislation of this scope requires careful vetting, stakeholder engagement, and thoughtful refinement. I am confident this committee will give it the thorough consideration it deserves, and I look forward to working with you to strengthen it so that

it delivers real relief for Maine people.

Thank you.

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<sup>i</sup> Portland Press Herald, As enrollment deadline approaches, ACA premiums set to spike in Maine  
<https://www.pressherald.com/2025/12/12/as-enrollment-deadline-approaches-aca-premiums-set-to-spike-in-maine/>

<sup>ii</sup> Bangor Daily News, Health insurance cost increases are unsustainable for Maine families  
<https://www.bangordailynews.com/2026/01/13/opinion/health-insurance-cost-increases-are-unsustainable-for-maine-families-joam40zk0w/>

<sup>iii</sup> News Center Maine, 'I don't know what I am going to do'; 55,000 Mainers grapple with rising health care costs if ACA tax credits end <https://www.newscentermaine.com/article/news/local/55000-mainers-grapple-rising-health-care-costs-aca-tax-credits-end/97-91de52de-4efd-414b-963d-b92c7927daa1>