

March 2, 2026

Testimony in support of LD 2196, An Act to Lower Health Insurance Costs, Reduce Barriers to Health Care and Ensure Fair Prices for Health Care

Senator Ingwersen, Representative Meyer and other honorable members members of the Joint Standing Committee on Health and Human Services.

I am Janet Wendle and I live in southern Maine.

I am submitting this testimony in support of LD 2196. I would have liked to have been present for the hearing today but am unfortunately out of town.

I support this legislation because I believe something needs to be done to control rising health care costs in Maine.

My young, but adult son has had the unfortunate experience of needing outpatient hospital services that even with insurance, has resulted in an unexpected bill from the hospital in southern Maine totaling over \$6,500.

I had reached out to our carrier and also the hospital, to get an estimate of what our costs for the services our son needed would be, and neither were able to provide us with that information. I called 9 times before the services were to take place and then 6 more times the first day of services. I was told by Maine Health that they didn't know what the cost would be as it was a new program. I explained that if this service was to cost over what we could afford, I would need to help my son find an alternative. My insurance carrier at the time told me that depending on how it was coded it possibly would be free. My son went forward as he was in need and it seemed like the cost wouldn't be that great. I did not receive a single bill for the services beginning on February 17, 2025 until we got a notification from Mychart on February 11, 2026. We were very surprised and are greatly frustrated by the fact that our son now has this bill hanging over his head for the care he needed. My son is now a college student and is concerned with how he will be able to pay this large bill and also pay his tuition.

Please do what you can to address the high cost of health care in our state.

Thank you.