

Chena Immel  
LD 2196, “An Act to Lower Health Insurance Costs, Reduce Barriers to Health Care, and  
Ensure Fair Prices for Health Care”  
March 5, 2026

Chair Ingwersen, Chair Meyer, and members of the Committee on Health and Human Services, my name is Chena Immel, and I live in South Portland.

I know from personal experience that, for many people, trying to get the health care they need is a nightmare. I have multiple health conditions that limit my ability to work full-time and that caused me to leave my full-time job of 9 years a few years ago.

Since then, I’ve bounced between marketplace coverage and MaineCare, depending on my income. I’m on the edge of being disqualified from MaineCare again soon, and now that the ACA tax credits are gone, I won’t be able to afford marketplace coverage anymore.

Several of the conditions I suffer from were caused or exacerbated by chronic stress, which was why I quit my corporate job to begin with, but the political and economic landscape have made it increasingly difficult to heal because I’ve been in survival mode since then, watching my bank account get smaller, and worrying every day about what this will mean for me if things don’t change. I’ve only been able to last this long with financial help from my family, which is really hard for me to accept because I don’t want to be draining their limited resources either – and I know that many people don’t even have that option, and that’s left them in an even worse position.

So many people I know are struggling. Many of us depend on medical treatment, and therefore health insurance, to maintain a good quality of life; one co-worker of mine depends on it to stay alive, period; and most people I know are finding it nearly impossible to afford coverage. That’s why I’m supporting LD 2196. There are so many problems with the health care system in this country, and LD 2196 takes important steps toward making it better.

I work in the health care industry. I’ve received the warnings from the hospitals about the dire consequences of this bill, and I can tell you the consequences of inaction are much worse. Two people dear to me are buried in medical debt, and one of them attempted suicide last year in part because they couldn’t see a way out – thankfully, they’re still with us, but it was only through a community fundraiser that they were able to get some relief from the bills. This is not a sustainable system.

LD 2196 will help to make health insurance more affordable by placing reasonable limits on prices for hospital services and slowing the growth in costs.

It will also reform prior authorizations, which create significant hurdles to receiving care. Just today, I went to pick up a refill for a medication that I’m already on – that I

already got prior authorization for when I started it a few weeks ago (which delayed my receiving it for 2 weeks) – and I was told I had to get it authorized again. That just doesn't make sense.

Maine hospitals have some of the highest costs in the country. Prior authorization is being abused to deny people care. We aren't putting enough resources into primary and behavioral health. All this needs to change.

Thank you for considering my testimony, and I hope you will support LD 2196 and help the people of Maine hold onto their health care.