



**Testimony of Jessica Fay for  
The Maine Council on Aging  
March 5, 2026  
Neither For Nor Against LD 2196**

Senator Ingwersen, Representative Meyer and members of the Health and Human Services Committee,

My name is Jess Fay and I am the Policy and Advocacy Director for the Maine Council on Aging (MCOA), a broad, multidisciplinary network of over 140 organizations, businesses, municipalities, and older community members working to ensure we can all live healthy, engaged, and secure lives with choices and opportunities as we age at home and in community settings. We are offering testimony neither for nor against LD 2196.

While we are living longer than ever before, our health can only keep up with our lifespan if we all have consistent access to affordable preventative care and treatment when we are ill or injured. Thankfully, there are so many actions we can take to ensure we all have access to the care we need and we urge this committee to find a pathway to supporting better health for all as we age.

With the elimination of the Enhanced Premium tax credits, some older people who purchase their insurance on the insurance marketplace have seen their premiums skyrocket. People in the 60-64 age bracket are legally allowed to be charged up to 3 times the base premium rate. This means that a person in their early 60's -or their employer if they have insurance through their work - is likely to pay 3 times more for their health insurance premiums than someone who is 18. Without a subsidy for example, a couple in their early 60's earning \$80,000/year who was paying \$7000 in premiums may now be paying more than \$38,000. If health insurance is unaffordable, people will go without insurance, forgo preventative services, and use emergency services only when things become critical. For people in their early 60s, this means they will likely enter the Medicare system less healthy, costing that system more.<sup>1</sup>

Together we can address the rising costs of health care. Through collaboration, planning and creativity we believe that health care affordability can be addressed. Most agree that accessing health care has become unaffordable for many, especially for older people in the pre-Medicare age bracket. This agreement is a place to start the conversation. We believe the circumstances of the pre-Medicare populations should be given particular consideration in future conversations about affordability.

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<sup>1</sup> Impact of Health Insurance Patterns on Chronic Health Conditions Among Older Patients  
<https://www.jabfm.org/content/early/2023/09/13/jabfm.2023.230106R1>

Maine Council on Aging is supportive of provisions in this bill that ease the prior authorization burdens for treatment and diagnostic procedures for people with chronic conditions. Many older people in rural Maine live with multiple chronic conditions<sup>2</sup> and dealing with the complexity of prior authorization and prescription drug approval can be debilitating, particularly when transportation is not readily available.

Thank you,

Jessica Fay  
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<sup>2</sup> Dugan, E., Lee, C.M., Jansen, T., Song, Q., Su, Y.J., & Silverstein, N.M. The Maine Healthy Aging Data Report: 2025 Highlights. ([www.healthyagingdatareports.org/maine-healthy-aging-data-report/](http://www.healthyagingdatareports.org/maine-healthy-aging-data-report/)).