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LD 2196

Dear members of the Joint Standing Committee on Health and Human Services, I am providing written 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.

We are currently on the precipice of a crisis in healthcare; a crisis which is the inevitable consequence of the commodification of healthcare and prioritizing quarterly profits of shareholders over actual human beings. For too long, the working class has propped up corporate board members, shareholders and the insurance industry while they sit in luxury and provide nothing of value for our society. At the same time, working people receive less than the bare minimum in healthcare; enough to continue producing wealth for the ownership class, and nothing more.

So many working people, particularly those in the service industry, are already not provided with health coverage from their employers, and last year's cuts to federal health care subsidies will force so many to decide between paying the rent, feeding their children, or paying for health care. This means that working class people will no longer be able to afford the preventive and basic health care, like primary care, that would allow them to live healthy lives. Having a medical emergency, giving birth, or undergoing surgery would put these people in a form of medical debt that is akin to healthcare serfdom.

If we don't find a solution, it won't be long before every working person is priced out of health insurance, which means they'd lose access to the primary care that can help to keep them healthy. I am one of the lucky few that has employer based insurance, and yet I have had a nightmarish time trying to find a primary care physician. For those who will lose their healthcare, the task will be nearly impossible

LD 2196 will make investments in primary care, one of the best ways to reduce future costs and help people to live healthier and happier lives. It also puts in place limitations on prior authorizations, which can be harmful to patients, and it brings hospital costs into line with the actual price of providing care. This bill is not only the right thing to do, it's the fiscally responsible thing to do too.

I'm asking that the committee support LD 2196 and continue to work on bringing down the cost of health insurance and expanding access to quality, affordable care.