

Amanda Roddy, Waldo County

March 5, 2026

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

I am from Waldo County. I am here today to testify in support of LD 2196, An Act to Lower Health Insurance Costs, Reduce Barriers to Health Care and Ensure Fair Prices for Health Care.

My husband and I run a small business here in Maine and we make a living at it but aren't rich by any means. Our bills get paid, and we provide jobs to a few good people so we are happy, but money still gets tight from time to time, especially in the winter when business is slower.

The cost of living however, just climbs higher every year and health care costs are through the roof! Let's face it, the system is broken. If you don't have insurance, you seek the least expensive care you can get and still receive enormous bills that could take a lifetime to pay off, but to have it, costs an arm and a leg! We did have insurance through Community Health Options for the last two years and though it was the least expensive insurance that we could find, it still cost us \$478 a month for only the two of us. That is a lot of money already, but we also had a \$7500 deductible. We knew prices were going to go up this year but were incredibly shocked to find out that the most affordable rate available to us was just shy of \$1300 a month!! Our premium nearly tripled and the deductible was still \$7500.

We cannot justify paying double our mortgage payment for insurance that we may not even need, never mind that we can't afford it to begin with! It wasn't a choice to go without health insurance this year...we had no choice. We are looking into Direct Primary Care which we just learned about. It's nice to know that there are clinics that will work with us when we don't have insurance and we are happy to see more of these places popping up around the area. It's a step in the right direction but so much more needs to be done. We know that lab work, imaging, an emergency room visit, or a hospital stay will be expensive. But with the high cost of plans, we have no choice but to take our chances paying out of pocket for everything else.

I hope you will support this bill that starts the process of addressing high hospital costs in Maine which I hope will also address high health insurance costs and also would help primary care providers.

Thank you.