

Sarah Gardner  
Lisbon Falls  
LD 2196

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In Support of LD 2196, “An Act to Lower Health Insurance Costs, Reduce Barriers to Health Care and Ensure Fair Prices for Health Care”

Joint Standing Committee on Health and Human Services

March 5, 2026

Thank you Chair Ingwersen, Chair Meyer and members of the Joint Standing Committee on Health and Human Services for the opportunity to testify in support of LD 2196.

My name is Sarah Gardner. I’m the owner and sole photographer of Quintessence Photography, and I’m a single parent living in Lisbon Falls.

I’m testifying today because the high cost of health insurance and the availability of affordable health care has become a crisis for me and many others in my community.

As a small business owner, the costs of just staying in business are high, and I’m forced to make difficult choices every day to support my family. I work 50 hours a week in my business, plus another 20 hours a week at the local high school. This month, I qualify for MaineCare, but as soon as I turn a profit in business, I have to pay for my own plan through the Marketplace. Let me tell you about that.

For basic health insurance for myself and my daughter, through Marketplace, I pay a monthly premium between \$700-900. On top of that, my medications are \$60-\$80 a month. Doctors visits are also extra. When my daughter had her tonsils out, I paid three thousand dollars out of pocket. This was after insurance. It’s simply not acceptable. What’s the point of insurance if you still have to pay out of pocket for everything? The state needs to do more to prioritize the security of families and NOT the profit of hospitals.

LD 2196 would slow hospital price increases, which we know are one of the biggest factors in the cost of health insurance. It would also reduce administrative headaches around pre-authorization AND provide greater support for primary care.

I know that the hospitals are putting pressure on you to reject LD 2196. That’s why I believe it’s more important than ever that you support this bill. Myself and my neighbors are quickly losing faith in our government, and we need lawmakers to choose family over corporations.

Families are at a breaking point. The health care system is at a breaking point.

Insurance is practically useless, considering the combination of high premiums AND out of pocket costs. What good is the best medical care in the world if folks can’t afford it? When the choice is between paying the mortgage or health insurance bill- and that’s a choice I’ve faced many times, I can tell you I will be going without insurance next year if nothing changes.

I hope that you will support LD 2196. We need a change that puts the needs of working families first. We’re falling farther and farther behind already.