

Senator Donna Bailey, Senator Henry Ingwersen, Senator Matthea E.L. Daughtry, Rep.Drew Gattine, Speaker Ryan Fecteau, Rep Michele Meyer, Rep Matt Moonen and honorable committee members, my name is Lorianne Welch, I live in Greene, and I am writing to show my support for LD 2196 to address lowering health insurance costs, reduce barriers to health care and ensure fair prices for health care.

With healthcare costs already skyrocketing, particularly after the ACA subsidies expiring in 2026, Mainers will not be able to overcome unchecked and surging healthcare costs. This bill makes sure that outrageous charges that occurred by a person honoring their fundamental human right have at least a cap.

This bill also alleviates some of the stress of prior authorizations that for us with chronic illnesses (myself)/disorders (like my daughter) feel like we are constantly under making sure that the treatment/medications/surgeries are going to be covered and guaranteed for a year once approved.

I am sure we all know stories or even first-person accounts where we or others went to emergency rooms and either left before being seen or being billed for a diagnostic test that wasn't even performed (this happened to me last April when I was billed for a ultrasound that wasn't done).

Hospitals that are in fear of closing doors should look to the cuts to Medicaid/Medicare because I fear that if this bill doesn't pass, people of Maine will not be able to get treated for whatever ails them, leaving them in the worse possible outcomes and Maine hospitals still closing.

Thank you for bringing this bill to this committee and for your attention to my testimony.