



Testimony in Support of LD867 – An Act to Fund Pre-Need Funeral Insurance

Submitted by: Julie Ann Johnson

Good morning, Senator Bailey, Representative <sup>Gramlich</sup> ~~Matheson~~ and members of the Health Coverage, Insurance & Financial Services Committee, My name is **Julie Ann Johnson** and I am **Director of Advanced Planning & Aftercare Specialist for Conroy-Tully Walker in Portland, Maine.**

I have been a Licensed Funeral Director since 1988, holding licenses in both Massachusetts and Maine. I am also a Certified Life Celebrant, and a Certified End of Life Doula and have served as a Board Member and Past President of the Maine Funeral Directors Association. I reside in Portland as well as Greenville, Maine and am very proud to serve the great people of our beautiful state in helping them plan for their end-of-life care.

As Director of Advanced Planning at Conroy-Tully Walker, I work with families every day to help them make **thoughtful, informed decisions** about their end-of-life arrangements—before their loved ones are overwhelmed by grief and difficult choices.

Families who are pre-planning are able to take their time with me and give considerate decision making on everything that surrounds their end-of-life wishes including how they will pay for these services. While some have savings, many want a **structured, secure way to ensure their plans are fully funded.**

Pre-Need Insurance would provide these families with **another option** that would help them fund these services. It allows families to **plan responsibly**, just as they do for home, auto, and health insurance, so their final expenses are covered without burdening loved ones.

Right now, Maine families do not have access to this option. They deserve the same **financial security** as families in nearly every other state. **Passing LD 867** would give them a **safe, regulated solution—one that ensures peace of mind, financial protection, and personal choice.**

I appreciate your time and encourage you to pass LD867 and give Funeral Practitioners the option to offer Maine Families the choice of selecting this product that has **been clearly demonstrated to work well in 48 other states.** Thank you for your time.



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