



Russell Black
Senator, District 5

THE MAINE SENATE
132nd Legislature

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Augusta, Maine 04333

**LD 893, "An Act to Exempt Nonprofit Agricultural Membership
Organizations from Insurance Requirements"
Joint Standing Committee on Health Coverage, Insurance, and Financial Services
March 27, 2025**

Good afternoon, Senator Bailey, Representative Gramlich, and members of the Health Coverage, Insurance, and Financial Services Committee: I am Senator Russ Black, representing Franklin County; and I'm privileged to speak as a co-sponsor of LD 893, "An Act to Exempt Nonprofit Agricultural Membership Organizations from Insurance Requirements." This bill allows the Maine Farm Bureau to offer an affordable health coverage option through the Tennessee Farm Bureau, and I believe it's a pivotal step to ensure Maine's farmers can continue their vital work.

I've spent decades farming at Black Acres Farms in Franklin County where the rolling hills and crisp mornings are perfect for producing maple syrup—a craft my family has cherished for generations. As a member of the Maine Maple Producers Association, I've tapped thousands of trees, boiled sap into syrup, and shared the sweet taste of Maine with families across the state. I also raise all natural grass fed beef, which keeps me busy year round. This time of year my beef cows are calving which means multiple trips to the barn all night. This can be very dangerous making your way over the ice in the dark of night. I actually slipped and fell just last week and was lucky to have not hurt myself. Beef cattle require 24/7 attention all year plus extra long days during the growing seasons to produce enough feed for them in the winter months.

But beyond my farm, I've been part of Franklin County's tight-knit farming community where neighbors help neighbors and every harvest is a shared victory. As a member of the Agricultural Council of Maine and the Agriculture, Conservation, and Forestry Committee, I've fought for programs that give farmers the tools they need to succeed because I've seen too many of my neighbors struggle to keep their farms afloat in the face of mounting challenges.

One of the greatest obstacles we face is the lack of affordable health coverage. In Franklin County, I've watched lifelong farmers wake up before dawn to tend their fields or feed their cattle knowing that a single injury, like slipping on the ice, could end their season—or their career. The cost of health insurance is so high that many choose to go without, rolling the dice on their health because they can't afford the premiums. This isn't just a personal risk—it's a community crisis. When a farmer gets hurt and can't work, their farm suffers, their family struggles and the entire community feels the impact. We lose not just a farm but a piece of our heritage, a source of local food, and a neighbor who's always been there to lend a hand. LD 893 offers a way to change that by providing a health coverage option for and by farmers.

This plan covers the essentials—doctor visits, hospital stays, medications, and emergencies like a fall while repairing a sugarhouse roof—with no limits on benefits, ensuring farmers can get back to work without financial devastation. At Black Acres Farms, I know how a sudden injury can disrupt the delicate timing of maple syrup production. One missed week in the spring can mean a lost season. For young farmers starting out, this plan could be the difference between taking a chance on a sugar bush or walking away from farming altogether, giving them the security to build a future in agriculture.

LD 893 is about giving Maine farmers the chance to keep farming, to keep producing the agricultural products that define our state, feed our people, keep our rural communities whole. In Franklin County, we can't afford to lose more farms. We need to give our farmers the tools to thrive. I urge you to support LD 893 and stand with Maine's agricultural community.

Thank you, I'm happy to answer any questions.