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*Testimony of Rep. Timothy Guerrette on*  
**LD 893, “An Act to Exempt Nonprofit Agricultural Membership Organizations from Insurance Requirements”**  
*Before the 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’m Rep. Tim Guerrette, representing Caribou in Aroostook County, and I’m honored 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 critical step to support Maine’s farmers and ensure the future of our agricultural heritage.

I grew up in a farming family in Aroostook County, where agriculture isn’t just a job—it’s a way of life that defines our communities. But over the years, I’ve watched as farms in my region have closed their doors, unable to keep up with rising costs, consolidation in the industry, and a growing lack of interest in the profession. It breaks my heart to see these family farms—some that have been around for generations—shuttered, not because the land isn’t fertile or the work isn’t meaningful, but because the financial pressures are simply too great. One of the biggest hurdles we face in keeping our farms alive and attracting young people to this profession is the high cost of entry and the constant risk of injury that comes with farming.

In Aroostook County, where potato farming and other agricultural work dominate, the physical demands are immense. Farmers are out in the fields, operating heavy machinery, and facing unpredictable weather, all of which make injuries a real and present danger. Yet, so many farmers forgo health insurance because the expense is just too high. They’re forced into a false choice: go broke paying for insurance they can barely afford, or go broke when they get hurt because they have no coverage. I’ve seen this firsthand—farmers hoping nothing bad happens, knowing that a single injury could mean the end of their livelihood. LD 893 offers these farmers a lifeline, a way to break free from that impossible decision.

This plan can save farmers up to 70% on premiums compared to other options, making it possible for them to afford coverage without sacrificing their farm's financial stability. It covers doctor visits, hospital stays, prescriptions, and emergencies like farm accidents, with no caps on benefits, so a farmer who gets injured can get the care they need without worrying about limits. For young farmers just starting out, this kind of security can make all the difference—it lowers the risk of entering the profession, giving them the confidence to take on the challenges of farming without the fear of financial ruin from an injury.

LD 893 is about giving Maine farmers—especially the next generation—a fighting chance to keep our farms alive and thriving. In Aroostook County, we've lost too many farms to rising costs and risks. This bill can help turn that tide, offering a lifeline to farmers who deserve the security of affordable health coverage. I urge you to support LD 893 and stand with Maine's agricultural community.

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

Timothy C. Guerrette  
State Representative