



Testimony of Garrett Mason
In Support of LD 893
An Act to Exempt Nonprofit Agricultural Membership Organizations from Insurance
Requirements

Good afternoon, Senator Bailey, Representative Gramlich, and members of the Health Coverage, Insurance, and Financial Services Committee. My name is Garrett Mason. I am a resident of Lisbon Falls and a partner at Dirigo Public Affairs. I am here today on behalf of my client, the Maine Farm Bureau.

The bill before you allows us to offer an affordable health coverage option through a third-party intermediary. It's a big idea that can help grow high-quality, lower-cost Maine food, build better farms, and give farmers a little more breathing room in their monthly budgets.

At the Maine Farm Bureau, we believe farming is infrastructure. It might not be a road, bridge, or airport, but in many ways, it's so much more. Think back to the pandemic, as hard as that may be. When store shelves were bare and you needed something to eat for your family, the large farms out west weren't there to help you—your farming neighbors in Maine were, always with something on their shelves. Food infrastructure is vital, and we're doing everything we can to ensure it's structurally sound and growing every day. LD 893 can help us build more agricultural infrastructure to make sure we have food on our shelves and aren't relying on out of state or country producers to meet our most basic need - food.

Every five years, the government conducts the Census of Agriculture. The most recent one in 2022 paints a stark picture: Maine lost 7% of its farms and 6% of its farmland since 2017, dropping to 7,036 farms and 1,225,046 acres. The average age of Maine farmers rose from 56.5 to 57.5 years, with an 18% increase in producers over 65, while those under 44 grew by less than 2%. These trends show we're losing farms and struggling to attract the next generation, and one major barrier is the lack of affordable health coverage. It's clear, our food infrastructure is aging and shrinking.

Over the fall, the Maine Farm Bureau held a series of meetings to determine the one thing we could do to help Maine farmers and stop playing defense. The overwhelming answer was clear: provide affordable health insurance. Other proposed solutions didn't even come close to the subject of health care. The plan we can offer through LD 893, in partnership with a third-party entity like the Tennessee Farm Bureau, is a unique product that has supported farmers for decades. Its track record is long and it is provided and backed by farmers. This isn't a fly by night operation, this is an organization with a long history of success and service.

By providing this health coverage option, LD 893 can strengthen Maine's food infrastructure and rural economy, ensuring that our farms remain the backbone of our communities. These farms are vital to our state's economy, and affordable health coverage can help them

thrive, supporting the next generation of farmers and preserving and growing the local food supply that sustained us through the pandemic and will when the next crisis comes. This is a good faith effort to provide a solution for farm families falling through the cracks, and the Maine Farm Bureau is committed to making it work for our agricultural community.

I know you all have questions, and I'm here to answer as many as I can today. What I can't provide now, I'll have for you at the work session. Thank you—I'm happy to take your questions.