

**LD 893 An Act to Exempt Nonprofit Agricultural Membership  
Organizations from Insurance Requirements**

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Senator Bailey, Representative Gramlich, and members of the committee I am Penny Jordan, one of the owners of Jordan's Farm a 5<sup>th</sup> generation mixed vegetable farm in Cape Elizabeth and I am here to testify in support of LD 893. I present this position as a person that believes all people should have access to affordable health benefits and until we can move the dial on universal healthcare (or single payer) then we need to create an array of options and not lock people into the system that isn't working, but I digress.

When I returned to my family's farm after working in corporate America for 20 years, I purchased individual health insurance. After paying continually increasing premiums I dropped out and went without insurance for over 15 years. I paid all medical bills out of pocket and negotiated the cost for the services. When the ACA was passed, I thought finally – yet it ended up being another option that wasn't affordable, I didn't qualify for discounts. So once again I decided to take the risk. I cheered when I hit 65!

My heart breaks for young farmers (and those not so young) that do not have an affordable option. I believe by passing this bill you will be providing an option for people to choose a benefit plan that works for them at a price they can afford.

Several years ago, I might have stood here with a different testimony, but we are in a time where we do not know what will happen to the Marketplace/ACA and MaineCare (Medicaid). We could naively assume it's business as usual, but it is not. What we can do is take steps to provide one more option for farmers, their families and their employees. People will not be harmed by this bill when passed, instead people who have not been able to afford health benefits will have that option.

Thank you for this opportunity and I urge you to vote to pass this bill and provide another avenue for people to seek health benefits and help grow Maine agriculture.

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