



**Date: March 27, 2025**

**Re: Testimony for LD 893**

**From David Kent, President, Maine Farm Bureau**

Good afternoon, Senator Bailey, Representative Gramlich, and members of the Health Coverage, Insurance, and Financial Services Committee. I'm David Kent, President of the Maine Farm Bureau, a nonprofit, nonpartisan organization that has proudly served as the unified voice of Maine farmers since 1951. I'm here today to urge your support for LD 893, a bill that would enable us to provide an affordable health coverage option to our members through a partnership with the Tennessee Farm Bureau.

For decades, the Maine Farm Bureau has been a steadfast advocate for our state's agricultural community, listening closely to the challenges our members face. Among the many issues we hear, the struggle to access affordable health coverage stands out as one of the most urgent and pressing concerns. Our members—dedicated farmers who feed our communities—often find themselves unable to secure health plans that fit their budgets. The high costs of

existing options, combined with eligibility barriers due to the unique financial realities of farming, leave many without coverage, forcing them to choose between their well-being and their livelihood. This is a crisis that threatens not just individual farms, but the very fabric of Maine's rural economy.

LD 893 offers a practical solution by allowing us to collaborate with the Tennessee Farm Bureau, an organization with a 75-year history of supporting farmers with health coverage. Their plan provides essential benefits—such as doctor visits, hospital care, medications, and emergency treatment—at a cost that's significantly lower than many alternatives, often saving farmers substantial amounts. It's a proven program that has supported Tennessee farmers through economic challenges, ensuring they can access care without financial ruin.

We've taken the committee's past concerns seriously. To ensure accountability, we propose a voluntary partnership with Maine's Bureau of Insurance to oversee the program and address any issues, drawing on Tennessee's successful approach, which has seen minimal complaints over decades. We'll restrict access to farmers—those whose primary income comes from agriculture—ensuring this plan serves only our community and doesn't affect the wider insurance market. We're also committed to clarity, providing written guidance on other options like CoverME.gov and MaineCare

at sign-up, and we're open to working with consumer healthcare advocate organizations to help farmers understand all their choices.

We will restrict access to Maine Farm Bureau Members.

The Tennessee Farm Bureau's long-standing success demonstrates their ability to deliver on promises. LD 893 is about empowering Maine farmers with an option to afford the care they need to keep farming. I urge you to support this bill and stand with Maine's agricultural community. Thank you—I'm happy to answer questions.