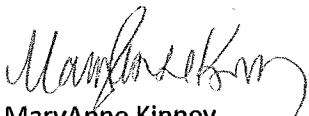


Good Afternoon Senator Bailey, Representative Gramlich, and members of the Health Coverage, Insurance and Financial Services Committee, my name is MaryAnne Kinney, a full time diversified farmer from the little town of Knox where cows still outnumber people. I am here today to testify in support of LD 893 An Act to Exempt Nonprofit Agricultural Membership Organizations from Insurance Requirements.

I am living and working on a 3 generation family farm and this is my story of paying for health insurance plans over the last 20 years for my family of 4, and how this plan will benefit my family and the State of Maine. Many of you know I served 8 years in the Maine House. Prior to that, my family bought insurance in the direct open market. Because we were just one family we didn't get any sort of "group" rate or discount and the marketplace was not yet established. Our monthly insurance payment was approximately \$1200. Just before I began my service in the legislature my premiums went up to \$1744/month. This was in 2014. The State plan saved our farm from an unsustainable cost of health insurance. We, like many farmers in this state, were debating even keeping a policy that would cost us over \$20,000/year for services that we used for annual exams and occasional lab tests. Our family is healthy and we could have saved money just paying out of pocket for health care. Thankfully for 8 years we were able to reduce that cost while I was able to have a health insurance plan through my service to the State of Maine. Upon my terming out of the legislature I went to the marketplace for insurance and found a tiered program that cost our family about the same as we were paying when I was serving. In the beginning of 2024, things changed in a very strange way. The marketplace decided that my family would be placed on Maine Care. I really thought this was a huge mistake and I called to address the issue so we could get our discount in the marketplace, something we can afford! No go. With the marketplace discount we could have a better health insurance plan but if we choose to purchase one of those plans we would be back at rates now over \$2000/month for our family of 4 because we would not "qualify" for the discount due to Maine Care.

If we could have this new health care plan option without needing to use the marketplace, my family could easily purchase the plan outlined from the Tennessee Farm Bureau in conjunction with the Maine Farm Bureau and gain better coverage overall while saving the State from paying for us to be on Maine Care. Please consider the proposed amendments from Sen. Timberlake and the Maine Farm Bureau and pass this legislation which will benefit the hard working people of the state who produce food and other agricultural products to the rest of the state, nation, and the world. We may be a small state but we are a mighty one!

Thank you for your time and I would be happy to answer any questions to the best of my ability that you may have,



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