

Greetings Sen Bailey & Rep Mathieson & members of the Joint Standing Committee on Health Coverage, Insurance, & Financial Services. I am Lynn Grotte from Unity. I and support LD 1883: An Act to Enact the All Maine Health Act.

This act will make healthcare more affordable and accessible for all Mainers, especially the 80,000 uninsured Mainers. It will also save on per capita healthcare costs, estimated by half by experts. Overhead costs for Medicare are about 3% but for private insurance 17%. 40% of Maine households carry medical debt and hundreds of Mainers face medical bankruptcy each year. 1 in 3 Mainers skip or delay healthcare, due to costs and 1 in 4 ration medicine against medical advice due to cost.

Maine can afford the plan. Maine Center for Economic Policy in 2024 study shows costs in publicly funded plans are about the same as current expenditure. The advantage will be everyone will be covered and have more comprehensive coverage. AMHA would access current federal and state funding added to income and business tax funding. The savings in a unified system will compensate for any increased coverage benefits costs.

I experienced medical bankruptcy near two decades ago. My family suffered economic hardship and now my retirement is impacted. Healthcare is a human right. I hope you will vote ought to pass so other Maine people will not go through what my family did.