

**Testimony in support of LD 2196, An Act to Lower Health Insurance Costs,  
Reduce Barriers to Health Care and Ensure Fair Prices for Health Care**

**Rachel Phipps, Kennebunk**

**March 5, 2026**

Representative Meyer, Senator Ingwersen, and other honorable members of the Joint Standing Committee on Health and Human Services.

I am Rachel Phipps from Kennebunk. I am here today to testify in support of LD 2196, An Act to Lower Health Insurance Costs, Reduce Barriers to Health Care and Ensure Fair Prices for Health Care

At 63, I retired earlier than I expected to take care of my mother for nearly a year, who was in hospice and for whom we could not find a nursing home bed nearby. After three falls, she eventually went to the ER, and from there went to rehab and ended up in a lovely senior care facility, but died three months after being admitted. She died in my arms and I wouldn't give that up for anything in the world -- but I did give up health insurance for it.

My husband is self-employed; he is the sole proprietor of a small woodworking business so I have always carried our health insurance. When I retired in 2025, my husband and I went on the ACA. We were able to afford the premium but it was it very expensive. Over the course of the year, we paid over \$10,000 out of pocket for the premiums, deductibles and co-insurance.

My husband and I were informed that our premium this year would be \$2,864/month with an annual deductible of \$7,500 per person. We calculated that if we took that plan, that our health care premium and deductible costs for the year could cost us up \$49,368, approximately 45 percent of our annual income.

I am not able to get back into the full-time job market because when I retired to take care of my mother, I took Social Security. I can't earn more than \$22,000. If I were to go off Social Security, I would need to pay back my social security payments from the past year. As a result of all of the above, my husband and I do not have health insurance this year. We can't afford it.

We're in this gamble. So many people in this country are gambling right now. We're gambling with our financial futures and our lives. I wake up in the middle of the night and I'm terrified of a catastrophic illness or accident happening. I'm terrified of something happening and going bankrupt.

We are literally two adults who have worked our entire lives and we cannot get affordable insurance anywhere. We are trapped in a pen, with our assets that we built our lives being threatened by medical debt and bankruptcy.

We need universal, single-payor health care, just like the rest of the industrialized world. We don't have that though, and until we do, something needs to be done to address the high costs of health care and insurance in Maine.

I have a chronic respiratory illness and I'm being treated by a dermatologist for pre-cancerous cells on my face and I have to pay for all of that out of pocket. I have no insurance to cover these conditions. I can't afford CAT scans or X-rays or anything diagnostic, which is scary. That is why I am here today - to ask you to support this bill that starts to address rising health care costs in Maine.

Thank you.