

**LD 2196 An Act to Lower Health Insurance Costs, Reduce Barriers to Health Care and Ensure
Fair Prices for Health Care
Testimony in Opposition
March 5, 2026**

Senator Ingwersen, Representative Meyer and members of the Health and Human Services Committee. My name is Lisa Harvey-McPherson RN, I am here today speaking in opposition to this legislation on behalf of the Organization of Maine Nursing Leadership (OMNL) and Maine's Nursing Action Coalition (MeNAC).

OMNL represents nursing leaders from patients to policy. It is a professional organization that directs the course for nursing by promoting sound healthcare policies within our organizations and at the local, state, and national level. Towards this Mission, OMNL creates an environment that encourages collaborative partnerships.

The Maine Nursing Action Coalition was originally formed to advance the work of the Institute of Medicine's report on the Future of Nursing. The organization creates an environment that encourages networking, unity, and collaborative partnerships among all healthcare professionals and non-healthcare stakeholders across Maine.

I want to begin with comment on health care affordability. Many of our patients and families are struggling with the cost of health care in a comprehensive way, the escalating cost of health insurance and the financial impact of the cost they incur after receiving services. Hospitals in Maine are more dependent on government payment for care (Medicare and Medicaid) which reimburses less than the cost of caring for our patients. Commercial insurance rates are impacted by the cost shift as aging Mainer's require more care for geriatric and chronic conditions paid for by Medicare. Our population is the oldest in the nation and we are honored to care for them and hospitals need your support for the care we provide.

The women and men of our hospitals and health systems—physicians, nurses and other caregivers—understand and share consumer's concerns and are working hard to make care more affordable by improving the health of patients in our communities. But we cannot do it alone. It will take a real effort by everyone involved—providers, the government, employers and individuals, technology and equipment suppliers, drug manufacturers, insurers and others.

The bill before you today solely focuses on hospitals to solve what is a national health care cost challenge. The price caps and growth caps on charges in this bill will reduce commercial insurance payment to hospitals in Maine by \$1 billion dollars. Our hospitals and we as nurses cannot bear this burden. Should this move forward the health care infrastructure we have today will no longer exist. Hospitals will severely restrict the services they provide, others will simply close.

The future of Maine's nursing workforce will be fundamentally impacted when hospitals have to restrict or fully eliminate nursing student clinical costs from the organization. Fully eroding the success we have had in creating the nursing workforce of the future.

Data on Maine's nursing workforce shortage served as a call to action for nursing education programs and hospitals to come together and increase the number of nursing graduates. Nursing faculty rely on hospitals to provide thousands of clinical hours precepted by our staff meeting the requirement for nursing students to develop hands on clinicals skills at the bedside. Hospitals also employ nurses who serve as faculty helping to meet the demand for increased faculty support. The Maine Board of Nursing documents that in 2025, 936 first-time nursing students educated in Maine wrote the NCLEX examination for registered nurses. Each of these 936 students relied on hospitals to provide clinical learning experiences throughout their education program.

The bill will have a devastating impact on nursing in Maine and the patients we care for, we ask that you oppose this harmful legislation.

Thank you.