

Edward Ainsworth
Yarmouth

To: Education and Cultural Affairs Committee
Re: LD 84 and LD 293

I regret that I was not able to listen in or participate in the Hearings this afternoon. Therefore, I will try to pass on my thoughts, and hope that they may help in your deliberations.

On a personal basis, I was employed in the Falmouth Schools and my wife was a teacher in the Brunswick Schools, and we both retired from them. We were covered by the BC/BS health insurance plan that is under consideration for adjustment at this time. However, after retirement we found that we were paying far too much, even with State subsidy, versus using another plan from at least two other programs from different carriers.

Therefore, we are very happy to report that in the 15 years since we have changed policies, we have saved the State over \$20,000 and ourselves much more. We have had hospitalization, annual doctors appointments, and routine medical procedures and the savings have remained constant.

In summation, I strongly recommend that the State, review the medical policies that it covers, and the evidence will show that much more affordable policies, other than the one that is being considered for more waste, are out there just waiting to be recognized.