

April 1, 2021

Sen. Heather Sanborn

Rep. Denise Tepler

Co-Chairs of the Committee On Health Coverage, Insurance, and Financial Services

Re: Testimony in opposition to LD 1063

Dear Sen. Sanborn, Rep. Tepler, and Committee Members:

My name is Tom Waddell, President of the Maine Chapter of the Freedom From Religion Foundation. I am testifying in opposition to LD 1063. Our parent organization, the Freedom From Religion Foundation (FFRF) based in Madison, Wisconsin, submitted written testimony in opposition to L.D 1063. I represent the Maine Chapter and its 40 members. My testimony does not represent FFRF

This bill is discriminatory for three reasons. One - it grants preference to some "qualified" financially solvent religious organizations. Two - it excludes other equally financially solvent religious organizations. Three – it excludes financially solvent secular non-profits to self-insure motor vehicles.

A qualified religious organization must have "established tenets and faith-based teachings and has been in existence continuously since December 31, 1950". Because of this arbitrary date, Temple Shalom Synagogue in Auburn, established in 1982, will be excluded. The intent of LD 1063 is not to discriminate against Jews in the Lewiston and Auburn area, but this unintended consequence will be its effect if this bill is passed.

Religious organizations must have no factors causing the Secretary of State to believe that the religious organization and its members do not have the financial ability to pay any future judgments against them" to qualify. The bill does not provide any objective criteria to determine a religious organization's financial stability, nor can it. Religious organizations do not file Form 990s with the IRS or provide any financial accountability to the government. It would be impossible for the Secretary to determine financial stability based on the organization's non-existent financial statements

LD1063 allows religious organizations that meet the subjective and vague criteria above to self-insure motor vehicles owned by its members but denies the same benefit to secular non-profits. Financially solvent secular non-profits can self insure vehicles owned by the corporation but cannot insure vehicles owned by members of the non-profit.

As FFRF noted in written testimony, "Secular non-profits and non-religious residents are at least as financially trustworthy as churches, which have a rich history of financial abuse and fraud due to their total lack of accountability. At a minimum, a bill like this should apply to all non-profits, provided they have filed Form 990s disclosing their financial picture for a sufficient period to demonstrate reliability."

As has been mentioned in other testimonies, this bill violates the Establishment Clause of the First Amendment to the U.S. Constitution and the Maine Constitution, which reads in part, "no subordination nor preference of any one sect or denomination to another shall ever be established by law."

For all of the above reasons, the Maine Chapter-FFRF strongly urges this committee to unanimously report LD 1063 ought not to pass.

Thank you,

Tom Waddell

President, Maine Chapter-FFRF