

Mary Callahan  
Kimball Street Studios in Lewiston

Senator Sanborn, Representative Tepler, and the Joint Committee on Health Coverage, Insurance and Financial Services: my name is Mary Callahan. I am the owner and operator of Kimball Street Studios in downtown Lewiston and I am here to testify in favor of Senate President Jackson's LD 120, An Act To Lower Health Care Costs through the Establishment of the Office of Affordable Health Care.

I developed Meniere's Disease (hearing loss, chronic vertigo, brain fog) in 2009, shortly after getting my master's in social work. Because of the unpredictability of the vertigo attacks, I was unable to be reliable for my clients or successfully navigate administrative issues. I eventually felt ethically compelled to close my practice. During the height of my illness, my partner lost his job. We nearly ended up homeless.

While the doctors were narrowing down my initial diagnosis, they discovered a spot on my brain that required monitoring; I had to have an MRI every year for five years. Though I had health insurance at the time, my deductible was \$3,000 – slightly less than the cost of an MRI, at that time. It was all we could do to make rent and insurance payments, so those medical fees just continued to mount up. I am still making payments to a collection agency 10 years later. This debt is included on my credit rating and, along with student loans, is preventing me from repairing my credit.

My ex-partner and I started Kimball Street Studios, our frame business, out of sheer desperation. I didn't feel my health was reliable enough to hold down a regular, full-time job. The vertigo affected my driving and there were many days when I moved in slow motion due to the aura and nystagmus. However, with my partner to back me up, I could usually at least answer the phone, greet customers, and do the basic administration of the business. My partner ended up moving on, and I continued to run the business, which managed to limp along until I felt better and could give it the attention it needed. However, high-priced medical care and the ensuing debt have made it nearly impossible to do more than break even. The potential is there, I just don't have the resources to give it any momentum - we started with nothing but some equipment (gifted to us,) and due to my medical debt, still can't even get a credit card, let alone a bank loan.

Now, after somehow managing to keep the business alive for eleven years, I have some hard choices ahead of me. I am 55 and have nothing to show for my master's degree except student loan debt, which has been in deferral for 10 years. I have no savings, and the Meniere's is showing mild signs of recurring. Thankfully, I was able to get on MaineCare last year.

But I am not alone. Health care costs are out of control for countless working Mainers and small business owners. Establishing the Maine Office of Affordable Health Care would be a crucial first step in reining in health care costs. In order to make health care more affordable and accessible, we need transparency to identify what is causing skyrocketing costs. That's what this bill would do, helping all of us to access life-saving health care. Thank you.