Good morning, Senator **Sanborn** and members of the **Health** Coverage Insurance and Financial Services Committee. My name is David Ball and I back **LD** 1045, An Act to Support Universal Health Care and I would like to share why.

Single Payer **saved** my life.

For 26 years I served as a flight nurse in the US Air Force. I was injured on my last deployment and returned back to the States by aeromedical evacuation. As a veteran it entitled me to receive care in the VA, a great example of an American Single Payer system.

During a routine annual checkup, something those without insurance can't afford, I mentioned having trouble sleeping because of low back pain. The provider chose to get an X-ray. And that small act saved my life.

For-profit business would not have wanted the test. Providers pressured to keep costs low would have had a hard time justifying it. An insurance company would have declined it since the industry describes dollars used to provide patient care as "medical loss". Had I been asked whether I was willing to pay a few hundred dollars for the X-ray or just forget it I would have declined. Instead, the VA spent what probably cost them $50 and did the test.

A few days later a doctor called. We saw a curious spot on your kidney. To make a long story short, I had cancer. And not the good kind either (if there is such a thing). It was Stage 3b renal carcinoma. Did I want it "monitored" or removed with surgery? If I had been an essential worker, perhaps with a family to provide for, just scrapping by from paycheck to paycheck and unable to pay an unexpected $400 bill, I might have said, "Let's just watch it."

In my case the surgery was successful, there was no radiation or chemotherapy required. In the ICU I asked how common was it to find my cancer on an unrelated x-ray when the tumor was small? "That's the only way we find it. Happens all the time". So only those who can afford regular care will get to benefit from early detection? What if I have waited until I had symptoms before I sought care? "You'd probably be dead".

In 2009 I cofounded the South Carolina chapter of Physicians for a National Health Program (PNHP). Its sole objective is Universal Health Care in the United States. Over the years I've concluded that the Insurance and Big Pharma lobbies will never permit a Medicare for All system to pass as it slashes drug company profits and dismantles the health insurance industry. Instead, America will join all other industrialized nations by first getting it in the States. Our neighbors to the north attained publicly funded, privately delivered care in the province of Saskatchewan before it became available to all Canadians. It will require leadership from a state like Maine to show that Medicare for All works.

Medical bills are the most common reason for personal bankruptcy and more often than not the patient has health insurance. I could have become a drag on the state but I returned quickly to work and supporting the tax base. Keeping people well is so much cheaper than waiting until patients are on death's door. The Congressional Budget Office concluded that Medicare for All can provide all necessary care without deductible, copay, or other cost sharing without raising taxes. Maine can be America's Saskatchewan.

I urge you to vote in favor of LD 1045

Thank you for the opportunity to address the Committee and I'd be happy to answer any questions.