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Brewer

Senator Sanborn, Representative Tepler and members of the Committee on Health Coverage, Insurance, and Financial Services,

I am writing today in opposition to LD 1045, which seeks to take away private health insurance options and create a single payer, government run healthcare system in Maine.

This bill would force people to forfeit their private health insurance that they purchase personally or through their employer. This will drive up costs and lower the quality and availability of medical care.

When we make a first party purchase, we are careful to make sure we are getting good quality and a good price. After all, we are spending our own money. A third party purchase is when we spend someone else's money on a service or good that someone else will consume. By and large, those who make third party purchases tend to care less about cost or quality, since it's not their money and they won't consume that which is purchased. Government health care is a third party purchase - the government spends someone else's money on a service that they will not consume themselves, so there is little care for the cost or the quality. The price will go up and the quality and availability of the services will go down.

I am very thankful for the health insurance that is provided to my family through my husband's employer. However, an even better solution to our health care affordability would be to get rid of all employer AND government provided health insurance and let individuals purchase it themselves, like we do with every other type of insurance coverage we purchase - car, home, rental, business liability, flood, crop - the list goes on.

The free market would force insurance companies to be competitive. Consider Lasic eye surgery - a procedure that is not covered by health insurance, so consumers must make a first party purchase. Because free market forces are at work, the result has been a dramatic decrease in the cost of this surgery and an increase in the quality and availability. The free market works every time.

Former U.S. Congressman Bob McEwen wrote a short, excellent article warning that Obamacare would not make healthcare more affordable, but would have quite the opposite effect, due to the economics of the "third party purchase." It is well worth the time to read: <https://townhall.com/columnists/bobmcewen/2009/08/27/laus-deo-n1279560>

Please vote ought not to pass on LD 1045. It will devastate Maine's economy and create more health care problems than it could possibly hope to solve.