

Committee on Health Coverage and Financial Services

Senator Sanborn, Representative Tepler and Members of the Committee,

My name is Tami Dinsmore. My husband, Austin, and I live and work in Lubec. We are testifying in support of **LD 1463: "An Act to Make Health Care Coverage More Affordable for Working Families and Small Businesses,"** which would address what is known as "the *Family Glitch*."

My husband worked as a barge captain on a boat for many years, which is a very physical job. On February 6th, he went to the ER for unusual fatigue and ended up having an emergency surgery for aortic valve replacement and bypass. He has worked for the same company for 30 years, and he's always had health insurance through his work. Once my husband's employer realized he would not be able to return to work, he was removed from his employer-based insurance.

My employer offered to add my husband to my work-based health insurance plan, but the premium would have been \$970 a month and we could not afford that. I contacted the outreach person at my work about buying health insurance off the Marketplace for my husband, but she informed me that because I am offered employer-based insurance for my family, my husband would not qualify for any Marketplace cost-sharing subsidies or tax credits.

I contacted Consumers for Affordable Health Care and found out that my husband falls under the "*Family Glitch*". I reached out to Senator Collins office and was told that I should apply for MaineCare, however, we do not qualify for MaineCare because our income is too high. I spoke to Jared Golden's office and the staffer there explained that they were aware of the family glitch.

I have worked 30 years myself at the same job for a federally qualified healthcare facility, but our insurance is not good. The level of coverage versus out of pocket expense is huge. To add Austin to my employer policy would give us substantially less coverage and increase the financial burden on our family even more than it is now. My husband and I have lived in Maine all of our lives and always have had health insurance. It is very disheartening that we would fall into this situation where we are not able to get affordable health insurance when it is clearly available to others.

My husband has applied for disability, but many law makers do not understand that the disability process makes you wait 24 months before you can get Medicare as a disabled person. They assume everyone can get MaineCare in the meantime, but that is not true. Until my husband can go on Medicare, we are forced to exercise Austin's Cobra option, paying over \$900/month in health insurance premiums just for him. We can only afford to pay this premium by withdrawing early from his 401K retirement. We don't feel it is right that we should have to sacrifice our retirement stability that we've worked so hard

for all of our lives just to make a Cobra payment. He will only be eligible for COBRA for 18 months. After that, I'm not sure what my husband will do for health insurance. At this point, hopefully he will be entitled to his Medicare.

Please think of people like my husband and myself when you vote on this bill. This is a huge financial burden for us and the thousands of other Mainers who fall under the "*Family Glitch*".

Thank you for allowing us to share our story.

Sincerely,
Tamrah Dinsmore
Lubec, Maine