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I have personally experienced the hardship caused by the "family glitch" and have a close friend who has as well. When the family coverage offered through an employer is 80% or more of your income, and you can't get any marketplace subsidies and are over income for Maine Care, Dee care or even reduce price hospital care its a frustrating and scary time. My husband and children were stuck with no health insurance of any kind for a few months due to the family glitch and marketplace coverage was completely unaffordable as well. My kids school requires insurance for them to play sports so my sons could not play during this time. Luckily we did not incur any major medical bills during this time, but my friend is not so lucky. Her family owes over 20,000 that has now gone to collections because St Mary's hospital is now refusing to accept payments people can afford and is requiring a minimum payment that they set the amount of. If you can't make this minimum payment because it's unaffordable they send the bill to collections, even if you are paying each month an amount that you can afford. Please do everything in your power to eliminate this family glitch for Maine children. Thank you.