

Committee on Health Coverage and Financial Services

Senator Sanborn, Representative Tepler and Members of the Committee,

My name is Meagan Falls and I live in Gray, Maine. I am offering testimony in support of **LD 1463: "An Act To Make Health Care Coverage More Affordable for Working Families and Small Businesses,"** which would address what's known as "the family glitch."

I work in a health care provider's office that is only open four days/week and where you're considered full-time at 30 hours/week. One of the reasons I left my previous job was that my husband and I would be starting a family and we wanted to make sure we had health insurance. I took a lower salary at my current job just to get health insurance.

Last year, I enrolled in health insurance through my job. My husband is self-employed and did not have any health insurance last year. When our daughter was born last October, I wanted to see what it would cost to add my husband and our daughter to my health insurance plan through work. **We found out that it would cost us \$1,590/month for the three of us just for the health insurance premium through my job.** That's unaffordable. We're still paying off medical debt from my daughter's birth and we have student loads and childcare expenses that are significant. With that \$1,590/month premium, I would only be taking home \$400 in my paycheck.

My employer worked hard to try to find another option for us, but there just aren't any. We've applied for MaineCare, but don't qualify. We tried to buy a health insurance plan through the ACA Marketplace, but because job-based health insurance was offered to us, we don't qualify for any Premium Tax Credits or Cost Sharing Reductions through the Marketplace. The only way we can get health insurance that's even remotely affordable is for me to reduce my hours at my job and become a part-time employee, which obviously reduces our income.

I've spent hours and hours of time trying to find a way for us to get health insurance we can afford. It's caused so much stress and turmoil and, to be

honest, I'm furious about it. We've tried everything and nothing is feasible. The family glitch is a major flaw in the health care system that is getting completely overlooked.

I ask you to please support LD 1463: "An Act To Make Health Care Coverage More Affordable for Working Families and Small Businesses." This bill will help our family and the thousands of other Mainers who are forced to deal with the family glitch.

Thank you for your time and your support of this bill.

Meagan Falls
Gray, Maine