

Senator Sanborn, Representative Tepler, and distinguished members of the Committee On Health Coverage, Insurance and Financial Services, good morning.

My name is Jon Farr. I am a U.S. Army veteran, a Winslow resident, and a father of three. I am here today to voice my support for LD 1463, "An Act To Make Health Care Coverage More Affordable for Working Families and Small Businesses."

When I came home after serving in the Army for five years, I worked while my wife earned her nursing degree. We were caring for our two boys, with a third on the way. On my original salary, my entire family was eligible for health insurance through MaineCare.

I was performing well in my work and was given a pay bump of 50 cents an hour. That additional 50 cents made my family ineligible for both MaineCare and food stamps, which we were relying on. That extra \$80 a month didn't even come close to allowing us to afford the \$1,000 per month insurance premium. When I went to my employer, I was not allowed to refuse the raise.

For two years, the emergency room became our only source of healthcare, and we were only there if it was truly an emergency. I would have to ask myself the question that no parent, no person in this country, should have to ask: "Can I afford to go to the doctor?" I was eventually promoted and could afford my company's health insurance premiums, but I've never forgotten that difficult and terrifying time.

My family is not alone in experiencing this "family glitch," the gaps in the healthcare system that put families at risk for having no health coverage at all. It's an issue that affects thousands in Maine alone, and some people never escape it.

Our state leaders need to make affordable healthcare their top priority, so no one has to go through what my family did. That starts with bolstering MaineCare through the passage of LD 1463.

Thank you for your consideration.