

Caryl Heaton
Blue Hill

Thank you ...

My name is Caryl Heaton, I have been a family physician for 37 years, and I live in East Blue Hill. I support LD1045.

I retired to Maine in 2015 and I bless the day, but I haven't stayed retired,I found there is too much work to do, too much need for medical care. I have very small direct medical practice, I work part time as a hospice physician, and I work one day a week at a free medical clinic in Ellsworth.

I want to bring up two points in support of LD1045.

I used to be the medical and financial director of four Family Medicine Offices. During that time we took approximately 27 forms of insurance. We had 27 different forms for billing, 27 different forms for authorizations, and 27 different phone numbers if we had a question or complaint. The wasted time in paperwork was staggering. And we were losing money.

I found we had not had a raise in payments from Aetna - that is - a increase in the amount paid to us as primary care physicians by Aetna Insurance, --- in nine years.

And we could not cancel Aetna, because in one form or another it covered over 30% of our patients. It's hard to give your staff and your physicians a raise when you haven't gotten one from your payers. We couldn't set 30% of our patients "out in the street" if we stopped taking Aetna.

And I am sure that you understand that Aetna hadn't frozen the premiums they took from employers or workers. Those went up every year.

Physicians need to be able to understand why and how they are paid. That's impossible when you take 27 different payers. It would be so much simpler to have one payer that will responsibly compensate us for the work we do. If that one payer is accountable to the doctors AND the people - ...and not to the shareholders - I believe a fair system is possible.

My second testimony comes from my experience as a physician for a free clinic in Ellsworth Maine. We only see patients with no insurance.

My patients work. They work full time if they can. They are carpenters who get jobs that come and go. They are fisherman who don't own the boat but help out. They are short order cooks and sometime school social workers who have been laid off.

A school social worker came to the office for fill of her prescriptions. She was new to me, so I did a complete history and physical. I found a walnut sized lump on her right cheek - just in front of her ear. It was not supposed to be there. An ultrasound would cost - close to \$400....that was a lot of money and at first she declined. I told her I worried it was a cancer. I told her that if it was a simple cyst we could relax. I told her it was my best medical judgement that she get the test. So she got the test. I don't know how she got the money together for it but she used what small savings she had.

And, of course, it was not a cyst but suggested cancer.

And, unfortunately, she refused treatment -She was 64 and would be eligible for medicare in 8 months. She would wait. She left the state and moved to be with her daughter in New Mexico. I have not heard from her since.

She worked all her life and through no fault of her own she had no insurance. She is delaying cancer treatment because she cannot afford it on her own. No one can. The Maine Health Care Act would have made all the difference. The Maine Health Care Act can save lives - and we owe it to the people of this state