

Testimony for LD 1045

Dear members of the Health Coverage, Insurance and Financial Services committee,

My name is Susan Kamin. I live in Brunswick. I am a certified nurse-midwife in independent practice. I am writing in support of bill LD 1045, An Act to Support Universal Healthcare.

Almost 40 years ago while living overseas I was inspired to pursue midwifery. I volunteered in public health clinics where I observed the delivery of accessible and equitable care. In addition, I personally received excellent care. When I was sick, I was able to obtain services easily by going to neighborhood clinics. I was never charged for these visits. These experiences served as a blueprint on how I wanted to provide care to my patients in the future.

I returned to the United States to begin my midwifery education. Not knowing much about the differences in healthcare delivery systems, I was expecting to experience something similar in this country as I had overseas. Well I was wrong. What I quickly learned then, and what I continue to see now is that there is very little “care” in healthcare in this country. Services are based on the ability to pay. They are a luxury for those who can afford it and the only ones who profit are insurance companies and the medical industrial complex.

At the beginning of my career I worked in community health centers in the Boston area. I took care of an immigrant and poor population, most were uninsured. The clinics were busy, understaffed and underfunded (I had to supply my own toilet paper at one of the clinics). But I have to say people received really good care from a team of providers and staff who were truly committed to public health. No one was ever denied access to care and the providers were not overwhelmed with cases. On average I was expected to see about 10 patients a day and was allotted 30 to 60 minutes with each client. As the years progressed and small, independent community health centers were absorbed by large health care corporations, my caseload increased to 24 patients a day, most patient slots were 15 minutes long, I was not given any administrative time to return phone calls, check in with my clients, or work on my charts, that was on my own time, and free care was no longer available for most people.

Since I have moved to Maine I have seen countless cases of the healthcare system is failing our citizens. I have given care to women who had to return to work within three weeks, or in one case, two days, after giving birth so they could pay for their hospital expenses as well as provide food for their family. There are the people who have to defer essential medications due to cost. And the saddest cases are those who have deferred diagnostic testing until pain and other symptoms have left them debilitated, only to receive a diagnosis of cancer or other life threatening conditions that would have had a better prognosis if caught early.

Frustrated with the healthcare industry, I opened an independent practice 2 ½ years ago. I am committed to accepting health insurance from my patients. People are forced to pay high premiums, they deserve to use their insurance for preventative care. I also wanted to give care

in a non-rushed environment so I could help people achieve wellness and so I could feel good about the care I was giving. But I have found I cannot escape the system. For every hour I spend giving direct care, I spend another 2-3 hours on administrative tasks which include insurance billing, filing prior authorizations, and finding the best medication prices and testing sites so my patients could get the most affordable services. Also I get reimbursed by rates set by each individual insurance company so I never really know what my salary is going to be from month to month.

Every economic analysis, including the latest one done in Maine, has demonstrated that universal healthcare would be more cost effective and lead to improved health outcomes for everybody! People should not have to go bankrupt, suffer unnecessarily from treatable illnesses, or die because of the inability to pay. Committed health care providers should be able to give patient centered, quality care without succumbing to burnout. The healthcare system as it currently stands is working for very few.

We have the resources to fund healthcare for all. The question is not how can we do it but rather do you care enough to make healthcare accessible to all? I urge you to support healthcare as a human right and support LD 1045. It is the right thing to do.

Thank you to the members of the committee for this opportunity to submit my testimony.

Susan Kamin, CNM, MSN, MPH, CSC
Brunswick, Maine