

Senator Sanborn, Representative Tepler and Honorable Members of the Committee on Health Coverage, Insurance and Financial Services, thank you for the opportunity to write to you today. My name is Patty Kidder and I live in the village of Springvale located in the city of Sanford. I am a Unitarian Universalist, my faith affirms and promotes justice, equity and compassion in human relations, and the inherent worth and dignity of every person. My faith and my own experiences motivate me to speak again in favor of LD 1045: An Act To Support Universal Health Care. We believe Health Care is a Human Right.

I had the privilege of sitting in on your work sessions in the Fall of 2019 when we learned about how medical costs are currently shared. I learned that currently Medicare and Medicaid pay less than the actual cost and that cash paying patients and private health insurance pays more than the service actually costs to help make up the difference. This explains to me why it appeared to me that I received better health care when I had private insurance than my low-income friends who had MaineCare. It isn't conscious but if you get paid less for a service, you may spend less time with your patient. This sets up a possible class system.

I understand that we definitely have to have a cost sharing program to pay for our health care. It is becoming evident to me, listening to the public hearing today on LD 1463, that most middle-class families can't afford the health care insurance premiums and neither can Maine's small businesses. Our small businesses can't afford the premiums so they have to pass it on to their employees. Expecting our working families and small businesses to pay for the "cost sharing" in their insurance premiums is making many families choose to go without health insurance. If they have insurance, the deductibles and co-pays are so high that many don't access health care because they can't afford to pay for the care and the insurance. This leads people to only seek care when their conditions become severe, raising the overall cost of health care in our state. This just isn't working for anyone.

We learned this past year that when people lost their jobs, they also lost their health insurance. Many may have been able to get coverage elsewhere but they had all new deductibles to meet and more money out of their pockets for healthcare during a pandemic. It just isn't fair to expect people to pay huge deductibles on more than one policy in a year. The cost of health care and health insurance is spiraling out of control.

Because there are so many different options for different insurance policies, it is too complicated for many to figure out which option is right for them or how to afford them. If you don't know exactly how to apply for the tax credit with the marketplace, you can miss out on better insurance with a smaller out of pocket cost for the premiums.

From my perspective, as someone who has had "good private insurance through my employer", NO insurance at all, charity care, MaineCare and my disabled husband has Medicare, the system is too complicated and overwhelming especially if you are not well and don't have a masters degree.

So, we need to simplify the system, we still need to do "cost sharing" but, middle-income working families can't afford the premiums and neither can our small businesses. We have used the band-aid approach with individual bills aimed at small parts of the problem. We need to be brave and try something new to stop the hemorrhage. We need the cost sharing to be attached to your income and not your job. As your income goes up, so does your contribution, as your income goes down, again, so does your contribution. Physicians and hospitals need

to be paid what a service costs, not wonder how many insured patients they need to make up for the charity and MaineCare patients.

Maine All Care has worked long and hard to figure out how to pay for LD 1045: An Act To Support Universal Health Care and how to make it work for everyone, small businesses, Maine working families and medical care providers. Health Care is a Human Right. It would be wonderful and easier if the federal government would do this for all the states, but it hasn't. Maine people can't wait any longer for health care they can afford. I remember hearing, "As go Maine, so goes the Nation". Maine has been leading the way for a long time and we can't stop now. I ask you as a person of faith and a victim of our current health care system, please vote "ought to pass" on LD 1045.

Thank you for your time.

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