

LD 1045

The Maine Health Care Act

LD 1045 The Maine Health Care Act to Senator Sanborn, Representative Tepler and members of the Healthcare, Insurance and Financial Services Committee. My name is Lynn Kovitch, I'm a resident of Portland and I'm testifying in favor of LD 1045.

I lost my healthcare at age twenty while still in college, as one of my parents had to leave their job for a cross-country move, and up until then my insurance plan was tied to their employment. That same month, January of 2018 I had to get all of my wisdom teeth extracted- without dental or health insurance. I fell perfectly within the coverage gap of Maine Care. My parents – one who was employed per-diem at a non-profit and receiving disability, and the other who was unemployed having just moved- had to pay over \$3,000 out of pocket for the extraction of my wisdom teeth. This financially stressful visit four years ago was the last time I saw a dentist.

With the loss of my health insurance plan, I spent the rest of my college years uninsured and only visiting Planned Parenthood for emergency care or when I needed advice; unsure of where else to turn. I spent the next two years working two to three jobs to get by, living with three other roommates - health insurance was not offered at any of my part-time jobs and not something within reach. When I ended up in the ER on Christmas in 2019 I had to fight the bill by sending piles of paperwork to prove just how low-income I was and in the end Maine Med. agreed to pay my bill via Free Care because I wasn't able to.

In 2020 since I'd begun a fulltime job, I was able to purchase a plan through the marketplace which I still felt was too expensive based on my income working in childcare; since I was paying all of my living expenses alone- my car insurance, loan payments, everything. Not every young person has parents with insurance or parents with the means to help support them at all. For those of us young people whose parents don't have insurance to keep us on until age 26, those of us who make any more than the extremely low cut off of around \$17,000 a year- we are left in the cold. Even as I made barely more than \$18,000 one of these years, I had no safety net or coverage- I suffered flus, rashes, UTI's and other common medical issues, with no chance of seeking help for fear of medical debt.

Having lived in Sweden for three years as a young person, I had both dental and health care coverage available to me even as a non-citizen; I never had to worry. I had one emergency hospital trip that cost me less than \$40 total. Most other wealthy nations have figured out how to guarantee health care for all of their people; the U.S. cannot sit back and refuse to act on this any longer. As the richest nation in the world, we must provide this necessity to our people.

If I'd had more serious medical needs in the years that I was uninsured my life would have been burdened by medical debt. Instead Maine Med took the blow and paid my bill, like it does for thousands of low income Mainers. This is unnecessary; if Maine Care can function by covering some Mainers - the Maine Health Care Act proposed to cover all Mainers can and should be prioritized.

The pandemic should only further prove the urgency of healthcare for ALL. Mainers all around the state have suffered and died from COVID this past year, not to mention immense mental health issues related to the isolation and grief. And how many of them have not sought care due to fear of a bill they can't pay? Have not been able to qualify for programs because they 'make too much' yet live paycheck to paycheck? I know I am one of those people, who waits days to go to the ER for fear of debt; for lack of funds to cover the exorbitant cost of health care in America.

In the richest country in the world our people should not have these thoughts stopping them from receiving what could be life-saving necessary healthcare. I want to live in a Maine that prioritizes our health over the profit of insurance companies, where hospitals aren't footing the bill for the many thousands of low income people in need of care and I know that The Maine Health Care Act is the best method to begin this shift. If we can provide health care to all Mainers I believe many states would follow our footsteps, like they have said 'As Maine goes, so goes the nation'.

Respectfully,

Lynn Kovitch