

Honorable members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services: my name is Amy Larkin, I am a resident of Arundel, and I am writing today in favor of LD 1045.

When I was 24 years old, my dad passed away suddenly. The loss was devastating and made more difficult by the fact that I began experiencing some health issues of my own at the same time. I had leg and back pain, and tingling and numbness in all my limbs. I was tested for carpal tunnel, nerve damage, and eventually multiple sclerosis. It was a long 9 months of bloodwork and MRIs until a neurologist asked if I'd experienced any recent trauma. I told her my dad had died and she hugged me and recommended therapy before coming back to see her. She was right. Once I acknowledged the emotional pain, the physical pain started to fade away.

Symptoms like this have come back a few times in my life in times of stress. So, last fall when it started happening again off and on, I wasn't super surprised. It seemed, for me, a fairly understandable response to all that came with a global pandemic. But knowing that didn't seem to ease the symptoms. It wasn't until I realized early one morning that I had been up all night worrying about whether or not to buy health insurance for myself and my husband that my body started to relax.

We had spent a few weeks debating the good and the bad of buying health coverage again and needed to make a decision. We work for ourselves as illustrators and animators and we were having our worst year ever financially. And we had just found out that our monthly premium had gone down a few dollars, but our deductible and copays had gone way up. We were looking at \$8500 a year in monthly premiums for a plan with a \$12,000 combined deductible. If just one of us reaches our deductible, we'll have paid just shy of \$15,000. And then we'll have the privilege of paying 35% coinsurance on whatever's not covered for specialist and emergency room visits.

We are lucky and extremely fortunate to most years make enough money not to qualify for federal subsidies. But it's nowhere near enough for this. We decided yes, we would go through with it because my husband has a pre-existing condition and as caregivers for my 98-year-old grandmother, we need to be as healthy as possible. Our state needs self-employed people and small businesses. In fact, we need more of them for our economy to support the people we have. Universal Health Care is a way to attract and retain talent to support our economy

I am lucky. I am fortunate. I have health insurance, and this is still my experience. Imagine what it's like for those who do not. I worry I can't use the insurance I have because I don't know what's covered. Imagine what it's like for those who wonder whether they can go see a doctor at all. Imagine the hours and wellbeing lost to these fears. As Mainers, we should be caring for each other. I strongly urge you to support LD 1045 and bring universal health care to Maine. Thanks so much for your time.

Amy Larkin, Arundel

