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The unified voice for Maine's community behavioral health providers

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Testimony in support of LD 1463

**An Act to Make Health Care Coverage More Affordable
for Working Families and Small Businesses**

Sponsored by Representative Tepler

May 12, 2021

Good Morning Senator Sanborn, Representative Tepler, and members of the Joint Standing Committee On Health Coverage, Insurance and Financial Services,

My name is Kaitlyn Morse. I am a resident of Westbrook, and the Policy Associate of the Alliance for Addiction and Mental Health Services. I am here to submit testimony on behalf of myself and the Alliance in support of LD 1463, An Act to Make Health Care Coverage More Affordable for Working Families and Small Businesses.

At the Alliance our members represent the full continuum of behavioral health – mental health, alcohol, and other drug use and addiction treatment services, and peer recovery supports. The most pivotal work we do is work toward more equitable care.

At home, my husband and I are parents of a 3 and 5 year old. We believe in making a difference for our community and in following rules. He is on City Council and in addition to my work with the Alliance I advocate for causes around aging and for older people. There are a lot of glitches in that realm also.

Changes to insurance over the last ten years through the **Affordable Care Act** and MaineCare expansion have made health insurance more readily available for people who were previously uncovered and we've learned that when people have the opportunity to access healthcare services and in the case of the Alliance, behavioral healthcare services they need, they will.

For my husband and I, following the rules has meant paying more than \$1600/month for student loans. He is a public service attorney who does not qualify for repayment programs, a glitch I could talk with you about for days. We have taken health insurance for our family even when premiums have exceeded \$1200/month. We fall into the family glitch which keeps people with above-poverty incomes from accessing affordable health coverage. The rules only measure income and do not consider other factors like student loans which is non-dischargeable debt. My family are prime examples of the family glitch and have been in debt up to our eyeballs.

My own interactions with the behavioral health world have been to access a therapist who has shown me that the glitches we fall into were killing me and that breaking the rules when they do not serve myself and family may be necessary. The rules of the “family glitch” have not served my family, or any others that fall into it.

We save money for healthcare every month but making that decision has forced us to recognize a catastrophic incident could ruin our financial status. Dropping our outrageously expensive insurance was one of the first rules we decided to break and I’ve used deep breathing techniques for days to cope.

According to US News and World Report, Maine is the 27th state in the country when it comes to the percentage of our residents who are enrolled in a health insurance plan.

Untreated mental health concerns can have serious consequences. Even mild mental health problems can lead to a lower life expectancy. According to the [World Health Organization](#), people with severe mental health disorders have a 10–25-year reduction in life expectancy. The consequences of neglecting mental health needs can also be costly and dire. I pay my therapist out of pocket each month because I refuse to sacrifice my wellbeing.

Investing in healthcare for Mainers within their home communities is essential to covering the unmet need.

Please do something for families like ours.