

5/10/21

Committee on Health Coverage and Financial Services

Senator Sanborn, Representative Tepler and Members of the Committee,

We are Jaimie and Kevin Paine and we live in Jay, Maine. We are offering testimony in support of **LD 1463: "An Act To Make Health Care Coverage More Affordable for Working Families and Small Businesses,"** which would address what's known as "the family glitch."

Last year, we had a health insurance plan through Kevin's employer that was \$59/week for us and our two daughters, who are 11 and six years old. We found out that Kevin's work was going to be changing health insurance companies in the new year. With this new insurance plan, the monthly premium would more than double to \$127/week. With vision and dental plans and an HSA, our monthly health insurance costs under this new plan would have been \$1,200/month, which our family simply cannot afford.

Because Kevin's employer-based health insurance was so expensive, we opted out of getting health insurance through Kevin's job. We hoped that because of our family size and income bracket, we would be eligible for Applied Premium Tax Credits and Cost Sharing Reductions through the Affordable Care Act's Marketplace.

When we tried to purchase an ACA health plan, we were told that because we had been offered health insurance coverage through Kevin's employer, we wouldn't be eligible for any cost sharing savings or subsidies through the Marketplace. The only option we have at this point is an ACA Marketplace insurance plan with a premium of \$1,100/month with a \$15,000 deductible. Eleven-hundred dollars a month is nearly one-quarter of our income, and that would only cover the monthly premium — we would still have to pay the \$15,000 deductible before the health insurance plan would cover services. That is not affordable health care. **Because of this "family glitch," we can't afford any health insurance for our family in 2021.** The best case scenario at this point is that our kids will hopefully be able to get coverage under CHIP and both of us will just have to be without health insurance for the entire year.

Jaimie has psoriasis and often needs to see a dermatologist and to buy prescription ointments to treat it. We'll manage somehow, but it will involve a lot of picking and choosing which things to go to the doctor for and pay out of pocket for and which things to leave untreated. As our kids are playing, we're worried about them getting hurt while we have no health insurance.

It's hard for us to understand why there are no other options for us and it leaves us with a lot of questions. Why is it that if you're in a certain income bracket like us, you can't get affordable health insurance? Why aren't the Marketplace subsidies available to everyone who needs help? It seems like the laws weren't written to benefit working people, like my family. What about the little guy? What about people like us? How are we ever going to get ahead when health insurance costs so much? What about the American Dream?

We don't see how \$1,200/month or \$1,100/month for health insurance is affordable. It's overwhelming to be dealing with this. We will make do and do our best, but it's disheartening. The cost of health insurance is more than our monthly mortgage. We have a car payment and mouths to feed. At this point, Kevin has to either work less to qualify for a subsidized Marketplace plan or work himself to death to make more money to afford just the unsubsidized premium.

We ask you to please support **LD 1463: "An Act To Make Health Care Coverage More Affordable for Working Families and Small Businesses"**. It will help us and the thousands of other Mainers affected by the family glitch get the health insurance coverage and health care that we need.

Thank you for your time and for your work to address this problem.

Jaimie and Kevin Paine
Jay, Maine