

Good morning members of the Health Coverage, Insurance and Financial services Committee. My name is Michel Pottier, and I live South Portland, Maine, and I support Bill LD 1045 – An Act to Support Universal Health Care.

I am a Canadian citizen from Nova Scotia currently living in Maine with a Green Card since 2016. I moved here to be with my American wife. I knew moving to the USA would result in me losing my universal coverage provided by Nova Scotia, and I knew healthcare coverage was expensive in the USA, but I didn't realize how large this change would be. Upon driving across the border, my life expectancy has statistically dropped by 3 years as a direct result of lack of affordable care in Maine. In Nova Scotia, when I needed to go to the hospital or a doctor, I just went, as it was totally without cost at point of care. Here in Maine I think about costs and debts. This mindset scares me, and should scare every Mainer. I work for a major public employer here in Maine, and have been told my health insurance is "amazing". My deductible is \$3000 and max out of pocket is \$5000. In other words something like a routine appendectomy will cost me \$5000 or more, with insurance. This "Amazing" insurance costs my wife and I \$177 a month and my employer a whopping \$1368 a month. This \$18,540 per annum represents lost and stolen wages from myself to fuel a bloated, and useless "middle man" insurance industry. No employer, either public or private, is under this financial burden in Nova Scotia. Also, the tax burden in Nova Scotia is on par with Maine, in fact I personally made more money in Nova Scotia, because, I and my employer didn't have to pay exorbitant health insurance premiums.

Lastly, I am astonished at the two faced nature of the major for-profit insurance providers in the USA, who will most likely oppose this bill. In Canada their subsidiaries promote and even operate the universal system for provincial governments. In fact, Blue Cross & Blue Shield run and operate the universal healthcare plan for the Nova Scotia government, and take pride in it on their [website](#). However, in the USA they actively lobby government to oppose common sense and fiscally beneficial healthcare reform. All in an effort to save profits, not lives.

As an immigrant from one of the hundreds of countries in the world with universal healthcare, I can't see myself staying here for the long term in Maine. I'm sure as health issues arise I will be strongly motivated to simply get in my car and move a few hours to Nova Scotia where they will provide free at point of service care for myself and my American wife, on day one.

Maine has an opportunity to be a leader in this regard, and once one state goes this route the other states will fall into place, as what exactly happened in Canada. One small province boldly moved forward (Saskatchewan), and within 5 years all the other provinces had universal care on the books.

The time is now for Maine to make the moral and ethically correct choice, and I urge you to vote in favor of Bill LD 1045.

Kindest Regards,

Michel Pottier