

**Overview:**

Initial healthcare coverage was under national healthcare until the age of 22 due to my father's military service. I still remember the fear and vulnerability experienced when that healthcare ended and I was not able to afford private insurance. Health insurance was intermittent throughout my 20's and 30's as a self-employed professional clinical counselor. At the age of 42 I immigrated to New Zealand under a national healthcare system once again. In New Zealand in addition to national healthcare I was offered a private insurance option as an adjunct to the national healthcare system. I choose the wellness option in which six sessions of six alternative wellness services were covered to include chiropractic, acupuncture, massage, herbalist, nutritional counseling, and mental health counseling. My premiums covered preventive care services as well as major medical. Upon the return to the US I was covered under the Affordable Care Act until this year when I became Medicare eligible and was very surprised to learn that Medicare was tied into the private health care system.

**Related to 7505.2. No Referrals needed:** Five years ago I had a concussion. A referral request was submitted to Anthem to see a Neuropsychologist for an assessment. Anthem had me go through a year of other services (none of them helpful or relevant) before finally approving the referral initially requested resulting in a year of needless expenditure of time and money prior to receiving the relevant treatment needed. As a recipient of both national and private healthcare systems my experience is on that private healthcare is far more costly as a subscriber and very fragmented, disruptive of clinical efficacy and administratively cumbersome as a provider.

Linda White  
Nobleboro

Testimony from both a personal and professional perspective was submitted earlier in the week. Attached is an edited/updated version of the testimony as a subscriber of health insurance under the current managed healthcare system. I am in favor of this bill.

Please refer to testimony submitted under separate cover in support of this bill from the perspective of a provider.

Sincerely, Linda A White