

Committee on Health Coverage and Financial Services

Senator Sanborn, Representative Tepler and Members of the Committee,

We are Liana Wolk and Owen Marshall. We live and work in Portland. We are testifying 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."

We got married in May of 2019. Owen is a full time musician and is self-employed, and I was working without benefits through my job at the time. One month after we got married, Owen cut tendons in his hand. He had to have hand surgery and was not able to work as a musician for an extended period of time. Owen had a Marketplace plan with premium tax credits and cost sharing reductions.

In August of that year, I got hired by a school system in Portland as a contracted employee and was offered health insurance benefits. Owen could have been added to my insurance plan, however, the premium for both of us for the year would have been \$16,000, which would have been half of Owen's yearly income. Because of the high premium, Owen hoped to keep his Marketplace plan. However, we found out that since we got married and Owen was eligible for health insurance through my job, that he would no longer be eligible for tax credits and his deductible and out of pocket maximum would increase. His monthly premium went from \$30/month to over \$400/month because we got married. Owen's deductible also went from \$650 to \$5,800 and his deductibles and yearly out of pocket maximums were reset, even though he had already reached his plan's out of pocket max because of his surgery that year.

In the meantime, Owen's hand surgery had failed and he had to have an additional surgery to correct it. He was insured through the Marketplace, but because his deductible and out of pocket maximums were reset, he had huge medical bills from the surgery. Local musicians held a fundraiser in Portland for Owen to help him pay for his surgery, which we are so thankful for.

Since then, we have continued to struggle to afford health care for Owen because of the family glitch. **Last year, we made the difficult decision to get divorced because of the family glitch.** Even getting a lawyer that understood our situation was difficult. The judge who heard our divorce case at first didn't understand why we were getting a divorce and initially would not grant it. We went back to court and appeared in person in front of the judge. We explained the family glitch situation we're in and he ultimately granted our divorce. Once Owen reported to the Marketplace that we'd gotten a divorce, the Marketplace gave him back his subsidies to lower his premiums.

It was humiliating and upsetting to have to get divorced when it wasn't even something that we wanted. The amount of money that we spent on our divorce, extra premiums and the emotional toll that the family glitch has taken on our lives has been significant. I initially was very excited to get the job that I'd always wanted, but this family glitch situation took this excitement and sense of accomplishment away.

We are angry about this situation and how much we've had to go through just to get health care. We have friends in the same situation we were in who are getting divorced in order to get affordable healthcare, too. It is hard to make true sense of our health care coverage system. We have had to make very difficult life decisions to obtain health care. Would you want your family to have to do what we've been forced to do?

We are asking that you support LD 1463 to address the family glitch and ensure that other Mainers don't have to go to great lengths, like getting a divorce, in order to get affordable health care.

Thank you.

Liana Wolk and Owen Marshall