

Wendy Flaschner  
Brunswick

Senator Claxton, Representative Meyer, and honorable members of the Joint Standing Committee on Health and Human Services: my name is Wendy Flaschner, I live in Brunswick and I am here today to testify in favor of LD 718.

LD 718 is a step towards more health care for all!

My story while my own is not unique, but it goes to show how important health care really is for families. Our neighbors who are immigrants have stories just like mine but without one important part - too many don't have health care coverage so they can't get what they need. It began 11 years ago:

For 30 years while working and raising our two children in Maine, my husband and I had terrific healthcare insurance with his job. I could work part-time while caring for the children and not think about insurance. We were healthy, middle class and owned our home.

Then, out of nowhere, my husband got a rare auto-immune disease called ankylo spondylitis. He required a hospital bed for 7 months in our home and many doctor visits in and out of the state to figure out how to get his inflammation down. He lost his job and our health insurance. We paid expensive cobra fees until he got disability and Medicare. I was only 59 years old and kept my part-time job but did not have options to buy insurance unless I worked full time. I could not work full time due to the nature of my position at a community mental health center while taking care of my husband. The only option for me was Community Health Options for which I could not get a subsidy if I kept my job. The monthly premium was half my take home paycheck. This did not include the \$5,000 deductible which I had to save in case something happened to me. My husband's medication is \$43,000 a year for which Medicare pays all but \$4,000. Of note is that if I quit my job, I could get the subsidy. If I kept my job, my premiums went up to \$700 per month. Those 6 years before I turned 65 were very stressful and scary. Fortunately, I turned 65 last year and the expensive drug Humira has helped my husband tremendously. We are the lucky ones.

This is something that I witnessed often, but hadn't experienced myself until that moment. My clients often had to leave mental health treatment because they lost their insurance. Many of my clients were children and/or single women.

11 years later and my husband is on Medicare. My story has not changed much, except to add that we pay \$7,000 a year for Humira even with Medicare. That is the donut hole and cost for one life saving drug, Humira which costs half in Canada. We are being robbed by profit making drug companies and a lack of a federal program. Only the wealthy get by with their expensive insurance plans. It is a constant source of worry and why the thought of assisted living needs down the road scare us.

This is all to say that if my husband and I are struggling, we imagine that people who have less income than us are finding it impossible to afford health care.

Any of us could be in this position.

Please vote yes on LD 718, because ALL Mainers deserve health care access.

Thank you for your time.

Wendy Flaschner, retired school psychologist, Brunswick, Maine