

Hello, my name is Courtney Shank, and I moved to Maine in the fall of 2023. I grew up in a very rural town in West Virginia with a population of just around 400 people. Like many families in small towns like mine, we struggled to afford basic necessities — and health insurance was often out of reach.

When I was 15, I got my first part-time job as a dishwasher, earning \$8.50 an hour — minimum wage in West Virginia. At the same time, I was a full-time high school student without stable health coverage. My parents couldn't afford to add me to their employer-based plan, so I relied on whatever limited coverage the school could offer — and even that wasn't always available.

On top of the physical health issues I faced as a student-athlete — sprains, dislocations, and other injuries — I also struggled with my mental health. I was diagnosed with depression in high school and needed both therapy sessions and medication to manage it. But getting that care wasn't easy. Without insurance, therapy felt like a luxury. Buying antidepressants was an added expense my family couldn't always cover. There were times I had to go without the treatment I needed because we simply couldn't afford it.

I still remember my mom telling me, “Try not to get hurt,” not just physically but emotionally too — because in both cases, getting help came at a cost we couldn't afford. There were moments I felt like I had to choose between my health and my future.

Everything changed my senior year, when I qualified for West Virginia Medicaid. That coverage was life-changing. For the first time, I could attend therapy consistently, afford my medication, and see a doctor when I needed to — without worrying about how we'd pay for it. I

was able to live more fully, both physically and mentally. It wasn't just about avoiding bills — it was about having peace of mind and the support I needed to function and succeed.

But that peace didn't last long.

When I moved to Maine for college in 2023, I lost that Medicaid coverage. Medicaid doesn't cross state lines, so I was once again uninsured — despite being a full-time college student and recognized as homeless on my FAFSA. I worked a part-time job, but like most part-time jobs, it didn't come with benefits. My college offers a health insurance plan, but it costs over \$5,000 a year — something I simply couldn't afford.

So once again, I found myself in the same position I was in years ago: doing everything I could to stay afloat, while living with the constant anxiety that one illness, injury, or mental health crisis could derail everything I'd worked for.

And that left me asking: Why is it so expensive just to be healthy?

Growing up, we're told to "Eat healthy. Exercise. Get 8 hours of sleep. Take your vitamins. Stay active. Take care of your mental health." But how are we supposed to do all of that when basic health care is out of reach? When even a therapist or a prescription is considered a luxury? Health insurance shouldn't be a privilege. Being healthy — physically, mentally, emotionally — shouldn't be a luxury. And yet, for millions of people like me, it feels like it is.

Just this past summer, I was finally accepted for MaineCare. After two full years of being uninsured, I now have access to health care again. But getting there wasn't easy.

The application process was complicated and stressful. I had to prove I was a Maine resident, but as a full-time student, I didn't have a lease in my name or utility bills. I was juggling classes, working part-time, and trying to figure out how to claim my college address as

my home. It took time, energy, and a lot of paperwork — and that's if you even know where to start. Somehow, it all worked out. But the process left me feeling how so many people feel when trying to access the care they're eligible for: overwhelmed, lost, and alone.

And now that I finally have coverage, I live with a new kind of fear: that it could be taken away. I know how fragile this system is. I'm scared the current administration will cut the federal support that makes this coverage possible — and if that happens, I'll be right back where I started: uninsured, without access to therapy, medication, or even basic care.

And the truth is, living in that kind of fear is a health issue. The stress, the anxiety, the dread — it takes a toll. It compounds. And it leads to even more problems down the line. It's not a secret: healthy people live longer, more stable, and better lives. I want that life. I deserve that chance — and so does everyone else.

My story isn't unique. It's the story of thousands of students, low-income workers, and young people trying to do everything right in a system that isn't designed to support them. I've lived with health coverage, and without it. And I can tell you from experience: having insurance isn't just about seeing a doctor. It's about dignity. It's about mental stability. It's about being able to live your life without fear.

As we talk about the future of health care in this country, I urge you to think about people like me — people who fall through the cracks even when they're trying to move forward. We need a system that doesn't stop at state borders. We need health care that's affordable, accessible, and equitable — no matter your income, your zip code, or your age.