

My name is Lacey Donle and I live in Lisbon Falls, Maine. My experience with health insurance coverage is long and not always positive. I can say that the only time in my life when I knew I did not have to worry about getting the health care I needed was when I was a teenager. My brother and I had MaineCare due to a change in household income after my parents divorced. I am grateful that my two children are also covered by MaineCare thanks to expanded eligibility. I hope that doesn't change.

In 2008 when I had my son, I was covered by an employer plan. My prenatal visits were covered at 100%, but after my son's delivery, I got a bill for \$1,500, and it wouldn't be the last big hospital bill. For the past year, I have been enrolled in Marketplace coverage. I am married and work in early childhood education. I left a job with employer coverage for less stress and a better childcare situation for my children. I know that taking care of myself is important. In the summer of 2024, my younger brother had a massive and unexpected heart attack. Medical professionals were able to resuscitate him and as we waited by his side hoping he would come off life support, the doctors let us know that this tragic event may have been the result of a genetic condition and that I should get checked out. He was life flighted to Maine Med, where he had another heart attack at the hospital and died a few hours later. He was only 39 years old.

I took the doctor's advice seriously and had a full cardio workup as a precaution. I had an echocardiogram. It would have cost me \$3,000 dollars, but a prior authorization error meant that I was off the hook. I had an initial app with a cardiologist and followed her recommendations that I take a cardiac stress test, blood tests and genetic testing. I spent around \$1000 on the appointment and these follow up tests. As a result of these tests, it was also recommended that I get a cardiac CT with contrast. My insurance company denied coverage. While my provider appealed the decision, I did some research into the cost. After some time, I was quoted \$1,600 for the cash price. I was not able to get a quote for the negotiated rate, either from the hospital or from my insurance company. The insurance company told me that was proprietary info and I was not able to have access to it. It was a lot of money, but I felt I needed the test since it was recommended by my cardiologist. The insurance company changed its decision and approved the procedure. But, due to having a high deductible plan, the insurance company covered \$0. The bill was around \$3,000. Despite my best attempts to get an accurate price up front from the hospital, additional charges, like \$900 for a required nitroglycerine spray were added. I set up an 18 month payment plan with the hospital, which was the maximum time allowed. I am still making payments of \$104/mo.

The health coverage I have now is already expensive. I pay \$300 per month right now and for a family of 4, every dollar counts. If the enhanced subsidies go away, my premiums are estimated to be \$672 per month for a silver plan and \$495 per month for a bronze plan. My heart is healthy. My husband and I do not require a lot of health care, and our children are covered. My husband is covered through his employer, but the cost to add a spouse to his plan is \$600/mo. There is a very good chance that I will go uninsured in 2026.

I urge the Office of Health Insurance Affordability to do everything it can to help Maine families like mine afford health coverage. We may not always be this healthy. We may experience an unexpected medical event, or we could get injured. Not having coverage could be expensive. But these days, having coverage is becoming more and more unaffordable and out of reach.