

Hello! My name is Sarah Legere and this is my OAHC 2025 Annual Hearing Written Testimony Submission. Thank you for your consideration!

Insurance premiums and out of pocket costs keep going up. Combine this with the potential expiring Enhanced Premium Tax Credit, and the impact will be immediate and devastating for so many Mainers. Health insurance is becoming less and less affordable every year. This year especially, I worry that many will be priced out of coverage altogether.

I want to share what this means for my family. My husband, Drew, is self-employed as a carpenter, a job he could easily get injured doing, and earns about \$40,000 a year. I am disabled and my SSDI only adds about \$12,000 a year to our income. I am fortunate enough to have Medicare due to my disability but Drew currently has zero coverage. With the Enhanced Premium Tax Credit, his monthly premium would be approximately \$68 — something we can manage and planned on enrolling in this fall. But with rate increases and no enhanced subsidies, his premium will soar to over \$200 or more a month, with a \$5,000 deductible on top. That isn't just a budget adjustment — that's a crushing financial burden.

And for us, it's not just about Drew. We have a son who is autistic. Like so many families raising a child with special needs, we rely on consistent access to healthcare. Every dollar we lose to higher premiums is a dollar taken away from therapies, supports, and resources that help our son thrive. The system should make it easier for families like ours to get care, not harder.

Now imagine that multiplied by too many families across the state. Parents will face impossible choices between paying bills, covering therapies, and keeping health insurance. Hospitals will see more uncompensated care, driving up costs for everyone. And the progress we've made in expanding coverage will unravel.

Health care and the coverage that helps pay for it is a lifeline. It ensures that hardworking people like Drew, and families like ours, can get the care they need without sacrificing their children's futures and have health and stability that may soon be out of reach for too many.

That's why I am asking the Office of Health Insurance Affordability to protect families, protect children, and protect Mainers basic need to have affordable healthcare. We cannot go backward. We must move forward together.