Roxy Kai

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I am a Mainecare patient but throughout the recent years, there have been a few times that I have looked into the cost of health insurance out of fear of losing my Mainecare, due to job changes and wage increases.

My biggest concern is losing Mainecare for my daughter and myself. Currently we've established good relationships with mental health care providers through a facility that only takes Mainecare patients. If we lost Mainecare a change in providers would be extremely detrimental to my daughter’s mental health. With a recent school evaluation, she was labeled as emotionally disabled, she is neurodivergent as well as having PTSD, depression and severe anxiety. To have to establish a new relationship with another provider would be very detrimental to her progress. Not only that but to get put on a waitlist as there is now an extended period of time waitlist for any type of provider, she would go almost a year without help and that’s if we found a provider that she was able to connect with and then I could afford.

I have, with help of my personal case manager, looked into the price of health insurance if we were to lose Mainecare. The co-pays that my case manager and I have researched for my medical needs alone are too costly for my family. I have hypermobile Ehlers Danlos syndrome, pots, fibromyalgia, ADHD, and a lengthy list of comorbidities. I see an OMT specialist monthly. If I don’t see him I become almost completely bedridden I would not be able to work much less be a functioning good mom to my high needs daughter. Without my OMT I am unable to work which would start us back into the same cycle. I’d be able to be put back on Mainecare and go back to work eventually and then find ourselves in the same spot in this vicious cycle of now that I have a job am I making too much and if I make too much do I choose to not work, so that way I can stay a Mainecare or do I choose to try to provide for my family’s and get kicked off Mainecare and lose everything and start over and over and over.

Between this cycle and the rising cost of living, especially food and electricity, bills for my family, in particular, the increase in minimum wage, (which I support) my question is, has the income cap for Mainecare been adjusted, and corrected to fit the accurate cost of living and if not, shouldn’t it be? And would it be enough to keep my family and other families out of this vicious cycle? I would strongly urge Maine Legislators to consider expanding Mainecare for citizens in my position so other families do not face the same challenges, or provide another alternative public health care system.

Thank you for your time,

Roxy Kai