

Options for Testifying



LD 1883: An Act to Enact the All Maine Health Act(AMHA)

Sponsor: Representative Anne-Marie Mastraccio

All Maine Health Act: “Affordable & Comprehensive Health Care for All Mainers”

How to use our toolkit: On the left side of this document, there is an “11” with 3 bullets and 3 lines. Click on it, and a table will open with 11 different sections! Peruse each section or choose which one you need to access. All you need is here, from how to testify, talking points, and a two-page document on our bill to share with folks. Post our graphics on social media. We included a guide to writing letters to the editor, publications to place them in, and some examples of our team’s work! It’s a one-stop guide to taking action to support universal healthcare in Maine!

Also, sometimes we refer to Maine AllCare as MAC! Feel free to do so!

Options for Testifying:

If you need an accommodation to participate, call or email the Legislative Information Office at 207-287-1692 or lio@legislature.maine.gov.

Option 1: Testify in Person

- Bring 20 copies of your testimony.
- If you have any questions, please email us at info@maineallcare.org
- It may be a long day, so bring a snack, bring what you need to make yourself comfortable, and we shall join you there!
- The hearing will be held in room 220 on the second floor of the Cross Office Building (111 Sewall Street) in Augusta, ME. If you forget, check out legislature.maine.gov/committee/#Committees to find the hearing room.
- You can park behind the Cross Office Building
- You will pass through security, and your bag may be searched.

Option 2: Testify via Zoom

- To testify via Zoom, register at least 30 minutes before the hearing.

- You can register via this link: [Online Testimony Submission](#)
- To find the public hearing, locate the Health Coverage, Insurance and Financial Services Committee name, 1:00 p.m., the bill name LD 1883, and the date, May 14th. Then the waiting begins at home!

Option 3: Submit your testimony online

- To submit your testimony online, register via this link: [Online Testimony Submission](#) and upload it. Voila! It's done, and your testimony will appear online within a day.
- You can record your testimony and email it to info@maineallcare.org. We will share it with committee members.

How to find your legislator

[Find your State Senator | Maine State Legislature](#)
[Maine House of Representatives](#)

Still having a hard time finding your legislator? Check out Maine Monitor's [Hub](#).

Legislators can be reached at the following toll-free State House phone numbers: Just give them a call and leave a message.

Representatives: 1-800-423-2900 Senators: 1-800-423-6900

How to find your legislator



All Maine Health Program(AMHP)

Sponsor: Representative Anne-Marie Mastraccio

Co-Sponsors:

How to use our toolkit: On the left side of this document there is a “9” with 3 bullets and 3 lines. Click on it and a table will open with 9 different sections! Peruse each section or choose which one you need to access. All you need is here from how to testify, talking points to social media you can share and even a guide to writing letters to the editor. It’s a one stop guide to taking action!

Also, sometimes we refer to Maine AllCare as MAC! Feel free to do so!

[Options for Testifying:](#)

[How to find your legislator](#)

Testifying at public hearings is an important way to raise awareness and express our views, concerns, and needs to those who represent us in Augusta. It’s our government and we can make a difference!

Public hearings before committees of the Maine Legislature are being held in person. Testimony may be made in person, electronically via Zoom, or submitted in writing.

Our bill will come before the Health Coverage, Insurance and Financial Services Committee (HCIFS). Direct your testimony to Senate Chair Senator Donna Bailey and House Chair Representative Kristi Mathieson. You can read more about the HCIFS committee [here](#).

Options for Testifying:

You can submit testimony in three different ways.

If you need an accommodation to participate, you can call or email the Legislative Information Office at 207-287-1692 or lio@legislature.maine.gov.

Option 1: Testify in Person

We will email, post on our website and post on social media when we have the date of our public hearings.

- To testify you can just show up to the public hearing.
- Bring 20 copies of your testimony.
- If you have any questions, please email us at info@maineallcare.org
- It may be a long day so bring a snack, bring what you need to make yourself comfortable and we shall join you there!
- Most committee hearings are held in the State House (7 State House Drive) or on the second floor of the Cross Office Building (111 Sewall Street) in Augusta, ME. Check out legislature.maine.gov/committee/#Committees to find the hearing room.
- You can park behind the Cross Office Building
- You will pass through security and your bag may be searched.

Option 2: Testify via Zoom

- To testify via Zoom register at least 30 minutes prior to the hearing.
- You can register via this link: [Online Testimony Submission](#)
- You will have to find the public hearing by locating the Committee and the date of the public hearing. Then the waiting begins at home!

Option 3: Submit your testimony online

- In order to submit your testimony online you need to register via this link: [Online Testimony Submission](#) and upload it. Voila! It's done and your testimony will appear online within a day.
- If you want you can record your testimony and email it to info@maineallcare.org. We will share it with members of the committee.

How to find your legislator

[Find your State Senator | Maine State Legislature](#)
[Maine House of Representatives](#)

Still having a hard time finding your legislator? Check out Maine Monitor's [Hub](#).

Legislators can be reached at the following toll-free State House phone numbers: Give them a call and leave a message Representatives: 1-800-423-2900 Senators: 1-800-423-6900

Preparing your Testimony

Preparing Your Testimony: What do I write?

Keep it short and to the point.

Live testimony (in person or via Zoom) at public hearings is limited to three minutes per person. If you plan to testify live, we suggest practicing and timing your testimony so you'll be more comfortable speaking during the hearing and will stay within the three-minute time frame.

Greet committee chair(s) by title and name. State your name, where you live, and your organization/ expertise (if applicable).

"Good afternoon, Senator Bailey and Representative Kristi Mathieson, and other members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services.

I live in [TOWN], and (if applicable) I am [YOUR TITLE AND ORGANIZATION].":

Clearly state your position:

"I Support LD 1883: An Act to Enact the All Maine Health Act."

State why you have taken your position:

Share a personal story clearly and honestly. This is often the most powerful and persuasive aspect of public hearings. Stories ground policy in real life and humanize the issue. It is easier for people to grasp concepts and retain information about provisions in a bill tied to real experiences.

Stories can open doors and connect people to common ground.

Include factual arguments and/or data as evidence to support your position, but only if you are well-versed in the information. Committee members are usually aware of and have access to plenty of data and statistics. Hearings are an opportunity to hear from real people about their experiences and views. The committee may ask questions, and you should be comfortable and confident that you can respond or offer to get back with an answer.

For more information and help sharing your story, please read our [guide](#).

Ask for specific action:

"I urge you to vote yes on LD 1883: An Act to Enact the All Maine Health Act."

Thank the committee for the opportunity to speak and offer to answer questions they may have.

Tips on Public Speaking and Following up!

- Avoid reading statements.
 - *Hearings let you speak to your lawmakers with passion and sincerity.*
- Short is good.
 - *Keep comments down to two or three minutes. Go to what you feel is the heart of the issue and support your point.*
- Stick to the point.
 - *Unless asked a question by one of the legislators, keep to your main point(s) and stay on topic.*
- Follow up.
 - *Keep track of the legislation and call or e-mail legislators after the hearing. You may*

want to reinforce your points or thank them for voting as you hoped they would. Send your testimony to your State Representative and State Senator so they know you support LD 1883, An Act to Enact the All Maine Health Act.

When in doubt, write stage directions in your speech. Seriously.

Read your piece and identify where you can add two directions: "Pause" & "look up."

That's all.

Adding those two anchors can guide you when you feel you are wavering. If you speak fast, add "slow down" to remind yourself.

If you are anxious or think you may need a reminder, add "breathe" or any other piece related to grounding yourself. Don't forget to eliminate your 'stage directions' in the copy you submit to the legislature.

You've got this. You are making a difference. Your time is impactful, and we appreciate all you are doing to fight for healthcare in our state.

What problems does the AMHP address?

**How do I choose what to focus on in my testimony to support the All Maine Health Act(AMHA)?
If you are struggling to figure out how to frame your personal story in the context of our universal healthcare plan, we've got you covered! Check out the chart below.**

Choose a problem, identify how the All Maine Health Act(AMHA) will solve it, and add a personal story!

And just like that... you have the ingredients for a fantastic testimony!

Problems	To address these problems, AMHA (LD 1883) would:
High, often hidden, cost of health care to the state and to its residents, who ultimately bear that cost	Reduce or stabilize cost [1] by: 1. Reduction of administrative costs by providers (hospitals, doctors) and health insurers 2. Negotiation of professional, drug, and medical device costs 3. Negotiation of global hospital budgets 4. Consolidation of multiple current health care costs into a simple, transparent income-based and payroll assessment. No "point of service" charges.
Professional burnout, "moral injury"	Simplify and reduce professionals' administrative work, reducing costs, freeing up time for patient care.
Burden on employers	Relieve employers of health care responsibility, level the playing field.
"Job lock" for workers who stay in positions for healthcare	Eliminate dependence on the workplace for health care, and free up life choices for workers.
Hospital financial crises	Support hospitals when and where needed as part of a budgeted and coordinated health care system.
income-based health care system	Ensure the same quality of care to all regardless of income. No more legislative debates about how much health care poorer people deserve.
Poor health outcomes	Prioritize primary and preventive care, pandemic readiness, and communication in the healthcare system.
Medical Debt interferes with access to care	With universal healthcare coverage, most medical debt would be eliminated.

AMHA Talking Points



All Maine Health Act Talking Points

Maine's healthcare system is in crisis. We must act now to stabilize our system.

The All Maine Health Act (AMHA) LD 1883, is a way forward for Maine that ensures our people have healthcare and our medical infrastructure has a payer to maintain services for our state.

We can have a healthier population, reduced healthcare costs, equitable access, and improved public health outcomes. This approach can also lead to a more efficient and streamlined healthcare system, with greater focus on prevention and care coordination.

The CRISIS:

- **Mainers Healthcare Coverage:**
 - There were over 80,000 uninsured Mainers in 2023.¹
 - Thousands of Mainers are now facing the loss of their MaineCare coverage, due to “unwinding”² of pandemic funds.
 - Health expenditures per person in the U.S. were [\\$13,432 in 2023](#). This is over \$3,700 more than any other high-income nation. In comparable countries (\$7,393) is the average amount spent on health per person and is about half of what the U.S. spends per person.
 - Federal budget cuts³ to Medicaid, Medicare, and the ACA will leave Mainers without healthcare.
 - “Job lock:” Mainers are tied to employment for healthcare, thus limiting innovation and small business growth.
- **Maine's Hospital and Medical infrastructure is at risk:**
 - Over 40% - of Maine's hospitals were at risk of closing before Northern Light Health closed Inland Hospital
 - Northern Light Health system is heavily in debt and losing money every month.⁴

¹<https://www.kff.org/statedata/election-state-fact-sheets/maine/>

²<https://www.kff.org/report-section/medicaid-enrollment-and-unwinding-tracker-state-data-archived/>

³<https://www.mecep.org/blog/feds-threaten-to-blow-a-649-million-hole-in-maines-state-budget/>

⁴<https://www.mainebiz.biz/article/northern-light-health-looks-to-turn-around-steep-operating-losses>

- Maine General just laid off 100 full-time employees.
- Hospitals in Bar Harbor, Belfast, and Houlton are closing their maternity units
- Lewiston clinic recently closed
- Physicians and other health care professionals are retiring early or moving to "direct primary care" because of the administrative burden of our current system.
- **Our Money is not being used efficiently:**
 - MaineCare and traditional Medicare are efficient, with administrative overheads of between 3 and 6 percent compared to 17 percent for private insurance.
 - Middlemen are siphoning off money from true health care through insurance overhead, pharmacy benefit manager profits, and corporate and venture capital involvement.
 - Many health care costs are hidden in a variety of overlapping schemes: sales, property, and income taxes; goods and services price inflation to cover workers' health benefits; and car and homeowner's insurance.
- **Healthcare in Maine is too expensive & harmful:**
 - The 2023 survey of Mainers found that:
 - Mainers are just one major medical event or illness away from financial disaster. Over 40% of Mainers have medical debt in their households.
 - More than 30% of Mainers skipped or delayed going to the doctor when they were sick due to costs. One in four Mainers cut pills in half, skipped medication doses, or did not fill a prescription due to costs.
 - Medical debt is a widespread problem, as documented by Consumers for Affordable Health Care.⁵ Hundreds of Mainers each year face the prospect of bankruptcy due to medical debt.
- **Healthcare in Maine is too complicated & inefficient (these points will resonate with anyone, whether employer covered or not, income, and age)**
 - Mainers find it difficult to apply for healthcare & find coverage they qualify for.
 - It's difficult to understand what is and is not covered by health insurance.
 - Mainers are unsure about how much they will owe in out-of-pocket costs.
 - It is difficult to plan for a year of healthcare coverage due to the complexity.
 - Annual enrollment adds to administrative waste and complexity.
 - Insurance company paperwork for doctors and other practitioners is complex and frustrating.
 - Providers navigate dozens of insurance plans, with different benefits, payment requirements, and prior authorization requirements..
 - The US spends more on health care administration than peer countries; half of our admin costs are estimated to be wasteful.

The Solution: The All Maine Health Act(AMHA)

⁵<https://drive.google.com/file/d/1of-aZWztHbCJDGZODeqoWEVvYcokHw41/view>

1. **Benefits:** Covers all necessary care, including dental, vision, hearing, mental health, addiction treatment, prescription drugs, medical equipment and supplies, and hospital, outpatient, and home care.
2. **Revenue Sources:** Funded through state income-based and business payroll-based assessments or taxes, supplemented by available federal funding.
3. **Affordability:** No patient deductibles or unpredictable out-of-pocket costs. Minimal co-payments, if any.
4. **Provider Compensation:** A simpler payment system that pays doctors, hospitals, and other practitioners adequately and on time, and would help grow our health care workforce. Healthcare employees who work for govt. organizations usually aren't compensated as well as those who work for private companies.
5. **Structures:** Provider(professionals and facilities) payment rates and drug pricing would be negotiated by the accountable State agency.
6. **Workforce Transition:** Support for displaced insurer and provider administrative staff
7. **Business Growth:** stimulus to our economy through elimination of the burden of providing employer-sponsored insurance; new businesses can be launched without entrepreneurial Mainers being health care insecure.
8. **Streamlined Public Health Communication:** During the Pandemic, Maine Health managed public health communications. Maine must build its public health network, and the AMHA will address this gap.
9. **High Prescription Drug Costs:** Increased savings can be captured by negotiating drug costs.

How Can Maine Afford the All Maine Health Act?

1. Maine Center for Economic Policy(MECEP) study in 2019 & 2024 showed that costs in publicly funded plans would be about the same as what we currently pay.⁶
2. Economic studies in many other states have reached similar conclusions about affordability.⁷
3. We can cover everyone with more benefits and at about the same cost.
4. Through waivers, the AMHA would access current federal and state funding of health care to be added to income and business tax funding.
5. The savings of a unified system would compensate for any increased coverage and benefits cost.

⁶https://maineallcare.org/wp-content/uploads/2025/03/2024-MECEP-Report_Executive-Summary_March-2025.pdf

⁷ <https://www.healthcare-now.org/single-payer-studies/listing-of-single-payer-studies/>

Choose a Framework for Testimony

Choose a framework for how you talk about the All Maine Health Act, and then tell a personal story.

This is a simple formula for choosing what to talk about when testifying or writing a letter to the editor, or even talking with a friend about our universal healthcare bill.

Easier & more affordable access for all: redistributing resources, eg, fewer administrators, providers have more autonomy and support where needed and are satisfied, etc.

Social justice issue: health equity regardless of income, age, race, ethnicity, disability, gender, etc.

Freedom of choice issue: Mainers can choose their providers. Mainers aren't tied to their job because of their need for healthcare.

Sustainability issue: The U.S. pays almost twice as much for health care as any other developed country, with poorer results. We want better value for our money! We are paying for emergency care when we could be investing in preventative care.

Fairness issue: International corporations should stop taking our health care dollars to line their pockets. Everyone has a right to life, liberty, and the pursuit of happiness: in our modern world, health and healthcare access are foundational for these rights.

Business issue: Insurance costs hurt employers and business owners. Small business growth is inhibited by employees who remain in positions because of employment-based insurance.

Health care professional issue: Providers could focus on the job they love: caring for patients. We would have less professional burnout.

Moral issue: What values do you connect to universal healthcare? Do you experience the system as a moral injury*?

*"Moral injury in health care is described as the challenge of knowing what care patients need, but being unable to provide it due to constraints beyond physicians' control." -Physician for a National Health Program(PHNP).

If this is a new term to you, [here](#) is a great article by our National organization, PHNP, on moral injury in healthcare.

AMHA 2 Pager

Affordable & Comprehensive Health Care for All Mainers: The All Maine Health Program (AMHP)

Maine AllCare has released its proposal for an All Maine Health Plan (AMHP) that details how a universal, publicly funded health care plan — with care that is both privately and publicly provided — could work for all Maine residents. The AMHP is the basis for LD 1883.

Why a New Solution is Necessary

Our current health care system is complicated, inefficient, costs too much, and leaves many unable to get the care they need.

Too expensive & harmful:

Recent surveys of Mainers ([2023](#) and [2025](#)) found that:

- Many believe they are just one major medical event or illness from financial disaster. Over 40% of Mainers have medical debt in their households.
- More than 30% of Mainers skipped or delayed going to the doctor when they were sick due to costs. One in three cut pills in half, skipped medication doses, or did not fill a prescription due to costs.

Too complicated & inefficient:

- Many Mainers find it too difficult to figure out what health coverage they qualify for and how to apply. Most are unsure what is covered by their insurance or how much they will have to pay out-of-pocket.
- For doctors and other practitioners, paperwork for dozens of insurance contracts is frustrating and unnecessarily complex. The [US spends more on health care administration](#) than peer countries; at least half of these costs are wasteful.

Sources: Consumers for Affordable Health Care surveys, May 2025, 5/11/23; Health Affairs brief on administrative waste, 10/6/22

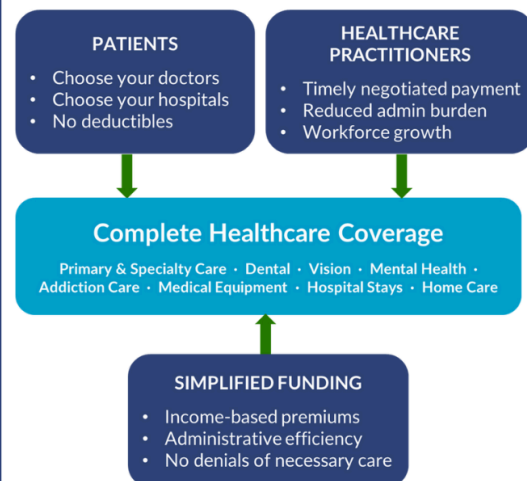
[Maineallcare.org](https://maineallcare.org)

Who We Are

Maine AllCare (MAC) is a non-profit organization whose mission is to promote the establishment of publicly funded health care coverage for all Maine residents. This system must be efficient, financially sound, politically sustainable, and must provide benefits fairly distributed to all.

The AMHP provides a framework for solving these problems:

Key Features of the All Maine Health Program (AMHP): *A Publicly Funded Health Care Plan for All Maine Residents*



info@maineallcare.org

What the AMHP Would Provide

Key features of the AMHP include:

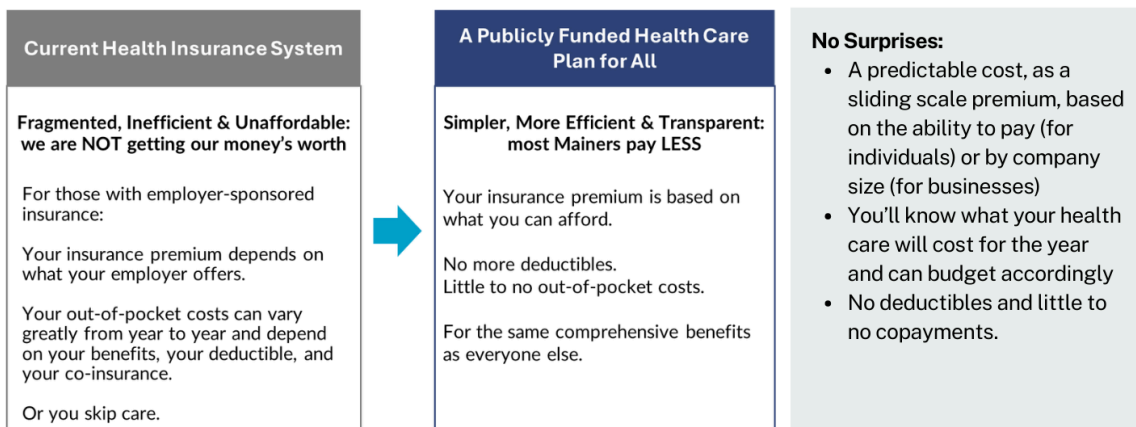
- **Eligibility:** All Maine residents are eligible.
- **Benefits:** Covers all necessary care, including dental, vision, hearing, mental health, addiction treatment, prescription drugs, medical equipment and supplies, and hospital, outpatient and home care. (It will provide wrap-around or “gap” coverage for those currently on Medicare or other Federal insurance programs.)
- **Revenue Sources:** Funded through state income-based and business payroll-based assessments or taxes, supplemented by available federal funding.
- **Affordability:** No more patient deductibles, or unpredictable out-of-pocket costs. Minimal co-payments, if any.
- **Provider Compensation:** A simpler payment system that pays doctors, hospitals, and other practitioners adequately and on time, and would help grow our health care workforce.
- **Structures:** Provider (professionals and facilities) payment rates and drug pricing would be negotiated by the accountable State agency.
- **Workforce Transition:** Support for displaced insurer and provider administrative staff.

How We Could Afford It

Maine AllCare worked with the Maine Center for Economic Policy in 2019 and 2024 to conduct fiscal studies of publicly funded healthcare plans for Maine. Many studies also exist in other states and at a national level.

Taken together, they show that our collective cost under the proposed plans would be similar to what we currently pay. In other words, **with the same money collectively, we could cover everyone and with more comprehensive benefits than many Mainers currently get.** The ultimate goal would be to lower health care costs for most Mainers.

This is made possible largely by a more efficient system — eliminating excess profits, reducing administrative complexity and waste, and negotiating lower prescription drug and hospital prices.



Share Your Story Guide

[Maine ALLCare Share Your Story - Google Docs](#)

"Telling your Story of Self is a way to communicate who you are, the choices that have shaped your identity, and the values you hold that influenced those choices."- Marshall Ganz

We all have a moment or culmination of moments that bring us to a why: the reason we are joined together today to fight for healthcare for all. In finding your story you can follow our questions and fill out one of the guides by our allies.

Consider some of these questions:

- Did you grow up with a parent or family member who needed healthcare and was able to access it? Did you need it?
- Do you work in the field and provide healthcare? What have you witnessed in the people you serve? What struggles do you navigate in the system? How does the system of healthcare impact the care you can give to a patient?
- Do you work in insurance or another part of the healthcare infrastructure outside of medical providers? What have you witnessed that compels you to take action?
- Do you own your own business?
- Have you wanted to start a business but are concerned about losing your healthcare?
- When did you first care about being "heard?"
- When did you first experience healthcare injustice?
- When did you feel you had to act and what did you do?
- Once you identify a specific, relevant choice point, dig deeper and ask yourself:
 - What was the outcome of this choice?
 - How did it feel?
 - What did it teach you?

In developing your Story of Self around universal healthcare, reflect on these questions

- Why are you called to leadership?
- Why did you decide to tackle this specific injustice or problem and work on this organizing and advocacy effort?
- What values move you to act? Have these values always been important to you? If not, when did that change? How might these values inspire others to similar action?
- What stories can you tell from your life about specific people or events that would show, rather than tell, how you learned or acted on those values?

In your Story of Now, paint the picture of what the future looks like if we fail to act now (the 'nightmare') and what the future could be / if we act together (the 'dream').

If testifying on the All Maine Health Act: What is a future without universal healthcare? What is it like with universal healthcare?

- What is the urgent challenge your 'us' faces?
- What change does this community hope for and why? What would the future look like if this change is made? What would the future look like if the change isn't made? (note: here, you're trying to paint a picture of the 'dream' of the future if the change is made, and the 'nightmare' of the future if it isn't.)
- What choice are you asking people to make and why now?
- What action are you asking them to take and what impact will this have on the bigger picture? What's the risk, or again, what would the future look like if we fail to act?
- Can you already identify the consequences of failing to act?

Below are some workbooks on the Story of Self if you wish to take a deeper dive:

1. ACLU [StoryOfSelfWorkbook_2020-1209.pdf](#)
2. Bill Moyers [story_of_self_tool.pdf](#)
3. Video Tutorial by DemLabs: [Share 'Story Of Self'](#)
4. Worksheets from the Leading Change Network: [Story of Self Worksheets - Leading Change Network](#)

What is State Based Universal
Healthcare?

[What is State Based Universal Healthcare?](#)

What is state-based universal health care?

State-based universal health care, also referred to as “state single-payer”, is defined as a plan to achieve universal health care coverage for all residents in a state by combining financing for health care services into a single, state-administered payer. “State single-payer bills share many common elements: They all provided universal eligibility for state residents, and most also included expansive provider eligibility, rate-setting for health care services and prescription drugs, low or no cost sharing for patients, [and] comprehensive benefits...” [Health Affairs, 2019](#)

Why does Maine need universal health care?

Our current healthcare “system” is complicated and inefficient, costs too much, and leaves many uninsured and/or unable to get the care they need. It provides inequitable care, and produces poor health outcomes. As of 2020, the most recent data available, Maine had the 10th highest per capita health expenditures in the country. [Maine Office of Affordable Health Care Annual Report, January 2024](#) In a [survey conducted in December 2022](#), nearly 70% of Mainers said they believed just one major medical event or illness could bankrupt them. More than one in three skipped or delayed going to the doctor when they were sick due to costs. One in four cut pills in half, skipped doses of a medication, or delayed or did not fill a prescription due to cost. *Nearly all Mainers surveyed (89%) believe it is highly important that everyone in the state has access to comprehensive health insurance.*

What is the All Maine Health Program?

The All Maine Health Program (AMHP) is a proposal for a health care system that would ensure all Maine residents have easily accessible, affordable, comprehensive, and equitable health care, publicly funded and privately provided. Maine AllCare’s Policy Committee developed the AMHP in 2024, after a review of literature on state-based universal health care plans and a review of universal health care bills previously proposed in twenty-two other states.

Is state-based single payer feasible for states with small populations?

In a word, YES. When negotiating prices, the clout of small states would be less, but the relative simplicity of a smaller and likely more homogenous population would be an advantage. In Maine for example, with a relatively smaller risk pool, a [2019 fiscal feasibility study](#) showed that total health care spending could decrease by \$1.5 billion annually, with a state-level publicly-funded plan that would cover all Maine residents with no fee at the point of service.

How would states pay for state-based universal plans?

Universal healthcare doesn’t require new funds in addition to what we’re paying now. Instead, we shift what we’re paying in private insurance costs to predictable quarterly (or annual) taxes or premiums. In addition, to support state funds, federal funding can be obtained following the granting of necessary Medicare and Medicaid waivers as stipulated under the Affordable Care Act.

We can pay to cover everyone, and save money when we eliminate waste in the current system. This waste is seen in high administrative costs, corporate profits, uncontrolled prices, lack of preventive care, delivery of unnecessary services and fraud. Studies show [30% of our current healthcare spending may be considered waste](#). Most insurance companies have high administrative overhead, whereas Government-run programs do not. This is demonstrated most simply by Medicare, where the overhead is 2-4%, in contrast to mean overhead costs (not including profits) of over 17% in private insurance companies.

In a universal system, costly denials and appeals from private insurance companies are eliminated. We'd no longer pay deductibles or exorbitant co-pays. There would be no out-of-network charges or medical bankruptcy. Cost savings are achieved through price negotiation, global budgets and reduction in administrative complexity.

For more information on the fiscal feasibility of Maine's and other states' single payer plans, see reports [HERE](#).

How would the single-payer system handle Maine's health care challenges (e.g., addiction, rural hospital closures, pandemics, and shortages of mental health and primary care providers) differently from the way the present system does?

Problems like these, rather than profits or competitive advantage, would be prioritized. Established lines of communication between the state and most providers would facilitate the response to public health crises.

How would Mainers enrolled in federal programs be covered?

Depending on provisions of the plan and waivers obtained, they would be enrolled in the state plan, or they could remain in the federal programs and receive supplemental benefits or subsidies. We envision that the All Maine Health Plan could function as supplemental plan for any gaps in Federal coverage, ending the need for Mainers to enroll in "Advantage" or "Medigap" supplemental plans.

How would Mainers enrolled in workplace plans be covered?

All residents of Maine would be covered by the All Maine Health Plan. Employees and employers would consider which options of health coverage to keep or use. We believe the appeal and motivations of the state plan would convince workers and employers to switch to it.

Will state healthcare funding compete with other state programs, and will financing be unstable? How will states avoid deficits in their budgets?

State plans should (and all serious proposals do) include dedicated trust and reserve accounts to fund the healthcare system according to statutory guidelines. Reinsurance and provisions for federal assistance in times of financial crisis can also be included in plans.

Letters to the Editor

Letters to the Editor and Op-Eds are important tools of communicating with the public about an issue.

We have a letter writing team and if you are interested in joining please contact info@maineallcare.org and we shall connect you!

For an easy guide to writing a letter please consult this training:
[Guide to writing a Letter to the Editor](#)

For Maine papers to submit to and information on the submission process and how many words they accept in a letter please consult this resource:
[Maine Papers to submit Letters to the Editor](#)

Below are some letters and OpEds submitted and published by members of our team! Check them out and share them with your friends!

Daniel Bryant:
https://www.pressherald.com/2025/03/14/letter-publicly-financed-universal-health-care-for-maine/?lid=37333&utm_source=pocket_shared&uuid=54696e26-8ed4-4ec2-92f6-16b43d04f260

Michael Bacon:
https://www.pressherald.com/2025/02/28/letter-rfk-jr-s-appointment-is-a-disgrace/?utm_source=pocket_shared

Michael P. Bacon:
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Mary Ann Larson:
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David Jolly:

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Social Media Graphics

LD 1883

ALL MAINE HEALTH ACT



Keep Mainers Healthy



End Medical Bankruptcy



Dental, Hearing & Vision
for ALL



Cover Everyone



Maine ALLCare

DEDICATED TO UNIVERSAL, HIGH-QUALITY AND
AFFORDABLE HEALTHCARE FOR THE PEOPLE OF MAINE



Testify May 14,
1:00 PM
Room 220 Cross
Building

Publicly funded
healthcare system
that ensures
affordable,
comprehensive,
and equitable
healthcare for all
Mainers.

Maine AllCare promotes the establishment of publicly funded healthcare coverage for all Maine residents.

Maine AllCare advocates that healthcare, a basic necessity, be treated as a public good, since it is fundamental to our well-being as individuals and as a democratic nation.



Maine ALLCare

**DEDICATED TO UNIVERSAL, HIGH-QUALITY AND
AFFORDABLE HEALTHCARE FOR THE PEOPLE OF MAINE**

'Of all the forms of
inequality, injustice in
health is the most
shocking and the
most inhuman.'

**Health
Care
is a
Human
Right**

Martin Luther King Jr.



Maine ALLCare

JOIN US

WE NEED YOUR HELP!



SIGN UP TO PASS UNIVERSAL
HEALTHCARE





More than $\frac{1}{3}$ of
Mainers skipped
or delayed going
to the doctor
when sick
because it cost
too much.



Maine ALLCare

DEDICATED TO UNIVERSAL, HIGH-QUALITY AND
AFFORDABLE HEALTHCARE FOR THE PEOPLE OF MAINE

ALL MAINE HEALTH PLAN



Keep Mainers Healthy



End Medical Bankruptcy



Dental, Hearing & Vision
for ALL



Cover Everyone



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AFFORDABLE HEALTHCARE FOR THE PEOPLE OF MAINE

**Publicly funded,
privately
provided
healthcare
system that
ensures
affordable,
comprehensive,
and equitable
healthcare for
all Mainers.**

DID YOU KNOW?

40% of Mainers have
medical debt.

Our universal healthcare
bill **eliminates**
Medical Debt



Maine ALLCare

DEDICATED TO UNIVERSAL, HIGH-QUALITY AND
AFFORDABLE HEALTHCARE FOR THE PEOPLE OF MAINE

Public Hearing
LD1883 An Act to Enact the All Maine Health Act



You've all been in this fight for decades, and you're not giving up. You've inspired me to keep showing up every year, again and again, until health care is a human right. -Louise Secordel

May

14

2025 | 1PM

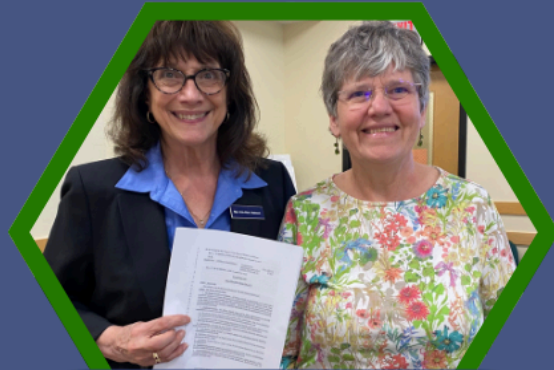


Maine ALLCare

DEDICATED TO UNIVERSAL, HIGH-QUALITY AND
AFFORDABLE HEALTHCARE FOR THE PEOPLE OF MAINE

TESTIFY TO SUPPORT LD 1883: AN ACT TO ENACT THE ALL MAINE HEALTH ACT

SHARE YOUR PERSONAL
STORY WHEN TESTIFYING.
FOR MORE HELP CHECK
OUT OUR TOOLKIT LINKED
TO THE QR CODE.



Wednesday, May 14,
1:00 PM, Cross Building, Room 220



Maine ALLCare

DEDICATED TO UNIVERSAL, HIGH-QUALITY AND
AFFORDABLE HEALTHCARE FOR THE PEOPLE OF MAINE



PUBLIC HEARING

LD 1883: AN ACT TO ENACT THE ALL MAINE HEALTH ACT

WEDNESDAY, MAY 14, 2025

1:00 PM, CROSS BUILDING, ROOM 220



Maine ALLCare

DEDICATED TO UNIVERSAL, HIGH-QUALITY AND
AFFORDABLE HEALTHCARE FOR THE PEOPLE OF MAINE

PUBLIC HEARING

**Wednesday,
May 14,
2025 1:00
PM, Cross
Building,
Room 220**

**LD 1883 An Act to Enact
the All Maine Health Act**



Maine ALLCare
DEDICATED TO UNIVERSAL, HIGH-QUALITY AND
AFFORDABLE HEALTHCARE FOR THE PEOPLE OF MAINE

**Introduced by
Rep. Anne-Marie
Mastraccio**