

## Alice Knapp testimony for LD 1397 May 3, 2011



**Alice Knapp, Esq.** Richmond ME

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Honorable Rodney L. Whitemore  
Honorable Wesley E. Richardson  
& Members of the Joint Standing  
Committee on Insurance & Financial Services

My name is Alice Knapp, and I was an insurance regulator of the State of Maine Bureau of Insurance during the decade Maine enacted significant health insurance reforms such as community rating and guaranteed issue. I was also the first director of the legislatively created Consumer Healthcare Division within the Bureau of Insurance. For the past 9 years I have run a solo law practice in Richmond, where I have lived since 1989, but I remain passionately committed to helping achieve truly universal, comprehensive, equitable health insurance for all.

Let me begin by thanking each of you for your service and telling you in all sincerity that I believe you all wish to do right by the people of this state we all love. Having served as a selectman for 6 years in Richmond, I also appreciate the unique challenges posed by elective office.

That said, I grew up believing in and aspiring to the Golden Rule that we should do unto others as we would have them do unto us. **I have watched with frustration for more than two decades the legislature's failure to deliver to all Maine people what it has delivered for itself. Each one of you enjoys comprehensive health insurance** at very low personal cost, courtesy of the Maine taxpayer, and I would note you enjoy participation in the state employee health plan on far more favorable terms than anyone else covered under that plan as your benefits are paid for year round even when you are not in session, unlike other "seasonal" state employees, who must pay in full the exorbitant COBRA rate to remain covered when they are not actively employed.

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I accept that life is not fair, but I will never accept unfairness perpetrated on citizens by their elected representatives, which is exactly what has been delivered to Maine people by both sides of the aisle in the form of a health care system where the taxpayer picks up all or most of the tab to cover seniors, low income families, public sector employees, those in military service, and other favored constituencies, while leaving thousands uninsured, underinsured, bankrupted by catastrophic medical expense, and exposed to premature death for lack of access to health care. I regularly point out that those of us thrown overboard to fend for ourselves - through our taxes - help pay to provide for others the benefits we and our families need but can't afford, which is like paying for public education but your kid can't go.

In all honesty I am not wedded to any particular approach to achieving truly universal, truly equitable, comprehensive health insurance, but I also subscribe to the "keep it simple, stupid" principle, and of all the models available to us from countries that have achieved what we have not, a single payer health system with its relative administrative simplicity and ability to negotiate with providers for cost effective, quality care – as large group plans currently attempt to do – seems hands-down the best approach. This has been studied to death, as have the consistent failures of our public-private multi-headed hydra of a wildly expensive, wildly inequitable, overall deficient in quality health care system to deliver quality, cost effective, equitable care to all.

I cannot fathom how anyone willing to leave ideology aside in the interest of open minded critical examination of facts and history could possibly believe that the solution to our health care system woes lies with deregulating the market. Nor can I fathom how anyone can still believe we will arrive at universal coverage through incremental reforms that build on a fundamentally inequitable and dysfunctional base.

It is time for the Maine legislature to do the right thing, having exhausted all other possibilities. In addition to the moral imperative to finally get serious about applying the same principle to health care as we have long applied to primary and secondary education, a single payer system would be a tremendous boon to our economy by decoupling the senseless relationship between employment and health insurance, and would also dramatically decrease workers' compensation premiums.

In closing, I would note that the 2006 Final Report of the Health Care System & Health Security Board concluded with the following:

*Although the current approach to universal health care coverage is not based on a single-payer health plan model, the Health Security Board is hopeful that the ultimate goal – coverage for all Mainers – will be achieved by 2009. If universal coverage is not achieved in 2009, the Health Security Board believes that the implementation of a single-payer health plan must be reconsidered.*

Thank you for your attention and I welcome the opportunity to respond to any questions you may have.