

Shelly Mountain
1572 Parsons Rd
Mapleton, ME 04757
207-764-2309
shellym@ainop.com

Testimony in favor of LD 1397 An Act To Establish a Single-payor Health Care System To Be Effective in 2017



Shelly Mountain, Small Business Owner Mapleton ME

This shameful condition will continue to worsen as long as health care remains an industry motivated only by profits. ([Read more...](#))

My name is Shelly Mountain. I live in Mapleton with my husband and two sons. We are small business owners which means that we have an individual insurance plan. Until just a month ago we were paying Anthem \$516 a month for a policy with a \$15,000 deductible. It covered absolutely nothing before that \$15,000 deductible. We were paying \$6200 a year and still responsible for all of our medical expenses, which usually works out to at least that same amount in a year. I have stopped going to the doctor myself for any reason. I have strong family histories of both breast and colon cancer but I do not get mammograms or colonoscopies because I can't afford them. My understanding is that the Affordable Care Act now requires those things to be covered through insurance but Anthem never told me that and since my policy was grandfathered into the old system they were not required to cover those things under that policy. The only way I found out about it was when I testified in March against their proposed rate increases. It is common practice at Anthem to keep policy holders in the dark about anything that would benefit the policy holder.

My 12 year old son was involved in a snowmobile accident this past winter and complained of severe pain from what he believed was a broken a rib. I hesitated about taking him to the ER. I knew an ER visit would be very expensive and that it would probably involve an expensive X-ray. I wondered, "Can they even do anything for a broken rib?" I ended up going because he was complaining about pain when he breathed. The winter before that I waited 3 days when he had a severe sore throat and fever before I finally took him in to find out he had strep throat and double ear infection. Untreated strep can be very dangerous. I pay Anthem \$6200 a year and I still struggle with whether I can afford a strep test on

my son. I pay Anthem \$6200 a year and still I have bill collectors calling and harassing me for payment of medical bills. I pay Anthem \$6200 a year that I receive no benefit from. Where does all that money go?

Last year Anthem's treasurer, R. David Kreschmer, had a compensation package that totaled almost \$2.4 million. Last year the CEO of Anthem's parent company, Wellpoint was paid \$13.1 million. Last year Anthem contributed money to political campaigns, including Governor LePage's transition. They use my money to effect legislation that will add to their profits but exacerbate my ability to be a responsible parent. I have been financing my own worsening healthcare situation.

This shameful condition will continue to worsen as long as health care remains an industry motivated only by profits. The insurance companies have made it obvious that they are unwilling to contain their costs. They have made it clear that they value high executive pay and profit above the health care of their subscribers. Insurance is the only business that exists by charging increasingly excessive prices while providing absolutely no service. Insurance was originally developed as a means for many people to pool resources that could be used to help community members when they incurred costs that no one of them could afford individually. It is no longer that. It has become something in itself that fewer and fewer people can afford. We need to return it to its roots. A single payer system would provide a more reasonable and just pricing structure. Fewer administrative costs would mean that more money would actually be spent on citizen's health care needs. Insurance companies and the executives who run them would stop profiting off the suffering of Maine citizens.

Thank you.