

Testimony in Support of LD 820

To the Members of the Health Coverage, Insurance and Financial Services Committee:

I write today in support of LD 820, An Act To Prevent Discrimination in Public and Private Insurance Coverage for Pregnant Women in Maine.

Last April, my husband and I learned that I was pregnant. We had been trying for quite a while, and we were thrilled with the news. We told our immediate family and they were equally thrilled. We had just moved to Maine, where all of my husband's family live and where he was raised, and we were looking forward to having a new baby to join us around Christmas time and finally having our family with us during this exciting time. My husband was already planning our route to the hospital in case the weather was bad!

In June I found out that there might be a problem with my pregnancy, so I went to Portland for a specialist appointment. I was in a dark room, with my husband next to me, and the woman doing the ultrasound suddenly got very quiet. She put her hand on me gently and told me, "It's too small." The fetus had stopped growing several weeks before; there was no heartbeat.

The specialist's office contacted my doctor in Waterville, and arranged for me to talk with them that afternoon. We decided that a course of misoprostol, used in medication abortion, would help end the pregnancy at home, and that was most comfortable for me. My husband and I both arranged to have the following Monday off from work as I recovered, and we settled in for the longest weekend of my life.

I returned to work on Tuesday. But the following day, I started having extreme pain late in the evening. My husband talked with the physician on call, and he helped me make it through to an appointment first thing the next morning, as I wanted to avoid the emergency room if at all possible. At my appointment they performed a physically and emotionally painful exam and ultrasound and determined that I was still pregnant. They arranged for me to have an abortion procedure in the hospital that afternoon under deep sedation. The physical aspect of losing this very wanted pregnancy was over, although I still work through the emotional loss to this day.

In the midst of talking with my husband, talking with family, and figuring out the best way forward from a terrible situation, in the back of my head I also worried about how much this was all going to cost. We are fortunate to have private health insurance, but I didn't know how much my portion of the care would be. The cost of my care was processed toward my deductible, and I ended up owing more than \$3,500. I hate to think how much more this would have cost if I had not had insurance.

I will be grateful to the people who provided me care during this time for the rest of my life. They were compassionate and supportive, as were my family. It is a sad fact that pregnancy is not a

straight path for many women. Many of us have unexpected problems in even the most wanted pregnancies, and some pregnancies will never result in a happy and healthy baby. This reality needs to be considered and addressed by both private and public insurance, so that families who are going through a time which is heartbreaking for many of us are not also having to decide whether to pay for needed care or to pay the rent that month. We need more support from the structures in our healthcare system which are supposed to be in place to provide support it.

I ask that you vote to pass LD 820 to protect Maine women like me, and families like mine.

Respectfully,
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