

## **Remarks by Wiscasset Restaurant Owner Cheryl Rust at Press Conference to Release "Federal Health Care Funding Makes Dollars and Sense for Maine"**

My name is Cheryl Rust. I am both a resident of and small business owner in the town of Wiscasset. For thirty five years I have been the owner and operator of Le Garage Restaurant. Like most small business owners, my relationship with my community is direct, personal and multifaceted. Concern for the well being of my employees and their families, my customers and my neighbors has been paramount in guiding my decisions and practices.

For the first two years, we were a seasonal operation in an un-insulated and unheated building. The need to convert these six month jobs into year round employment was compelling – the challenge daunting. Could we sustain ourselves throughout the year by spreading summer revenues through the lean months while at the same time sustaining significant debt winterizing the building? While not the easy thing to do – it was the right thing to do. We did it.

Fifteen years ago, as staff matured, some starting families, I wondered if it were possible to provide health insurance for year round staff. We were competing in the hospitality industry – many competitors were seasonal and all working with very tight margins. With considerable trepidation, we made it happen. It was the right thing to do.

Over the years, the challenge of offering health insurance has become an increasingly dreaded process of winnowing and paring. 20 and 25% annual premium increases have not been uncommon. Our recourse has been to pursue plan redesign. Higher deductibles and escalating premiums have diminished accessibility to some – but, we have persisted in finding a product that provided a reasonable safety net for those who could continue to participate – believing it the right thing to do.

As I speak with you this morning, I am thinking of two posters sitting on my desk. They are both requests for gift certificate donations to support fund raising events being organized by loving neighbors trying to raise funds – one for a child – one for a laborer – both faced with life threatening illnesses – both from hard working families – both struggling without the safety net of health insurance.

While there is a sense of joy that comes with contributing to a school trip or scholarship, a church fund raiser, or a community recreational opportunity, there is a deep sadness that accompanies trying to stem the financial hemorrhage that can occur when uninsured families and neighbors are faced with a medical crisis.

The opportunity before Maine right now is essentially unprecedented. An opportunity that affords access to prevention and health care to over 69,000 of our hard working neighbors and colleagues is being made available – at no added cost – through the policies of the Affordable Care Act. To not embrace this opportunity is to deny the state of Maine a chance to sharpen its competitive edge – a chance to enjoy the measurable and substantial economic stimulus that would be gained – a chance to boost productivity by eliminating lost work time and increase wellness in the workforce - a chance to reduce health insurance premiums by lowering the cost shift for providing care to the uninsured. This opportunity provides to us, as a state, as a community, a chance to do the right thing. As a business person and as a deeply concerned community member, I fervently hope we will do so.

Thank you.