



One factor in the rising cost of medical care is the increased demand for expensive drugs like GLP-1s. Another is the uncertainty around the elimination of enhanced premium health tax credits. Without the credits to keep costs affordable, some Mainers may decide to opt-out of insurance entirely, said Jeff Yuan, co-founder of insurance group Mending. (SETH WENIG/ASSOCIATED PRESS)

‘This is a catastrophe’: Mainers share fears of proposed health insurance rate increases

Dozens at a public forum Friday explained how a hike could put their families at risk — whether that’s making cuts in other areas or acquiescing to a lapse in care.

By JOHN TERHUNE
Staff Writer

Health insurance is life or death for Elizabeth Hamblin’s family. Her husband, Mark, has Type I diabetes. So do their two children. All three would die in a matter of days without a

steady supply of insulin, she said. Insurance has allowed them to pay the bills. But the price tag for care is expected to go up. “I don’t know if I can afford to keep my family’s insurance,” Hamblin told Maine Superintendent of Insurance Bob Carey Friday morning. “But I can’t afford not to.” The Buxton resident was one of nearly 40 people who spoke at the Maine Bureau of Insurance’s online public forum on the proposed rate increases that Carey has described as “eye-popping.” If his team approves the rates,

the more than 110,000 Mainers who get health coverage through the individual and small-group employer market would see their monthly premiums jump by an average of more than 20%. Combined with the pending expiration of the enhanced premium health tax credits, which have saved 50,000 qualifying Maine residents an average of nearly \$180 per month since they were created in 2021, the rate hikes could force families like Hamblin’s to make major sacrifices in order to pay

Please see **INSURANCE**, Page A6

“This is my Super Bowl. Both in the work way and the fun way.”
HATTIE TRAIN / Senior deputy harbormaster



La Bella Vita cruises across the finish line as the Maine Lobster Boat Racing season wrapped up on Sunday in Portland Harbor. More than 50 boats entered. (PHOTOS BY DEREK DAVIS/STAFF PHOTOGRAPHER)

TRAWL HAUL

Boat races in Portland Harbor give proud lobstermen a chance to show off.

By SOPHIE BURCHELL
Staff Writer

Maine lobstermen work hard and move fast on the water throughout the lobstering season, tallying up miles on the ocean each day and hauling trap after trap. On Sunday in Portland Harbor, their goal was more simple: move fast. “It’s NASCAR on the water,” said Katie Werner, who oversees the lobster boat race in Casco Bay. Werner organizes the Portland Lobster Boat Race with her husband, lobsterman Thom Werner. Stationed on the Werners’ 50-by-20-foot lobster boat the “Patience,” the couple and their friends and family operated the race’s command center, calling which boats won each race as they completed the half-mile course and crossed the finish line marked with buoys. In one race, the “Happy Hour” sped across the finish line going 29.6 mph, with



A wreath is tossed into the water during a blessing of the tug boats before they raced. They also faced off in a “muster” by putting their bows together and running their engines against each other. Whichever tugboat pushed the cluster in its direction was deemed the strongest vessel. “Pretty Woman” winning its heat at 27 mph. With over 30 races with a few boats each and over 50 participating boats divided by size and fuel type, the race stretched for hours. Race participants

lobstermen can’t haul, and they’re workaholics. So this is a day they can all be out here with their families,” said Werner. Lobster boat races take place throughout the summer up and down the coast of Maine, with the season starting with races in Boothbay Harbor and Rockland Harbor on June 14 and 15 and concluding with races off of Long Island on Saturday and Portland on Sunday. With about one race per weekend and lobstermen often competing on a circuit, the back-to-back races such as this weekend’s draw the largest crowds. “It’s a get-together. They are all here with their buddies,” said Jon Johansen, former president of the Maine Lobster Boat Race Association, who was photographing racing boats from the “Patience.” In addition to offering

Please see **RACES**, Page A6

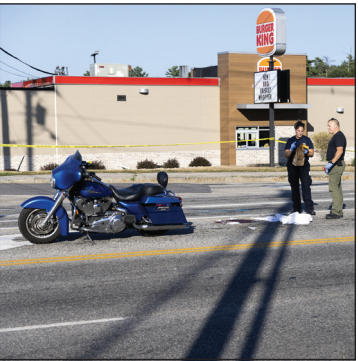
Suspected Windham gunman found dead

Investigators say there is no known connection between the shooter, James Ford, 48, of Windham, and the victim, Erin Hayne, 33, of Casco.

Staff Report

A man riding a motorcycle was shot and killed in Windham on Friday afternoon and police later found the suspected gunman dead of an apparent suicide, authorities said late Saturday. Police identified the victim as Erin Hayne, 33, of Casco, who was shot multiple times around 1:55 p.m. at the intersection of Route 302, also known as Roosevelt Trail, and Landing Road, according to the news release from Lt. Aaron M. Turcotte of the Maine State Police. Witnesses, along with a game warden who happened to be in the area, attempted life-saving measures on Hayne, who was later pronounced dead at the scene by medical personnel with the Windham Fire Department. Investigators said the shooter, later identified as James Ford, 48, of Windham, pulled up in a silver sedan and fired several rounds at Hayne before fleeing. A U-Haul driver briefly followed the car and gave police a license plate number before losing sight of the vehicle. Investigators later found the sedan abandoned behind a Dunkin’ in Raymond. Officials said there was no known connection between Ford and Hayne. Ford’s body was discovered near the abandoned vehicle after a police K-9 search. An autopsy determined he died from a self-inflicted gunshot wound. Police said he was seen as the only occupant of the vehicle involved in the shooting and that he lived alone. Investigators said they initially withheld the status of the dead man and the names of those involved while they worked on positively identifying them and making attempts to notify

Please see **WINDHAM**, Page A6



Police work at the scene of a shooting Friday on Route 302 in North Windham near Landing Road. An autopsy determined James Ford died from a self-inflicted gunshot wound. Police said he was the only occupant of the vehicle involved in the shooting and that he lived alone. (DEREK DAVIS/STAFF PHOTOGRAPHER)

INDEX

Advice/TV	B4
Classified.....	B5
Comics	B3
Local	A2
Lottery	A2
Opinion.....	A3
Sports	B1

Maine expands definition of domestic abuse

The state joins a dozen others that have added ‘coercive control.’

By YASMEEN KHAN
The Maine Monitor

She was the breadwinner of the family, but her husband obsessively monitored their finances. Every week, he made her present a ledger of their income and expenses. If something was not to his liking, he would subject her to a furious tantrum or days of the silent treatment. For years, she tried to make sense of his behavior.

“Because he didn’t ever hit me with his fists, I tried to rationalize that he wasn’t abusing me,” said the woman, who The Monitor is calling Jane to protect her identity. Now, under a recent change to Maine law, Jane might be more clearly considered a victim of coercive control. The term refers to a range of nonphysical tactics that abusers use to alter their victim’s behavior, including stalking, intimidation, and financial abuse. In

June, Gov. Mills signed a bill adding the term to Maine’s protection-from-abuse statute. Rep. Holly Eaton, of Deer Isle, proposed the bill after hearing from a constituent whose close family member had faced years of emotional and psychological abuse. “Like many survivors, they struggled to navigate a legal system that did not recognize the full extent of the abuse they suffered,”

Please see **ABUSE**, Page A6