

**JOINT STANDING COMMITTEE ON HEALTH COVERAGE,  
INSURANCE AND FINANCIAL SERVICES**

**Committee Orientation Meeting  
January 21, 2021 10:00 am**

**INTRODUCTORY MATERIALS  
SHARED BY INTERESTED PARTIES**



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HCIFS Orientation Meeting Remarks (01.21.21)

**Good morning/afternoon Chairs Sanborn and Tepler, and members of the Health Coverage, Insurance, and Financial Services Committee:**

My name is Pat Pinto and I am the AARP Maine Volunteer State President. AARP Maine is a non-profit, non-partisan social mission organization with more than 200,000 members 50 and older statewide. Our mission is to ensure that every Mainer can age with dignity and purpose. That means working with elected leaders to build a system that doesn't just serve today's older Mainers, but tomorrow's as well.

We work on behalf of our members and their families to ensure financial security is an accessible and consistent part of their lives, no matter the job they have or the career they've built. We believe Maine can lead the way beyond the label as the oldest state in the nation, with smart policies that empower every Mainer to build for a more secure future.

As you consider bills in this committee, I want to share a few key points:

1. Many Maine seniors 65 and older rely solely on Social Security for their income, which, on average, is just \$1,300 per month.
2. Many older Mainers are having to work long past traditional retirement years. A recent survey of Maine voters found that a large number think they may never be able to retire.
3. The latest job numbers from two weeks ago show that women have been disproportionately impacted by COVID-19 when it comes to job-loss. This only adds to the challenges women already face in saving for retirement.
4. Approximately 235,000 employees in Maine have no way to save for retirement through their employer.
5. Health care costs overall are impacting older Mainers' retirement savings more and more.
6. In addition, the rising cost of prescription drugs continues to be a concern for Mainers despite all of your great work in 2019. We must make sure that all of the bills that passed are fully implemented and that do more to combat costs such as dealing with price gouging.
7. Lastly, telehealth has become increasingly important due to COVID-19. We have seen large increases in the number of people connecting with their health care practitioners remotely. AARP Maine views this as a positive trend, but now more needs to be done to develop the necessary infrastructure.

Thank you for your efforts on behalf of all Mainers. We look forward to working with you this session.



## The Alliance for Addiction and Mental Health Services, Maine

*The unified voice for Maine's community behavioral health providers*

Malory Shaughnessy, Executive Director  
Eric Meyer, CEO at Spurwink Services, Board President

### Members:

- AdCare Educational Institute, Maine
- Alternative Services, Inc.
- Aroostook Mental Health Center
- Assistance Plus
- Catholic Charities Maine
- Co-Occurring Collaborative Serving Maine
- Christopher Aaron Center
- Common Ties Mental Health
- Community Care
- Community Caring Collaborative
- Community Concepts, Inc.
- Community Health & Counseling Services
- COR Health Services
- Crisis & Counseling
- Crossroads Maine
- Day One
- Genoa Telepsychiatry
- Kennebec Behavioral Health
- Maine Behavioral Healthcare
- Maine Behavioral Health Organization
- Maine General Behavioral Health
- Mid Coast Hospital Addiction Resources Center (ARC)
- Milestone Recovery
- NFI North Inc.
- Pathways of Maine
- Penquis C.A.P., Inc.
- Portland Recovery Community Center
- Rumford Group Homes
- SequelCare Maine
- Spurwink
- Sunrise Opportunities
- Tri County Mental Health Services
- Wellspring, Inc.
- Wings for Children & Families
- Woodfords Family Services

### Mission:

***To advance treatment and recovery-oriented systems of care for Mainers experiencing mental health and substance use challenges, through advocacy, leadership, collaboration, and professional development.***

With 35 members, the Alliance represents the majority of Maine's licensed safety net community based mental health and substance use disorder treatment agencies. Our member agencies employ nearly 6,000 Maine people, who in 2019 provided treatment and services to nearly 100,000 Maine men, women, and children. The Alliance advocates for implementation of policies and practices that serve to enhance the quality and effectiveness of our behavioral health care system.

### Goals:

1. Ensure a highly competent and valued behavioral health workforce.
2. Secure investments in quality behavioral health for Mainers within their home communities.
3. Achieve positive change in the public perception of mental health and substance use challenges.
4. Maintain impactful partnerships and collaborations to advance the Alliance mission.

### Affiliate Foundation:

The Maine Behavioral Health Foundation is a 501c(3) incorporated in 2003 to serve as a catalyst for building a more caring, creative and effective approach to providing treatment for mental illness and substance use disorder in Maine.

## **Alliance Vision and Guiding Principles for our policy work**

### **Behavioral Health System Vision:**

The behavioral health care needs of all Mainers are met with the highest quality and most compassionate care available in the most appropriate environment.

### **Guiding Principles for a Behavioral Health System of Care:**

The Alliance recognizes the importance of supporting the people we serve in achieving their desired goals. As a result we work from a perspective that is participant driven, making it possible for people to reach their full potential.

The Alliance supports these principles:

- ✓ Maine has a robust behavioral health system in place from prevention through treatment and into peer recovery support.
  - Treatment matches the level of need, and a continuum of services is available.
  - All treatment is provided through the lens of a recovery oriented system.
  - Behavioral health care and physical health care are integrated into a continuous system.
- ✓ Access to this behavioral health care is available to all Mainers who need and/or seek care.
- ✓ Staff are treated with dignity and respect, and offered a supported learning environment.

### **Our Members are committed to:**

- ➡ STRENGTHENING YOUTH, ADULTS, FAMILIES, and COMMUNITIES
- ➡ SUPPORTING RECOVERY READY COMMUNITIES
- ➡ EXPANDING ACCESS TO PREVENTION, TREATMENT & RECOVERY SERVICES
- ➡ ENHANCING INTEGRATED HEALTH CARE DELIVERY



January 21, 2021

To: Sen. Heather Sanborn and Rep. Denise Tepler, co-chairs  
Members, Committee on Health Care, Insurance & Financial Services

From: David R. Clough – Maine State Director

Re: Interested Parties Introduction

Group National Federation of Independent Business

Background NFIB is a national small business group with some 300,000 of dues-paying members nationally including about 3,000 in Maine. In addition to an office in Washington, DC, NFIB has lobbyists in all 50 state capitals.

Maine NFIB members – independently owned and operated businesses – can be found in all 35 Senate districts and 150 House districts.

Members cover a wide spectrum of economic activity.

Over 75% of NFIB members in Maine have fewer than 10 employees. About 98% have fewer than 50, and about 0.7% have more than 100.

Issues Health Insurance cost & availability

Matters specific to small businesses or with a significant impact on small businesses.

Orientation Provide information and insight regarding the small business perspective and position on issues.

Mindfulness Maine is more reliant on small business than nearly all other states; small businesses are a significant factor in the overall health of the Maine economy and especially in less populated areas.

Small businesses have very different characteristics than larger companies including more limited resources and the likelihood that the owner wears many hats, has many responsibilities and is personally responsible financially for the survival and success of the business.

Agriculture	7.4%
Forestry, Fishing	0.1%
Mining	0.4%
Construction	12.7%
Manufacturing	7.7%
Transportation	2.8%
Public Utilities	0.5%
Wholesale	6.6%
Retail	18.1%
Finance	0.7%
Insurance	2.7%
Real Estate	2.0%
Services	23.0%
Other/Unknown	15.0%

Madame Chairs, Members of the Committee on Health Care, Insurance and Financial Services,

It is a pleasure to appear before you today as Co-Chair of Maine Government Relations for the **National Multiple Sclerosis Society**. The National MS Society advocates on both federal and state issues for nearly 1 million people in the US who live with MS. We have been pleased to support many patient-focused issues that have originated from this committee and we look forward to continuing to do so in the 2021 session.

As a group, we work tirelessly with other patient groups to ensure that healthcare meets the needs of people living with pre-existing conditions. Our efforts focus on ensuring access to comprehensive coverage and to affordable medications.

At the state level, advocates are all volunteers either living with MS ourselves or speaking on behalf of family or friends with MS. I was diagnosed over 20 years ago.

As most of you know, the Northeast Region of the US, including Maine, has the highest incidence and prevalence of MS in the country. Women are three times more likely to have MS than men. Multiple Sclerosis is a complex and costly illness that often strikes people between the ages of 20-50-in the prime of their life and affects the bulk of their wage-earning years. Because MS varies so greatly from person to person and may cause fatigue, gait issues, depression, problems with vision, paralysis, speech, cognitive decline, and more, good care often requires the attention not only of specialists in neurology, but also in mental health, urology, physical and occupational therapy, ophthalmology, and many others.

The characteristics of the disease are what lead us to prioritize access to comprehensive care and affordability in MS medications. Assuring access to comprehensive affordable health care for every individual living with MS in Maine, helps keep individuals independent and in their homes for as long as possible.

Controlling the very high cost of MS medications is crucial. Despite nearly twenty disease-modifying therapies (including two generics) available to treat relapsing forms of MS, competition has not driven down prices.

When the first medication entered the market almost thirty years ago, it was approximately \$10,000 a year. Now, the brand median price for a disease modifying therapy is \$91,835, with five drugs being priced over \$100,000. Patients may be responsible for 10-25% of this cost, putting appropriate care beyond the reach of many. The average cost of living with MS, including both direct and indirect expenses (e.g. healthcare costs, lost wages), is upwards of \$70,000 per year, per person

We look forward to working with you this session as you continue to address many of these concerns.

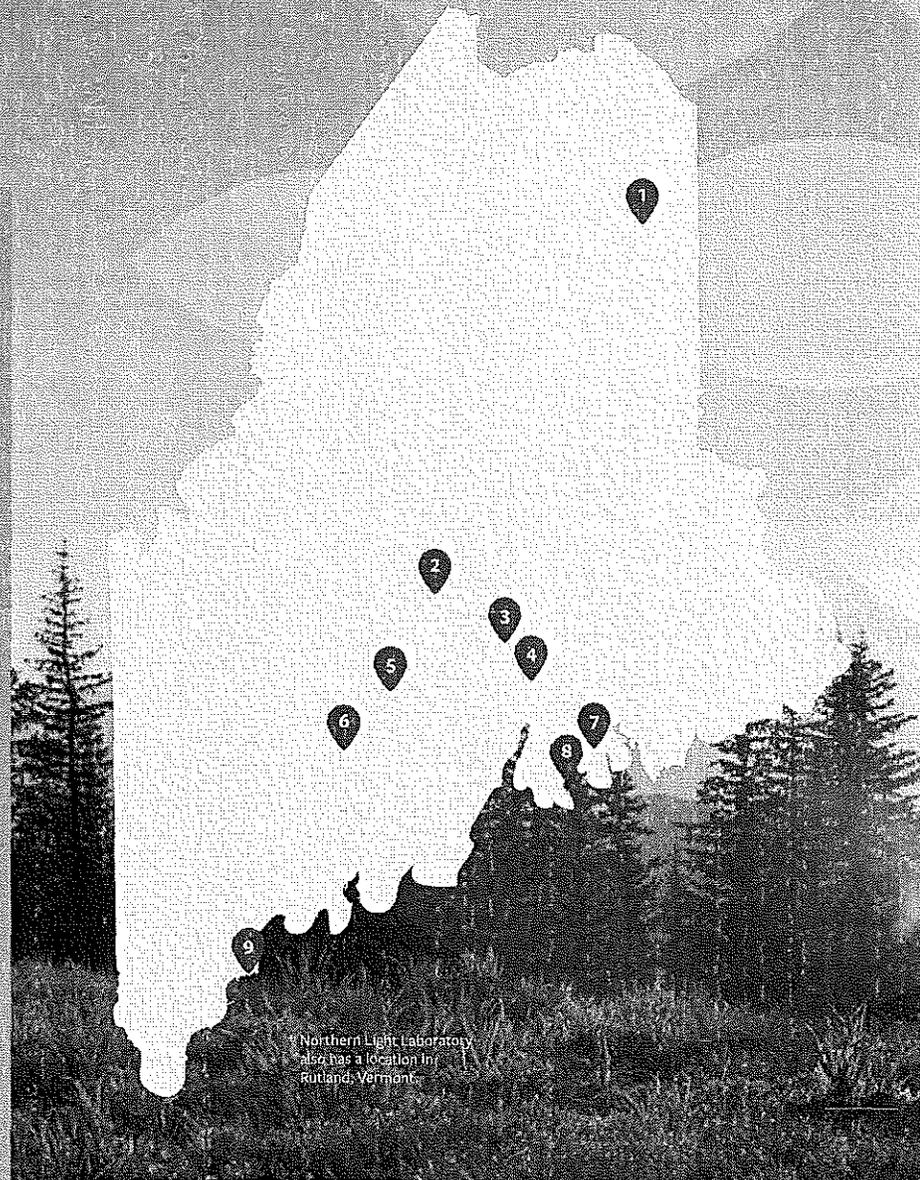
Robin Steinwand  
St. Albans



# Northern Light Health

## Member Organizations

- 1. Presque Isle**  
Northern Light AR Gould Hospital  
Northern Light Home Care & Hospice  
Work Health
- 2. Greenville**  
Northern Light CA Dean Hospital
- 3. Dover-Foxcroft**  
Northern Light Mayo Hospital
- 4. Bangor**  
Northern Light Eastern Maine Medical Center  
Northern Light Acadia Hospital  
Northern Light Health Foundation  
Northern Light Home Care & Hospice  
Northern Light Laboratory  
Northern Light Pharmacy  
Work Health (occupational health services)  
Work Force (employee assistance programming)
- Brewer**  
Beacon Health  
Northern Light Eastern Maine Medical Center  
(Cancer Care of Maine)  
Northern Light Health Home Office  
Northern Light Laboratory  
Northern Light Pharmacy
- 5. Pittsfield**  
Northern Light Sebecook Valley Hospital  
Work Health (occupational health services)
- 6. Waterville**  
Northern Light Inland Hospital  
Northern Light Home Care & Hospice
- 7. Ellsworth**  
Northern Light Maine Coast Hospital  
Northern Light Home Care & Hospice
- 8. Blue Hill**  
Northern Light Blue Hill Hospital
- 9. Portland**  
Northern Light Mercy Hospital  
Northern Light Home Care & Hospice  
Northern Light Laboratory  
Northern Light Pharmacy  
Work Force (employee assistance programming)



Northern Light Laboratory  
also has a location in  
Rutland, Vermont.





# The System at a Glance



**Lisa Harvey-McPherson, RN, MBA, MPPM**  
Vice President Government Relations

[lmcperson@northernlight.org](mailto:lmcperson@northernlight.org)

Northern Light Health  
43 Whiting Hill Road  
Brewer, ME 04412  
Office 207.861.3282  
Cell 207.356.9921

## 2020 Successes

If 2020 taught us anything, it's how strong we are together. In a year where a global pandemic dominated our lives, Northern Light Health found ways to improve the health of individuals and communities and increase access to affordable, high-quality care.

### New Leadership

On April 1, Tim Dentry became president and CEO of Northern Light Health. Tim was the right leader at the right time, connecting with staff and others through his style of servant leadership, and his experience preparing hospital systems in Africa and the Middle East for the Ebola virus outbreak. Previously he served as our chief operating officer, and briefly as the interim president of Northern Light Eastern Maine Medical Center.

### Growth

Northern Light Mayo Hospital in Dover-Foxcroft became our tenth hospital in March, creating a sustainable healthcare future for people in rural Piscataquis County.

### Brand Awareness

Within only 18 months of our new brand launch, Mainers showed strong awareness of Northern Light Health. In a statewide survey, 87% of respondents had awareness of the new brand.

### Diversity, Equity, Inclusion

Northern Light Health created a *Diversity, Equity, and Inclusion Council* with a charge of examining policies, training, hiring, and disciplinary practices and launching awareness programs and activities. Nearly 6,000 listeners have tuned into our *Tim Talk* podcasts as guests shared their own experiences they relating to medical and social justice. (*Tim Talk* can be downloaded using iTunes, PodBean, or Google Podcasts).

### Grants, Philanthropy, and Generosity

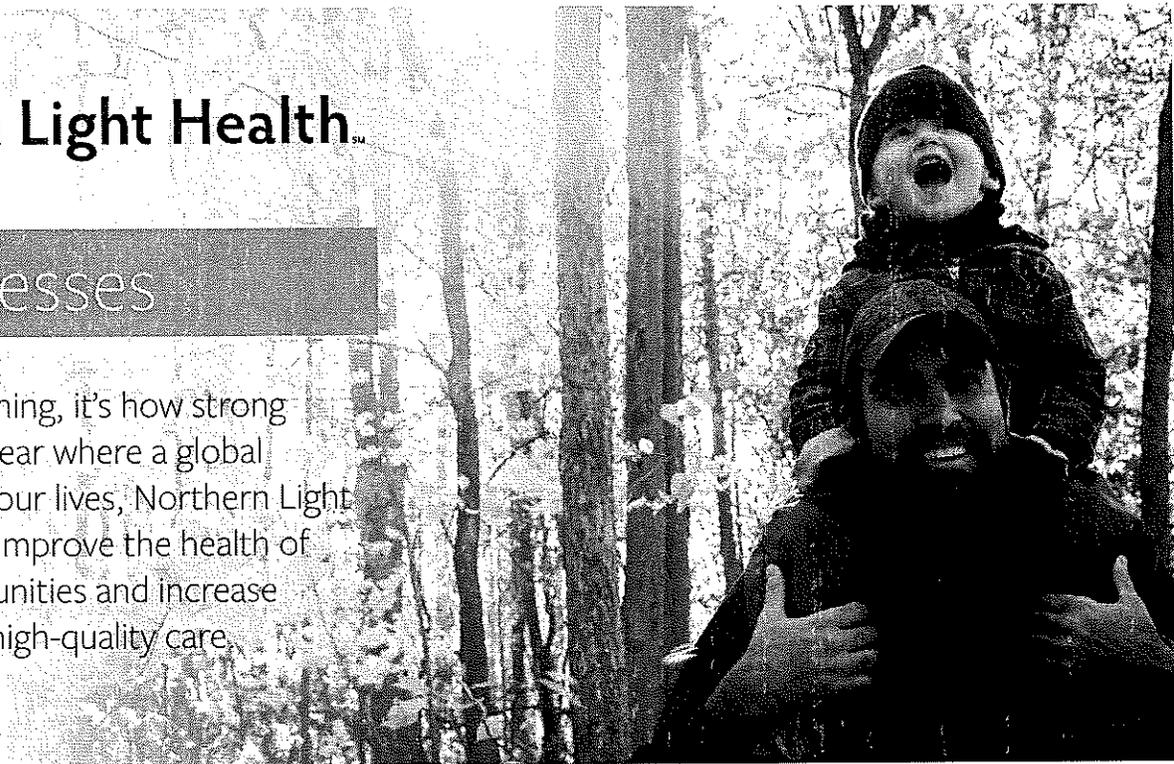
Despite limits on in-person gatherings, Mainers still wanted to donate to our charitable causes, and we found ways to help them do that. Fundraising events such as virtual walks, auctions, and holiday tree lightings were held online. In addition to monetary gifts, people donated face coverings, gift cards for coffee, treats, and dinners, and thousands of boxes of Girl Scout cookies for frontline staff.

### Innovation

Northern Light Health experienced a record year for telehealth, with 34,000 visits hosted in April alone. Prior to COVID-19, only about 1% of physician visits were conducted virtually. Now, approximately 19% of total visits are being delivered via telehealth. Northern Light providers are now equipped to perform Telehealth visits, and practices can coordinate appointments with patients via text and email. A patient Help Desk has been established to assist patients in connecting with their providers via Telehealth and through Northern Light's Patient Portal.

### Mass General Partnership

Neurologists at Northern Light Eastern Maine Medical Center and Massachusetts General Hospital are now providing 24/7/365 virtual access to neurologists at six Northern Light hospitals: AR Gould, Blue Hill, CA Dean, Inland, Maine Coast, and Sebecook Valley. Northern Light's partnership with Mass General is also positively affecting care in other specialties, like primary care, behavioral health, and neurosurgery.



## New Providers Coming to Maine

Maine has become an increasingly attractive place to live and work, including for providers. To that end, 266 new providers signed letters of intent with Northern Light Health in 2020, and 239 new providers began their work with the system during the 2020 calendar year.

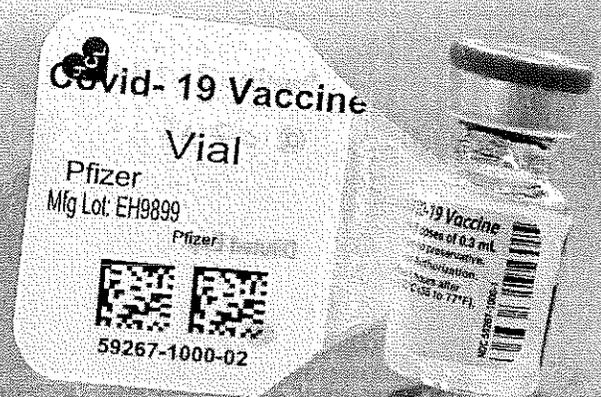
## Responding to the Pandemic

It is difficult to overstate both the challenges that COVID has brought our state, as well as the positive response from courageous people, both within and outside the healthcare sector. Northern Light Health partnered with local, state, and federal governments, shared information and education with other health organizations, and assisted smaller hospitals outside of the Northern Light system. In addition:

- Northern Light Work Health was hands-on for schools and businesses tasked with bringing students, staff, and customers back
- Northern Light Acadia Hospital's Healthy Life Resources provided resilience and stress management training, a complement to our Employee Assistance Program.
- Northern Light Health kept the public informed through twice weekly statewide media briefings on Zoom, resulting in 475 media stories and counting.
- Our Constant Contact messaging campaign kept patients up to date with timely news they could use about COVID-19 and other topics.
- Northern Light Beacon Health hosted weekly Back to Business Zoominars offering the expertise needed to operate safely during a pandemic. Eighty-eight unique Maine businesses have participated in the calls, and more than 750 unique individuals have called in, joining numerous elected officials, leaders of non-profit organizations, and other healthcare organizations.

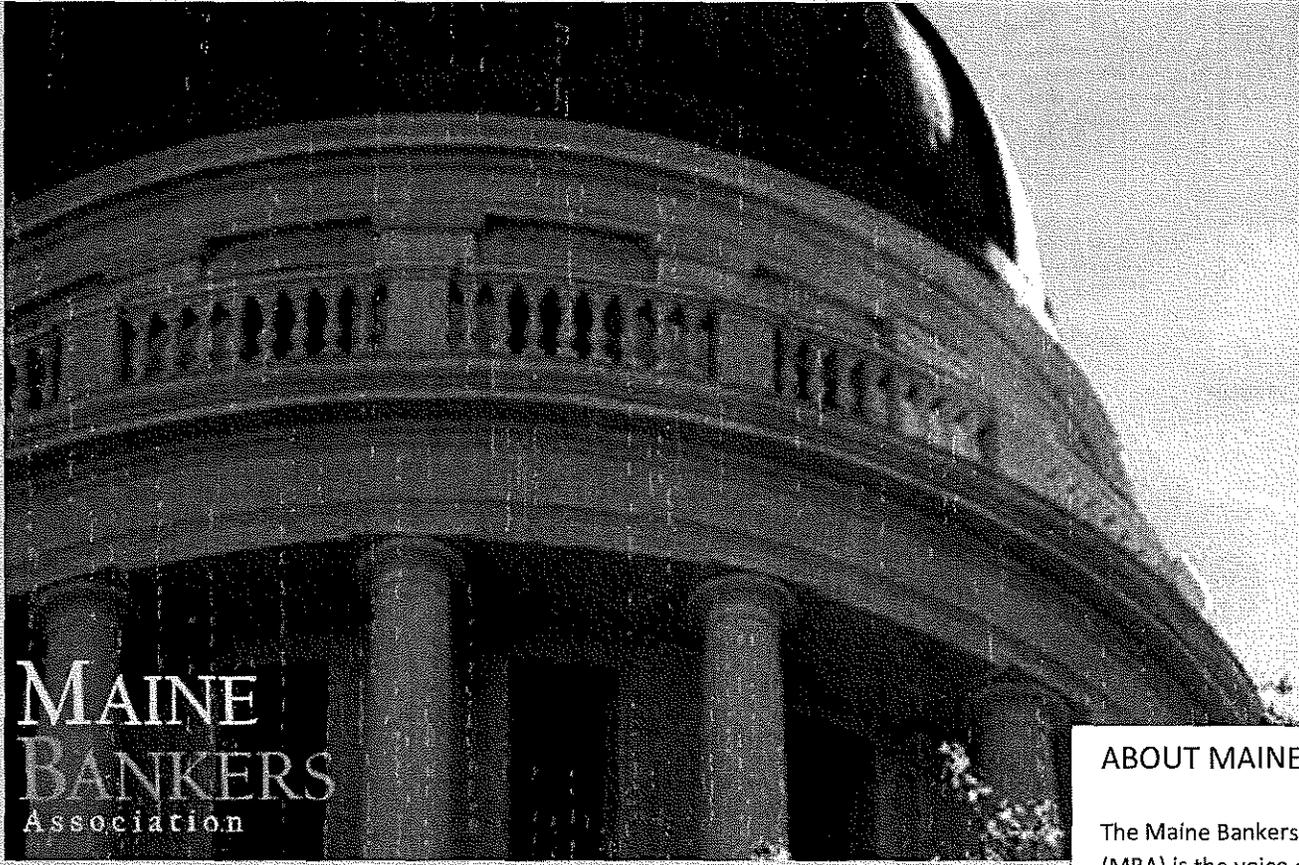
We also leveraged our existing relationships with private industry in Maine to not only protect our workforce but to save local jobs. With a nationwide shortage of personal protective equipment, we worked with Hermon-based Ntension Corporation to manufacture the face masks and face shields that were critical to safe care. This partnership also allowed a Maine business to not only retain its workforce, but invest in a new product line, and expand.

In December, Northern Light began the vaccination process with front line healthcare workers and has been steadily expanding access with guidance from the Maine Centers for Disease Control. Large scale vaccinations are the key to returning to a more normal life, and we are honored to be an integral part of this process.



# MAINE BANKS

*with you at every step on your path to success!*



**MAINE  
BANKERS**  
Association

## MBA MEMBER BANKS

Androscoggin Bank  
Aroostook County Federal  
Savings & Loan Assn.  
Auburn Savings Bank, FSB  
Bangor Savings Bank  
Bank of America, N.A.  
Bar Harbor Bank & Trust  
Bar Harbor Savings & Loan  
Bath Savings Institution  
Camden National Bank  
First Federal Savings & Loan of Bath  
First National Bank  
Franklin Savings Bank  
Gorham Savings Bank  
Katahdin Trust Company  
Kennebec Federal Savings  
Kennebec Savings Bank  
Kennebunk Savings

KeyBank, N.A.  
Machias Savings Bank  
Maine Community Bank  
NBT Bank  
Northeast Bank  
Norway Savings Bank  
Partners Bank  
People's United Bank  
Rockland Savings Bank, FSB  
Saco & Biddeford Savings Institution  
Skowhegan Savings Bank  
TD Bank, N.A.

### **Non-Depository Members:**

Atlantic Trust  
H.M. Payson & Company  
Portland Trust Company  
Spinnaker Trust

## ABOUT MAINE BANKERS

The Maine Bankers Association (MBA) is the voice of Maine's \$36 billion banking industry which is composed of 29 banks. Member banks employ more than 9,000 Maine citizens and extend over \$8 billion in loans each year.

Banks have 454 branches and offices in the legislative districts of Maine and offer services that range from a child's first savings account to a retiree's annuity. Banks are job creators, providing the credit that small and large businesses alike need to grow and prosper.

This guide provides a quick overview of the banking industry. It includes highlights of key legislative issues important to banks and explains how those issues affect the people and communities banks serve. It also gives specific examples of how the Maine Legislature can help Maine's hometown banks.

# MAINE BANKS ARE ESSENTIAL TO OUR MAINE ECONOMY

## COMMUNITY LEADERSHIP

Bank branches have established roots and are present in cities and towns across Maine. Like the public schools and the grocery stores, local banks are fixtures in our communities. Maine banks are a piece of the social fabric.

## SAFETY AND SECURITY

There is no place more safe and secure to keep your money than your local bank. The safety and security of our depositors' funds are always our absolute highest priority. All Maine banks have FDIC insurance. The premiums are paid entirely by the banks, not by the government. Not a penny of FDIC-insured bank deposits has ever been lost.

## ECONOMIC GROWTH

Banks are focused on both the individual customer and the community at large. Banks have a stake in the economic growth, health, and vitality of the Maine communities they serve.

Banks are partners in their communities. They can only grow and be successful if their communities thrive and prosper. Banks, in fact, provide the engine to prosperity through loans, checking and savings accounts, and other products that help create and sustain stable and thriving communities.

## MOVING FORWARD...TOGETHER

We are all committed to our communities and their growth and prosperity. We urge elected officials to reach out to your local bankers so we can work together in new ways to help ensure Maine's future.

## THE CREDIT CYCLE

Maine banks have been serving communities in every Maine county for over 180 years. The business of banking helps fuel our economic systems and has a direct impact on job creation, economic growth, and prosperity.

Banks are the foundation of the credit cycle. It is critical for all policymakers to understand the business operations of banks and their involvement in the cycle. The credit cycle is simple:

- Customer deposits provide funding to make loans.
- Loans allow customers of all types (businesses, individuals, government, and non-profits) to invest in their hometowns.
- The profits generated by these investments flow back into banks as deposits and the cycle repeats—creating wealth for individuals and capital to expand businesses.
- Bank loans and services can also significantly increase the consumer's purchasing power and improve their quality of life, helping Mainers attain their goals and realize their dreams.

## REGULATION

The credit cycle does not exist in a vacuum. Regulation shapes the way banks do business and can help or hinder the process. Bank regulatory changes—new laws and regulations, court cases, and legal settlements—directly affect the cost of providing banking products and services to customers.

Even small changes can have an enormous impact on Maine's bank customers by reducing credit availability, raising costs, and driving consolidation of the industry. Everyone using banking products and services is touched by changes in bank regulation.

## NONBANK AND TAX-SUBSIDIZED COMPETITORS

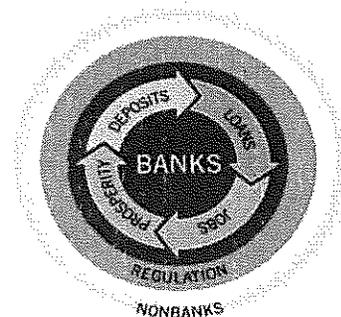
*Money that flows to tax-subsidized competitors reduces Maine tax revenues because the money is removed from taxpaying banks.*

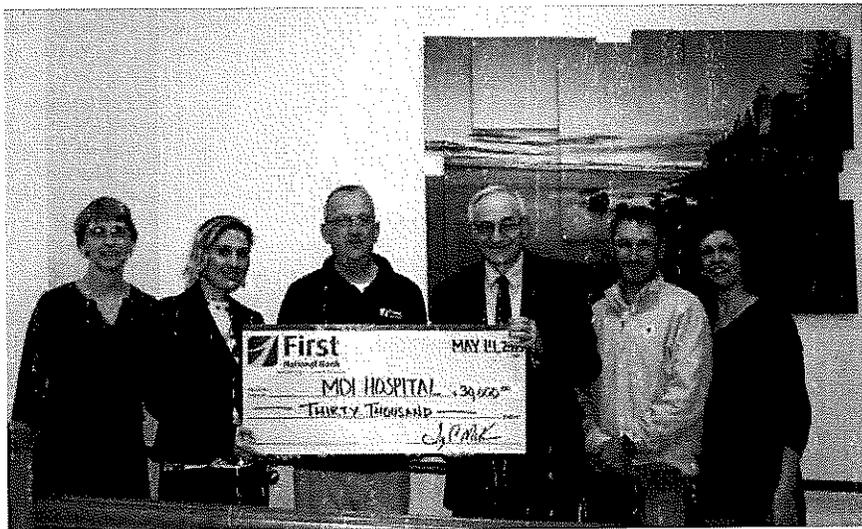
Nonbank competitors add additional complexities and risks to the financial system. Ultimately, they can take business away from banks, hindering the industry's ability to function as the primary conduit for money to flow through the economy.

The regulatory structure for nonbank competitors is not as robust as it is for banks. Prior to the mortgage meltdown, federal bank regulators estimate that 94% of the predatory mortgage loans were made by non-FDIC insured institutions.

## THERE IS NO PLACE MORE SAFE & SECURE TO KEEP YOUR MONEY THAN YOUR LOCAL BANK

- Banks provide a safe and reliable place for customers' money.
- Not a penny of FDIC-insured bank deposits has ever been lost.
- You work hard to earn and save. That's why your bank has aggressive fraud protection and fraud monitoring systems in place to keep your money protected.
- Banks provide customers safe, secure, and easy access to their money, 24/7.
- Consumers trust banks more than any other entity – including healthcare providers, non-bank payment providers and the government – to keep their information secure and private.





**First National Bank Supporting Their Community**

**Community  
Involvement by  
Maine Banks  
in 2019**

**\$537,495**  
*raised for  
community causes  
by bank employees*

**174,572**  
*hours volunteered  
by bank employees  
in their communities*

**\$14,650,555**  
*in charitable  
donations by banks*

**\$3,036,351,969**  
*in residential  
real estate loans*

**\$5,157,856,501**  
*in commercial loans  
to businesses*



The Maine Higher Education Assistance Foundation (HEAF) was founded in the 1950s by a group of banks, businesses, community organizations and individuals and is administered by the Maine Bankers Association. It awards sixteen \$1,000 scholarships to the best and the brightest students in a business or related field from Maine colleges.

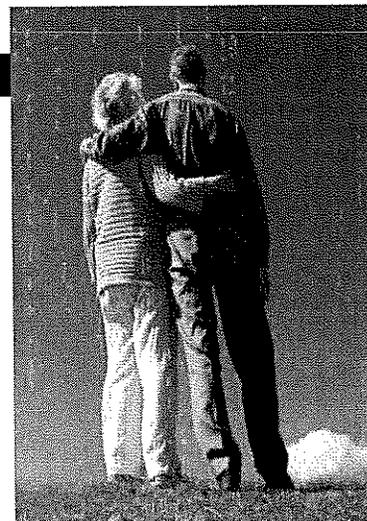
HEAF scholars are selected by their college primarily on the basis of academic standing. The other criteria for the scholarship are upper class enrollment in a business-related program, graduation

**Total  
amount of  
scholarships  
awarded  
since  
1990:**

**\$386,000**

**Senior\$afe**

Maine Bankers Association is one of the founding members of the Maine Council for Elder Abuse Prevention (MCEAP). MCEAP established the Senior\$afe Program to provide assistance to seniors with protecting their financial accounts from scams, exploitation and identity theft. This program provides yearly training to Maine's financial institutions to help detect and prevent financial elder exploitation. In addition, Senior\$afe created a brochure to educate all citizens about the steps necessary to prevent financial elder abuse.



**30 MAINE BANKS by DEPOSITS & CHARTER (000 omitted)**

<u>6/30/2020*</u>	Maine <u>Offices**</u>	<u>State Charter - 18</u>	<u>Fed Charter - 12</u>
<b>TD BANKNORTH, NA*</b>	<b>42</b>		<b>\$5,180,315</b>
<b>CAMDEN NATIONAL</b>	<b>59</b>		<b>\$3,976,260</b>
BANGOR SAVINGS	54	\$3,951,364	
<b>KEYBANK, NA*</b>	<b>42</b>		<b>\$3,035,643</b>
<b>BANK OF AMERICA, NA*</b>	<b>12</b>		<b>\$2,766,299</b>
<b>FIRST NATIONAL BANK</b>	<b>16</b>		<b>\$1,741,124</b>
BAR HARBOR BANK AND TRUST	22	\$1,563,293	
MACHIAS SAVINGS BANK	16	\$1,484,366	
NORWAY SAVINGS BANK	24	\$1,195,519	
GORHAM SAVINGS BANK	14	\$1,194,711	
KENNEBUNK SAVINGS BANK	12	\$1,131,278	
<b>PEOPLES UNITED BANK*</b>	<b>18</b>		<b>\$1,123,264</b>
ANDROSCOGGIN SAVINGS BANK	12	\$1,054,569	
NORTHEAST BANK	11	\$1,027,015	
KENNEBEC SAVINGS BANK	6	\$912,226	
KATAHDIN TRUST COMPANY	17	\$850,177	
BATH SAVINGS INSTITUTION	12	\$827,382	
MAINE COMMUNITY BANK	10	\$801,671	
SACO AND BIDDEFORD SAVINGS	7	\$782,086	
SKOWHEGAN SAVINGS BANK	11	\$547,743	
PARTNERS BANK	8	\$505,913	
FRANKLIN SAVINGS BANK	8	\$358,671	
DAMARISCOTTA BANK & TRUST**	6	\$184,369	
AROOSTOOK COUNTY FED SAVINGS	2		<b>\$130,056</b>
<b>FIRST FEDERAL SAVINGS - BATH</b>	<b>5</b>		<b>\$123,644</b>
BAR HARBOR SAVINGS & LOAN	1	\$79,770	
<b>KENNEBEC FED. SAVINGS - WTVL</b>	<b>2</b>		<b>\$74,474</b>
<b>ROCKLAND SAVINGS BANK, FSB</b>	<b>2</b>		<b>\$73,166</b>
<b>AUBURN SAVINGS BANK, FSB</b>	<b>2</b>		<b>\$66,560</b>
<b>NBT, NA*</b>	<b>1</b>		<b>\$35,669</b>
<u>Totals</u>	<u>454</u>	<u>\$18,452,123</u>	<u>\$18,326,474</u>

All figures are 6/30/2020 deposits in Maine

Mutual charter banks are in green

**BOLD = FEDERAL CHARTER**

\*Maine deposits only - HQ is out-of-state

\*\*DB&T merged into Bangor Savings 12/20

**Total \$36,778,597**



## Maine Public Health Association

Joint Standing Committee on Health Coverage, Insurance and Financial Services  
Thursday, January 21, 2021

Good morning Senator Sanborn, Representative Tepler, and distinguished members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. My name is Rebecca Boulos, and I am executive director of Maine Public Health Association.

MPHA is the state's largest, oldest, and most diverse association for public health professionals. The mission of MPHA is to improve and sustain the health and well-being of all people in Maine through health promotion, disease prevention, and the advancement of health equity. As a statewide association, we advocate, act and advise on critical public health challenges, assuring that all Maine residents lead healthful lives, regardless of their income or where they live. We are not tied to a national agenda, which means we are responsive to the needs of Maine's communities and we take that responsibility seriously.

Data show that a person's zip code is a stronger predictor of their health status than their genetic code; as such, as public health professionals, we are focused on improving the broader systems and complex factors that control our health. This legislative session, we expect to be in front of this committee working on issues related to: Certificates of Need, Dental Care Access, Medical Billing, and Health Care Coverage and Cost.

Thank you for your time, and I look forward to working with you all this legislative session.



*P.O. Box 315/ 29 Association Drive, Manchester, ME 04351 \* Phone: 207-623-1101 \**

*Fax: 207-623-4228 \* [www.mainedo.org](http://www.mainedo.org)*

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## **MOA Introduction Statement for Jan. 21<sup>st</sup> 2021 Meeting**

Senator Sanborn, Representative Tepler, and distinguished members of the Health Coverage, Insurance and Financial Services Committee,

My name is Amanda Richards, and I serve as the Executive Director of the Maine Osteopathic Association. I've been honored to serve this organization and our physician members for more than 4 years now. I personally reside in Topsham, ME.

The Maine Osteopathic Association (MOA) is a professional organization representing approximately 400 practicing osteopathic physicians (or DOs as they are known by their designation) as well as an additional 700+ residents and students undergoing their medical training in Maine.

- The MOA's mission includes advocating for the "availability of quality osteopathic health care to the people of this State".
- Our offices are located in Manchester, but our members serve patients throughout the state of Maine.

For those of you who may not be familiar, DOs, are fully licensed physicians who practice their unique whole-person approach in every medical specialty. They look beyond your symptoms to understand how lifestyle and environmental factors impact your wellbeing, and complete extensive postgraduate and clinical training before becoming fully licensed physicians.

- Roughly 1 in 5 Maine physicians is a DO.
- Osteopathic medicine is one of the fastest-growing health care professions in the country, with one out of every four medical students enrolled in an osteopathic medical school. Maine's Medical School, the University of New England College of Osteopathic Medicine (Biddeford, ME), is accredited for 165 students per class year.
- The profession has a long history of providing care where patients lack doctors-- more than 50% of active DOs practice in the primary care specialties of family medicine, internal medicine and pediatrics and UNE COM has been a consistent provider of Maine's rural doctors.

- DOs are also formally trained in a unique form of manipulative therapy called OMT; a hands-on treatment that has been shown to ease pain, promote healing and increase overall mobility.
- More than one-third of our MOA members are in private practice medicine, and therefore we are mindful of the unique challenges presented by providing care for patients as an independent physician.

**We support patient access to physician-led care, evidenced-based medical practice, and equity within the healthcare system.**

**The MOA is proud to work with Charlie Soltan, Esq. and James Bass, Esq. of Soltan Bass, LLC as our contracted lobbyists.**

Thank you for the opportunity to introduce myself and the MOA. I look forward to working with you this session. Please do not hesitate to contact me directly [arichards@mainedo.org](mailto:arichards@mainedo.org) or by phone at 207-623-1101.

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Maine Licensure Stats (via Maine Board of Osteopathic Licensure & Board of Licensure in Medicine):

4,252 Licensed MDs with Maine Address  
944 DOs Licensed in Maine with ME address  
~22% of Maine physicians are DOs

[American Osteopathic Association Annual Report on the Profession 2019-2020](#)