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Testimony in Support of LD 1077, "An Act to Fund Consultation Services to Ensure Affordable Health Care for Maine Residents"

April 4, 2023

I support this bill because Maine's Health Insurance Consumer Assistance Program helped me secure coverage for medically necessary cancer screenings.

Because I have a family history of colon cancer, I am at increased risk for the disease. Nationally recognized clinical practice guidelines recommend screening for people at increased risk every five years, rather than every ten years. Under the Affordable Care Act, colon cancer screenings are considered preventive care. Consequently, my insurance company is supposed to process claims for screening at no cost to me.

My 5-year screening was postponed due to the COVID-19 pandemic. This past February, at the six-year point, my physician requested preauthorization for a screening colonoscopy. My insurance company denied the preauthorization because, the letter stated, I do not have a first-degree relative who was diagnosed with colon cancer. While that is true, I do have a first-degree relative who has had multiple pre-cancerous polyps removed. According to the US Multi-Society Task Force on Colorectal Cancer, this circumstance is sufficient to warrant screenings every five years. Therefore, my insurance company's evaluation of my risk was not consistent with national cancer society screening guidelines, as required by Maine law.

I contacted the Health Insurance Consumer Assistance Program. A staff member researched this issue and recommended filing a

Complaint with the Bureau of Insurance. In the meantime, however, I was able to engage in self-advocacy and overturn the initial denial of my screening.

It was hugely helpful for me to have a professional resource during this upsetting, confusing dispute with my insurance company. Health insurance is complicated. Consumers are at a terrible disadvantage. I support public funding of the Consumer Assistance Program because sometimes people need the support and expertise of professionals in trying to get their coverage needs met.

Thank you for your consideration of this important bill and listening to my testimony.