

RJ McComish
Portland
LD 1077

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CAP Funding Testimony

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 I directly benefited from Maine's Health Insurance Consumer Assistance Program, which helped me get coverage for a claim that my health insurance company denied.

In March of 2020, my PCP's office directed me to Mercy Hospital's emergency room for what turned out to be a kidney infection and kidney stones. I had to have surgery at Mercy as a result. Two years later, I received a bill from Mercy for \$7,000. I was told by Mercy's billing department that Anthem, my health insurance company, denied the claim for my surgery in February of 2022, nearly two years after the procedure, saying that Mercy was out of network. When I called Anthem, I was told that the only way the \$7,000 would be covered was if the doctor deemed it medically necessary to be treated there because there was no other option. The urologist who did the procedure called Anthem and initiated an appeal. Anthem reviewed and denied the appeal. I needed to file an appeal with the Maine Bureau of Insurance.

I contacted Maine's Health Insurance Consumer Assistance Program HelpLine in March of 2022 to get help with filing my complaint with the BOI. As a side note, I'd previously had to deal with another insurance complaint a few years ago and I did that on my own. It was a very chaotic, confusing and time intensive process. When I sent an email to the CAP HelpLine, a staff member responded to me and asked a lot of good, helpful questions. The staff member explained that the best course of action would be to file a complaint with the Maine Bureau of Insurance. She represented me in that complaint: assembled all the information and made the arguments as to why coverage was required. The Bureau of Insurance agreed. My insurance company was required to cover the care I received at Mercy Hospital.

Having an advocate who understood the system, knew how to effectively represent me and actually succeeded in getting these services covered was a huge relief. If the system has to be this complicated, it's great to know there are caring, knowledgeable people who can help sort everything out.