



Cape Integrative Health

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Tuesday, March 18, 2025

To: Members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services

Re: **LD 899**, An Act to Strengthen the Requirements for Medical Payments Coverage

Dear Members of the Committee,

Thank you Senator Bailey, Representative Gramlich, and members of the HCIFS committee for accepting my written testimony. My name is Dr. Zev Myerowitz Jr.. I am a resident of Cape Elizabeth and a lifelong resident of the State of Maine. I am the current president of the Maine Chiropractic Association and the CEO of Cape Integrative Health, the largest integrative practice in Maine offering urgent care, regenerative medicine, chiropractic, physical therapy, and acupuncture specialties. I am submitting testimony in opposition of LD 790.

This is an exceedingly unfriendly bill to consumers.

LD 899 would require an individual to utilize their health insurance benefits to pay for services needed after an auto accident or any incident where another party may be liable for the injury. I have serious concerns about the real life implications to the patient as well as the financial repercussions to healthcare providers.

This bill will negatively affect current existent patient benefit limits. A patient who may only have 12 chiropractic or physical therapy appointments for their own personal healthcare needs will lose those benefits when managing a motor vehicle accident through no fault of their own. Commercial payers have no effective way of siloing these claims based on personal injury vs health insurance and many plans have prior-authorization requirements and other administratively burdensome activities inappropriate for personal injury. It is current practice for some insurers to deduct a physical therapy appointment as well as a chiropractic appointment every time they see a chiropractor alone despite the National Provider Identification number clearly designating the specialty of the claim. Just this week I assisted a patient in filing a complaint to the Bureau of Insurance against a major Maine commercial carrier for this

exact reason. Insurers in the marketplace today state they cannot change their claim processing based on provider specialty. Current practice can fully utilize physical therapy benefits despite never actually having seen a physical therapist. Applying auto insurance or other personal injury claims as potential sources to inappropriately debit patient visits only exacerbates this problem.

This bill adds another level of unnecessary complexity to claim management, prior authorization, secondary insurance adjudication, and inappropriate denials have no place in the personal injury space. These hindrances only further add costs and undercut reimbursement to providers, and will effectively reduce or eliminate their ability to see providers for actual healthcare needs in the event of an accident.

I encourage you to oppose LD 899 as written.

Sincerely,

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