

Laurinda Cartier
Bangor, Maine
LD 1301

Dear Health Coverage, Insurance, and Financial Services committee,

My name is Laurinda (Laurie) Cartier, and I live in Bangor, Maine. I am writing regarding LD 1301 "An Act to Prohibit the Use of Artificial Intelligence in the Denial of Health Insurance Claims." I hope that you will agree that the use of AI to deny claims is a waste of time, money and resources for both the patient and the providers. I hope you will vote in favor of LD 1301.

I am 74 and have medical issues that stem from a bout with cancer in my 30s that was "cured" with radiation treatments, but the treatments have left me with mobility and other issues that cause me nerve pain. One of the few treatments for my current condition that makes a huge difference in my life is regular acupuncture. I receive a treatment twice a month. Because of the ongoing issues Humana has with Northern Light, I changed my medicare insurance provider to Aetna. I felt this was going to be a wonderful choice because they cover acupuncture while Humana did not.

My acupuncturist has her own practice and her husband, Jeff, is the office manager. I've been going to her for years and when I was an employee at UMaine, the Aetna insurance I had at the time paid for acupuncture with no question. Well, not any more! Jeff has spent hours on the phone making sure he put my claim in with the right code for lower back pain. Each time he has filed a claim, it has been denied. Then he would call again and use the next code they gave him, again it was denied. Between him talking to the provider care number and the claim then being denied, we are convinced that AI is generating the denial. Last month I called Aetna and talked extensively to a service representative who "completely understood" the reasons for my frustration. I told her at length that I thought these claims were being denied without anyone looking at the claim itself or my account. Of course, all she could tell me was to have the office call their provider line for the correct code. I asked Jeff to once again try this. I see in my latest statement from Aetna that it has once again been denied. Medicare pays for acupuncture for lower back pain, my plan states that Aetna will pay for this service, and yet we are continually denied.

I feel that having this law on the books in Maine would assure both me and my provider's office that we are not just being tossed aside and denied indiscriminately! Time and money would be saved because we would not need to spend hours on the phone trying to get the situation corrected. We would know that a person saw the claim which would undoubtedly move the claim along as approved.

Thank you for reading my testimony. I hope you will be voting Yes on LD 1301.