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April 24, 2025

Dear Senator Bailey, Representative Mathieson, and honorable members of the Committee on Health Coverage. Insurance and Financial Services.

My name is Calvin Schaffer. I am a resident of Cape Elizabeth, a pediatric resident physician based in Portland, and I sit on the Board of the Maine Chapter of the American Academy of Pediatrics. I am writing today on behalf of the Maine Chapter of the American Academy of Pediatrics to express our strong support for LD 1496 - "An Act to Ensure Ongoing Access to Medications and Care for Chronic Conditions and Conditions Requiring Long-term Care by Changing Requirements for Prior Authorizations."

LD 1496 seeks to require that a prior authorization for health care services remains valid for the duration of the treatment and prohibits a health care plan from requiring the renewal of a prior authorization more frequently than once every 5 years for long-term treatment. It also prohibits a health care plan from restricting coverage for a health care service or a prescription that was previously approved.

As a pediatric resident, I am exposed to a wide range of inpatient and outpatient care, including the care of some of our sickest and most medically complex patients and their families. Many of these families already struggle with the cost of their care in addition to the many visits and life-saving treatments that need to be coordinated to adequately care for their children. Many drive hours to be seen, need to leave jobs to be full time caregivers, and make numerous personal sacrifices. As doctors, we do our best to ensure families receive the highest quality of care. The treatments we prescribe are necessary and often-life-saving.

Despite all of this, through the current prior authorization process, public and private insurers can override the medical decisions of doctors and families. In one example, we have been working for months to get prior authorization insurance re-approval to continue to provide necessary nutritional supplementation for a medically complex child with cerebral palsy and severe malnutrition. During that time, the family has paid over \$2,000 out of pocket to prevent him from starving.

This is by no means an outlier. According to the American Medical Association, 94% of patients experience delays in care and 78% abandon treatment altogether. These delays in care are often for lifesaving treatments and can result in adverse events. Losing access to care can be even worse. A study looking at pediatric cancer patients found that the burden of frequent prior authorization requests created a deviation or delay from planned chemotherapy and supportive care treatment in at least 61% of respondents, negatively impacting care and creating psychological and emotional distress for the patient and family.

Prior authorization detracts from patient-doctor autonomy. It gives insurance companies the ability to refuse life-saving medical care. Prior authorizations also take time away from direct patient care, add to administrative costs, and place financial burden on our patients and families. Reducing the burden of prior authorizations and preventing our sickest patients from being denied or losing access to services and medicines is vital to the job that we do. Please help us care for the patients and families of Maine by passing LD 1496.

Thank you for your time and consideration.

Sincerely, Calvin Schaffer, MD

Board Member, Maine Chapter of the American Academy of Pediatrics

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