

Janet T. Mills  
Governor

Sara Gagné-Holmes  
Commissioner



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4/24/2025

Senator Bailey, Chair  
Representative Mathieson, Chair  
Members, Joint Standing Committee on Health Coverage, Insurance, and Financial Services  
100 State House Station  
Augusta, ME 04333-0100

Re: LD 1512 – *An Act to Protect Patients from Health Care Discrimination and Guarantee Access to the Lowest Available Cost for Care*

Senator Bailey, Representative Mathieson and members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services, thank you for the opportunity to provide information neither for nor against LD 1512, *An Act to Protect Patients from Health Care Discrimination and Guarantee Access to the Lowest Available Cost for Care*.

This bill provides that a health care provider may not discriminate against a patient based on the patient's method of payment. It also requires the disclosure of a discounted cash price option upon request, free itemized bills and, for an uninsured patient's health care service or treatment, a price that is the lesser of what Medicare would pay and the lowest amount payable under any of the health care provider's contracts.

CoverME.gov has heard from some consumers that their out-of-pocket costs for certain services subject to a deductible have been significantly higher than the cash price option. This makes consumers question the value of health coverage. The Maine Department of Health and Human Services (the "Department") recommends consumers be offered the option to pay the cash price for a service even if they are insured.

The Department has no identified concerns with the proposed addition of §1718-K; certain health care providers as defined in this LD are already subject to federal Transparency in Coverage rules as described in [85 FR 72158](#). The Department would like to propose the addition of "or is covered under a public program" to Section 1.2: *Discrimination based on method of payment prohibited*.

Please feel free to contact me if you have any questions during your deliberation of this bill.

Sincerely,

A handwritten signature in black ink, reading "Hilary K. Schneider", is written over a light gray rectangular background.

Hilary K. Schneider  
Director, Office of the Health Insurance Marketplace  
Maine Department of Health and Human Services