



April 29, 2025

TO: Joint Standing Committee on Health Coverage, Insurance & Financial Services

RE: MEA Benefits Trust's Support of LD 1713, An Act to Prohibit Certain Provisions in Health Care Provider Contracts with Insurance Carriers

Testimony of Jennifer Kent, Executive Director of the Maine Education Association Benefits Trust

Greetings Senator Bailey, Representative Perry and members of the Committee on Health Coverage, Insurance & Financial Services. My name is Jennifer Kent, and I am the Executive Director of the Maine Education Association Benefits Trust (MEABT), a not-for-profit employee welfare benefit plan dedicated to the health of Maine public school employees and their families. Our plan offers health insurance to approximately 68,000 active and retired educators, administrators, support staff and their dependents in the K-12 schools throughout Maine.

The MEABT is committed to providing our members with the best health and wellness plans at affordable rates. We believe that high value care is care that is delivered at the right time, the right place and at the right price. The healthcare market in Maine is very concentrated and a patient's opportunity to "shop" for healthcare services is already limited. Within any health care market there are variations in care and price and purchasers should have the ability to help patients find and choose high-value providers.

All-or-nothing clauses, anti-steering clauses and anti-tiering clauses, if included in a provider contract with a carrier, could limit competition for certain services. Additionally, it can also limit plan sponsors ability to implement health plans that steer members to lower cost, high value care.

Thank you for the opportunity to provide the MEA Benefits Trust's feedback. I'd be happy to answer any questions the committee may have and may be reached via email at jkent@meabt.org or by phone at 207-650-3552.