



**April 30, 2025**

**Testimony in Support of LD 1589: An Act to Improve Parity in Insurance Coverage for Outpatient Counseling Services in Maine**

Good afternoon, Senator Bailey, Representative Mathison, and distinguished members of the Committee on Health Coverage, Insurance and Financial Services,

My name is Kate Marble. I am a resident of Temple, Maine, a Licensed Clinical Social Worker, and the Clinical Director of Health Affiliates Maine—a statewide behavioral health organization that serves over 10,000 Mainers through a network of more than 350 outpatient therapists.

As part of our work, we support providers in billing both commercial insurers and MaineCare. Unlike MaineCare, which has established reimbursement rates for services, commercial insurers offer widely varying rates for the same services in the same settings. These commercial rates are inconsistent, often fall below the cost of providing care, and are accompanied by burdensome administrative processes. These include lengthy and opaque credentialing, arbitrary claim denials over minor technicalities, and repeated resubmission requirements.

These challenges have led many clinicians to stop accepting commercial insurance altogether, shifting instead to private-pay models. This trend disproportionately impacts working Mainers—individuals who already pay high premiums and expect access to timely, affordable care. Unfortunately, waitlists for commercially insured clients are now just as long as those for MaineCare recipients.

We recognize that MaineCare rates fall below the true cost of care due to budget limitations and its status as a public program. Many providers accept MaineCare patients out of a commitment to serving their communities. However, we are increasingly seeing those commercial insurers—despite their substantial profit margins—are not keeping pace with the real cost of care either.

LD 1589 proposes reimbursement rates of at least 150% of the MaineCare rate. While this still does not fully cover the cost of services, it would represent a significant improvement and signal to providers that they can rely on some level of sustainable reimbursement. Greater financial stability from commercial payors would also make it easier for providers to continue accepting MaineCare clients, thereby improving access across the board. Private insurers, if they choose, can go beyond 150% to strengthen their networks and better serve their members.



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I would also encourage this bill's future expansion to include psychiatric services, which are similarly impacted by inadequate reimbursement.

Outpatient mental health care is the front line of our behavioral health system—and it is both cost-effective and critical. But to preserve and expand access, we must address the factors driving providers away from this essential work.

Thank you for your time and thoughtful consideration of this important legislation.

**Respectfully,**

A handwritten signature in black ink that reads "KMarble". The signature is written in a cursive, flowing style.

Kate Marble  
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Clinical Director, Health Affiliates Maine  
Temple, Maine