



To: Maine Legislature Committee on Health Coverage, Insurance and Financial Services

Date: April 30, 2025

Re: LD 1713 An Act to Prohibit Certain Provisions in Health Care Provider Contracts with Insurance Carriers

Senator Bailey, Representative Mathieson and distinguished members of the Committee on Health Coverage, Insurance and Financial Services. My name is Robert Reed, I am the Executive Director of the Maine Chiropractic Association (MCA) testifying on behalf of my employer. The MCA represents over two hundred Chiropractic Doctors, their staff and most importantly, the patients they serve. Our testimony is both opposing the original bill, and in favor of the amendments proposed.

We are opposed to the original bill submitted as our reading of the bill could give broad authority to an insurance carrier to direct their insured lives to certain providers and could place healthcare providers into tiered groups without any underlying protections or recourse.

We do, however, support the amended bill proposed by the Maine Physical Therapy Association. The MCA has members who struggle with mediation clauses in these contracts that are cumbersome and expensive to activate when an insurer violates their own contract or rules. The amendment corrects language to make these rules binding to both parties – the healthcare provider AND the insurance carrier. We must always strive for equality in these matters.

We thank the Committee for its time and energy and stand ready to provide answers to any questions you may have of the Association.

Robert Reed, Executive Director

Maine Chiropractic Association