



**Consumers for
Affordable
Health Care**

on a mission to ensure all Mainers have access to
high-quality, affordable, comprehensive health care

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**Testimony Neither for nor Against
LD 1663, An Act Relating to Health Care Transparency
And the Maine Health Data Organization.
May 6, 2025**

Senator Bailey, Representative Mathieson, and esteemed members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. Thank you for the opportunity to provide this testimony neither for nor against LD 1663, *An Act Relating to Health Care Transparency and the Maine Health Data Organization*.

My name is Kate Ende, and I am the Policy Director at Consumers for Affordable Health Care (CAHC), a nonpartisan, nonprofit organization that advocates the right to quality, affordable health care for every person in Maine. As designated by Maine's Attorney General, CAHC serves as Maine's Health Insurance Consumer Assistance Program (CAP), which operates a toll-free HelpLine. Our HelpLine fielded nearly 7,300 calls and emails last year from people across Maine who needed help obtaining, keeping, using, or fixing problems with private health insurance or with accessing or affording health care services. CAHC also serves as the Ombudsman program for Maine's Medicaid program, MaineCare, and helps people apply for and navigate the enrollment process for MaineCare. It is with that background that we provide these comments.

This bill requires the Maine Health Data Organization to report the average amount paid by public payors, including but not limited to Medicare and the MaineCare program, on its publicly accessible website that reports the average amount paid for common healthcare procedures at different health care settings in the same manner that it reports the average amount paid by commercial payors.

As you are probably aware, CompareMaine reports the average amount paid for common healthcare procedures at different healthcare settings in Maine. The website provides the average total payment to different healthcare settings and/or providers for a particular healthcare service or procedure. The average payment displayed on CompareMaine is the average total payment received by the provider, including the amount paid by a commercial payor as well as the share paid by an insured individual. These averages do not reflect an

individual's actual out-of-pocket costs, as that amount varies based on their specific health plan and other out-of-pocket costs.¹

Consumers who are uninsured or who have commercial health insurance who reach out to Maine's Health Insurance Consumer Assistance Program, are often referred to CompareMaine to compare cost and quality information between different providers for a medical procedure.

We are concerned that consumers would be confused if payments for health care services reimbursed by public payors were also included on site, since commercially insured and the uninsured would not be able to access those payment rates. It is unclear what the utility for consumers would be if this information were to be included on CompareMaine.

However, there may be other good reasons to provide this information publicly from a policy perspective when considering proposals to address rising costs. We do not believe, though, that including it as part of the MHDO's publicly available website, used by uninsured and commercially insured Mainers trying to determine their options for accessing the services they need, makes sense.

Thank you for taking the time to listen to our perspective on this bill.

¹ <https://www.comparemaine.org/>