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Thank you Senator Bailey, Representative Gramlich, and esteemed members of the Health Coverage Insurance and Financial Services Committee, for the opportunity to address you today.

My name is Dr. Mitchell Vance, and I serve as the Senior Director of Operations and Business Development for LifeLynx, a chiropractic and multidisciplinary health group headquartered in Portland, Maine. I am also a proud resident of Windham, Maine.

With regard to Legislative Document (LD) 1785, as it is currently defined to include groups with 25 or less providers, I must inform you that by the end of this year, LifeLynx is projected to have 28 providers. Consequently, the bill as it is presently structured would not be applicable to our organization. Therefore, I am in a position of neither supporting nor opposing the current version of this legislation.

However, I am compelled to express my profound concern regarding the potential risks and adverse effects that will persist in the absence of such a bill. Having been a clinic owner in Portland for 14 years, I encountered firsthand the difficult choices faced by small healthcare businesses. I recall a time when I could only offer my employees the option of either a salary increase or health insurance benefits, as providing both proved financially unsustainable due to annual insurance cost increases ranging from 10 to 20 percent, without any corresponding adjustments in reimbursement rates. Regrettably, this is a predicament shared by many of my colleagues.

It is evident that no enterprise, regardless of its size, can absorb consistent annual escalations in expenses without a concurrent increase in revenue. For healthcare practitioners, this translates to the necessity of seeing an ever-increasing number of patients, not for personal enrichment, but to ensure the employment of their staff and the operational viability of their practices. Groups like LifeLynx exist because of the reason we sit here today. Ever increasing cost of expenses and little to no change in reimbursement amounts.

My apprehension is that without legislation such as LD 1785, patients, employees, and healthcare providers alike may face detrimental consequences. Even with five clinic locations and an anticipated 28 providers, LifeLynx remains a small business. Despite this, we lack the leverage to directly negotiate for improved reimbursement rates or to secure more affordable insurance costs as a small group. This year alone, we have experienced a 19% increase in health insurance premiums, forcing us to confront the same challenging decisions regarding employee compensation versus healthcare coverage. This is a recurring dilemma each and every year.

Given our growth, LD1785 will not apply to LifeLynx by the years end unless its scope is broadened to include groups with 35 or less providers, which I strongly advocate for.

From my viewpoint, LDL 1785 is a bill focused on patient care, employees livelihood, and small businesses sustainability.

Thank you for your time,

Sincerely,

Mitchell Vance, DC