

Andrew deBethune  
Brown Chiropractic, Yarmouth  
LD 1785

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

Date: May 13, 2025

Re: LD 1785 An Act to Encourage Competition by Requiring Independent Health Care Provider Cost-of-living Adjustments in Health Insurance Contracts

Senator Bailey, Representative Mathieson and distinguished members of the Committee on Health Coverage, Insurance and Financial Services. My name is Andrew deBethune and I am a Chiropractor practicing in Yarmouth as the clinic director at Brown Chiropractic testifying in support of LD 1785.

Our office year over year has had little to no increases in our reimbursement contracts with insurance carriers. I specifically investigated our contract with Anthem in 2022 and I contacted them to attempt to negotiate our reimbursement rates. Regarding Anthem I can specifically tell you:

1. We have not received an increase in reimbursement for 13+ years. In fact, for some CPT codes our reimbursement rates were higher in 2010 than they are currently.

2. I spoke with and had email correspondence with a representative from Anthem of Maine in 2022. They told me that reimbursement was commensurate with other chiropractic practitioners in the area. After continued insistence that the rates were not appropriate, I had a phone call with the representative, who admitted that I did have a reasonable argument for increased reimbursement. They asked me to submit a proposal with evidence of increased costs and that they would present them internally, which I did. I did not hear from them for 3 months. After reaching out multiple times I received the same 1st email verbatim that our rates were commensurate with other practitioners and that no increase in reimbursement was necessary. No mention of my report or new proposed rates. I cannot overstate the level of frustration this interaction resulted in.

Our costs of business have increased significantly since 2010. I have records showing administrative staff making around \$13.50/hr in 2010. Our current administrative hourly costs are now just north of \$20/hour. Inflation has skyrocketed during and since the pandemic with no sign of insurers recognizing this hardship or even blinking regarding our reimbursement.

My understanding is that it's built into everyone's contract that we cannot discuss our reimbursement rates with other practitioners, and we cannot work together as a group to negotiate rates. It leaves one feeling trapped! We are the product, there is no open market to find another product that provides a better margin for profit.

Chiropractors get into the profession to help people, then they realize they must figure out how to make a viable business out of it. When insurance companies refuse to reimburse at an appropriate rate the margins get thinner, and practitioners and practices are forced to adapt. While I agree with making sure care is delivered economically, I can assure you, not raising reimbursement for more than a decade has resulted in chiropractors making business decisions that have had negative impacts on patient experiences and outcomes across the state.

I thank the Committee for its time and consideration on this matter.

Andrew deBethune, DC  
South Portland