

Steven gagnon
Winslow
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 Steve Gagnon, D.C. and I practice in Winslow, I am the owner of Gagnon Chiropractic and am testifying on behalf of myself, My testimony is in support of LD 1785.

The cost of doing business has risen incredibly over the past several years. In order to keep staff I have needed to increase wages more than I would have normally. Cost of goods and services to keep the office going have all gone up at rates much higher than in the past. The only item that does not climb is our reimbursement. Every year my office will reach out to insurance companies asking for an increase in our reimbursement. Normally we get the answer that our rates are customary for the state. After thirty years in practice I have found every year my only option to maintain the office is to work more hours. We are only asking that as the cost of living goes up that we also get an increase in our reimbursement. I know that the people making the decisions have seen an incredible increase in over the past thirty years that I have been in practice. I couldn't tell you the last time Anthem or any of the insurance carriers have given us a noticeable increase in reimbursement.

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

Steven Gagnon, DC
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