

5-12-2025

To: Members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services

Re: Written testimony in support of LD 1785

Dear Members of the Committee,

Thank you Senator Bailey, Representative Mathieson, and members of the HCIFS committee. My name is Dr. Daniel Myerowitz. I am a resident of Holden and a lifelong resident of the State of Maine. I am a third generation Chiropractor and I have served the people of Maine for 16 years. I am writing to urge you to vote **ought-to-pass** on LD 1785 for the betterment of your constituents.

Running a small business is hard. Every single expense of running a business in health care has skyrocketed since I entered practice. I'm sure you have all noticed how expenses in your personal lives have increased. Businesses all throughout Maine respond to increased costs by raising their prices. If food costs go up, restaurants raise their meal prices. If energy goes up, theaters raise ticket prices. If gas prices go up, delivery providers raise their fees. This repeats across almost all sectors of our economy, except in health care. This is especially true for small providers.

While an office can set their billed rates, the insurance companies control how much of their rate is "allowable." This is supposed to be a negotiated rate. There is no negotiation. It is take it, or leave it. Any difference between an office's billed rate and the "negotiated rate" is written off. There is no ability to modify insurance contracts, which are typically "evergreen" and renew every year. There is no true mechanism for the individual provider or small office to negotiate when they have no leverage.

As legislators, I am sure you are all aware of how significant the increases in insurance premiums have been in the last 16 years. Since I graduated and entered into private practice, insurance rates have either stayed the same or decreased. Per the CPI, \$1 in 2009 is equal to \$1.49 in 2025. This would suggest that small, rural practitioners providing the personalized care that we so desperately need in Maine have missed out on a 50% cost of living adjustment. I ask again, how much have health insurance premiums increased in that same time?

You have a unique opportunity to protect an endangered species: private practices. With so much consolidation in health care, we cannot afford to lose more of the most effective, personalized care options. This bill is not provider or profession specific and it will protect specialties across the health care spectrum. Without such protections, I expect young doctors to skip Maine for greener pastures and we will see more of what we are seeing today: Rural offices closing or being bought out, longer wait times for appointments, and less personalized care.

I greatly encourage you all to vote **ought to pass** on LD 1785.

Sincerely,

Daniel Myerowitz D.C., Dipl. Ac. (AACA)