



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 Dr. Rok Morin and I am the sole proprietor of Holland Chiropractic Center in Bath. I am testifying on behalf of myself and my business. My testimony is in support of LD 1785.

I have been practicing since 2002. I began with Holland Chiropractic in 2003 and have been the sole owner since 2015. During my time in practice, I have seen insurance premiums increase significantly and rapidly, as well as co-pays and deductibles, while the insurance companies look for ways to cut coverage for their consumers. At the same time, inflation has made practicing much more expensive. For example, ten years ago a new receptionist would start at \$12.00 per hour. Today, I need to pay them \$20.00 per hour in order to keep up with the market and attract qualified applicants. Over that same time period, Anthem, as an example, has not raised their reimbursement rates to providers. They continue to pay \$37.98 for CPT code 98941, the same rate for over a decade. If these rates kept up with inflation, they would now pay \$52.30.

I have been fiscally responsible with my practice which has allowed me to continue to serve my community. However, with the increasing cost of doing business, I'm having to make significant changes that have negatively impacted many of my patients. I have no desire to make these changes, but I feel that I have no choice.

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

Rok Morin, D.C.

Bath

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Holland Chiropractic Center Inc
LD 1785

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