



STATE OF MAINE
DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
BUREAU OF INSURANCE



Janet T. Mills
Governor

Robert L. Carey
Superintendent

Joan F. Cohen
Commissioner

February 11, 2026

Senator Henry Ingwersen, Chair
Representative Michele Meyer, Chair
Joint Standing Committee on Health and Human Services
100 State House Station
Augusta, ME 04333-0100

Re: LD 2119, An Act to Expand Reimbursement for Treatment in Place, Community
Paramedicine and Alternate Destination Transport

Dear Senator Ingwersen, Representative Meyer, and Members of the Committee:

The Bureau of Insurance is neither for nor against LD 2119, but we are sending this letter to inform the committee of the statutory requirement that directs the Bureau of Insurance to conduct a mandated benefit review.

LD 2119 would require MaineCare and major medical insurance carriers to provide reimbursement for ambulance services, including: emergency transport to a hospital, treatment provided on the scene in response to an emergency call regardless of transport, care provided by EMS through community paramedicine, and transport of a patient to an alternative destination (i.e., a facility other than a hospital emergency department that is clinically appropriate for the patient's condition). Additionally, LD 2119 would remove the ability of a major medical carrier to require prior authorization for community paramedicine.

Title 24-A M.R.S. § 2752 requires the Bureau of Insurance to conduct a review and evaluation of legislation that would enact a new mandated health benefit if the committee having jurisdiction over the bill determines that there is sufficient support for the bill and refers the bill to the Bureau for review and evaluation. Currently, the essential health benefit (EHB) required by the Affordable Care Act regarding ambulance services requires coverage of local transportation by a licensed vehicle that is specially designed and equipped to transport the sick and injured. The carrier may specify circumstances for which this service is covered.

Because LD 2119 potentially expands coverage beyond the State's existing EHB package, a mandate study is recommended to determine what the costs would be in terms of potential defrayal and change in premium for the commercial insurance market. If a non-EHB mandate is determined to require defrayal, the State of Maine is required to reimburse the federal

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government for the costs of the benefit for people covered through the individual ACA market. The mandate study also reviews the social, financial, and medical efficacy impacts of the proposed mandated benefit.

The Bureau would be happy to answer questions the committee members or staff may have.

Sincerely,



Robert L. Carey
Superintendent