

Thursday March 5th, 2026

Dear Chairs Senator Ingwersen, Representative Meyer and members of the Committee on Health and Human Services,

I am a practicing family physician in Biddeford and I support LD 2196, “An Act to Lower Health Insurance Costs, Reduce Barriers to Health Care and Ensure Fair Prices for Health Care”

It is well-known that the costs of healthcare in our country are significantly higher than other comparable countries. Physician and public health expert Ashish Jha has written much about this. He shows that health care in America costs almost twice as much as those other countries. This is not because we use more health care than them, rather, it is because the costs of individual medical services (including hospital costs) are much higher.<sup>1,2</sup>

These high costs have consequences. Surveys have shown that 36% of Americans delay medical care due to the high costs, 21% don't fill prescriptions due to costs, and 41% report having debt due to medical bills.<sup>3</sup> These rates are even higher for those who don't have health insurance. LD 2196 attempts to slow these unsustainable health care costs by limiting the growth in hospital prices that are contributing to all this medical debt. You will hear from others that enacting this bill will have a severe impact on hospital finances. But if you do not enact this bill, the finances of your individual constituents will continue to be severely impacted.

The administrative burden of prior authorizations in primary care is a major factor leading to fewer doctors entering our specialty. The hours needed to address prior authorizations distract us from providing care to our patients and don't add healthcare value. Even when a medication has been shown to be beneficial for a patient, prior authorizations can be required year after year. LD 2196's limit on prior authorizations would allow Mainers to continue the medications they need and give doctors more time to focus on their patients.

The final section of this bill begins to address the low reimbursements primary care receives compared to other specialties - which can be up to 3 times less - despite serving as the backbone of our health system. Because of this inequality, fewer medical students are becoming primary care doctors and independent primary care practices have closed or are struggling to stay open. Mainers are feeling the effects

of this decades long inequity as they struggle to find a primary care doctor accepting new patients.

I admit that LD 2196 is far from perfect. But doing nothing will maintain a very imperfect, unaffordable health care system in Maine. So I would ask those in opposition to this bill - if not this, then what? We can't keep ignoring this issue. Patients should not have to continue their struggle to pay for healthcare because of the inaction of healthcare leaders.

Thank you for listening and for your consideration.

Marco Cornelio MD, FAAFP  
Kennebunk, Maine

1. Jha, Ashish K “Competition and health care: Bigger isn’t always better Bigger health systems promised efficiency. Instead, they delivered higher prices and fewer options for patients.” Boston Globe. February 9, 2026. <https://www.bostonglobe.com/2026/02/09/opinion/health-care-competition-ashish-jha/>
2. Tevis, Delaney, McGough, Matt, et al. “How do healthcare prices and utilization in the United States compare to peer nations?”. Peterson-KFF. September 2025. [https://www.healthsystemtracker.org/chart-collection/how-do-healthcare-prices-and-use-in-the-u-s-compare-to-other-countries/#Total%20annual%20health%20expenditures%20per%20capita%20in%20U.S.%20dollars.%202023%20\(current%20prices%20and%20PPP%20converted\)](https://www.healthsystemtracker.org/chart-collection/how-do-healthcare-prices-and-use-in-the-u-s-compare-to-other-countries/#Total%20annual%20health%20expenditures%20per%20capita%20in%20U.S.%20dollars.%202023%20(current%20prices%20and%20PPP%20converted))
3. Sparks, Grace, Lopes, Lunna, et al. “Americans’ Challenges with Health Care Costs. KFF. January 26, 2026. <https://www.kff.org/health-costs/americans-challenges-with-health-care-costs/>

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