



**Testimony Neither For Nor Against**

**LD 267, An Act to Require Private Insurance Coverage for Donor Breast Milk**

**Kimberly Cook, Esq.**

**March 23, 2023**

As Maine's only nonprofit CO-OP health insurance company, we are focused on providing affordable, high-quality benefits that promote health and wellbeing.

To help ensure that our youngest members receive the care they need, we currently provide coverage for specialized nutrition such as amino acid-based infant formula when medically necessary for the infant. Treatment services, like specialized formula, are typically subject to cost sharing which varies by plan.

We believe that LD 267 establishes the appropriate parameters for determining medical necessity for donor breast milk. We recognize that having all necessary nutrient options is critical to the development of our infant members, while also holding that cost sharing should align with other similar items such as amino acid-based formula. The distinction between preventative and treatment services in terms of cost sharing allows our members, providers and us as the carrier consistency in the determination of payment for benefits.

We urge the Committee to consider that when insurers are required to cover the cost of a particular service or item at no cost to enrollees, some individuals will see their annual healthcare costs decrease at the expense of shifting costs to other enrollees or by increasing premiums across the product line.

If the committee is interested in this new mandated coverage, we urge you to send this bill for a mandate study so that the costs can be evaluated. This information is essential for the committee to make informed decisions about the costs and benefits of new mandates and to be aware of the impacts to health insurance premiums for state regulated health plans.

We appreciate the Committee's consideration of our comments and would be happy to answer any questions.