

4/24/23

A Statement on LD 1498 "An act to create an advocacy and complaint process for health care providers within the bureau of insurance"

Hello my name is Marie A. Laverriere and I live in Scarborough, ME.

To all the members of this joint legislative committee:

I am a Maine licensed clinical social worker and I have a private practice offering mental health support to clients in Maine. I deal with clients who have insurance from several companies.

These insurance companies do business in Maine and so I think that there should be some accountability placed upon these insurance companies.

As I already mentioned, I'm licensed in Maine as an LCSW and I have to abide by many rules to maintain my license therefore, insurance companies selling their products in Maine should also have oversight from the State of Maine.

I'm not certain that you all know how someone like me gets to work with clients and bill their insurances. I'll attempt to describe it in a nutshell.

-I graduated with a masters in social work

-I had to pass a national license exam to get my first license as a conditional clinical social worker and work at an agency for 2 years full time and receive weekly supervision from an LCSW.

-After I finished working 4,000 hours and had 100 hours of supervision I then had to take the second national license exam to get my LCSW.

-I then could work as an independent LCSW in private practice.

-Then I had to go through a credentialing process with each of the insurance companies that I planned to accept and bill, for my services. The credentialing process is very complicated and I had to hire someone to do it for me. It's costly and new insurance companies pop up every year—it's totally out of control.

It would be great if the State mandated insurance companies to accept a process where one package of paperwork for the credentialing process would be used for all insurance companies. I also had to hire a biller because insurance companies are mostly difficult to work with when it comes to billing.

A short while ago, I had trouble with getting paid from an insurance company. I had to wait to get paid for a client that I was seeing weekly, for the entire year and when they paid me it was in increments. Their reasons for not paying me on time were not understandable and there was nothing I could do to fix it. I was at their mercy. I had been working with this client for a while and I could not stop seeing him—it would have devastated him. You have to remember that we work with people that at times are emotionally vulnerable. Sometimes I believe that some insurance companies bank on that fact as they make it difficult for practitioners to get paid.

If I have to call an insurance company for a question such as when I get a new client and I need to know if they are truly insured, what their deductible and/or copay amounts are. Most of the time I have to wait on a phone line for hours to get this info. I can't spend that kind of time. It would be great if insurance companies had a contact person with a phone number to help us get

this info when needed. They will tell you that they have a website where we can find this information but it's not that easy. The site is not accurate. In fact it's very confusing because there are so many different types of coverage with the same insurance name.

In closing, I want to mention a nurse practitioner's recent experience with two insurance companies. When I mentioned to her that I was coming to testify, she shared this experience with me, and I would not be surprised if she stops her practice because she is so frustrated. She runs her own practice. She had two new patients come to her separately and they both have diabetes. They are both on Ozempic and have been for a while and she was told by the insurance companies (two separate ones) to renew their prescriptions she had to get prior authorization and prove that they had tried all other types of other medication for diabetes first and prove that they did not work. These two people had gone through this process with prior health care providers so this NP has to request their records and this take up to 90 days to receive so in the meantime she cannot refill their prescriptions. This is endangering peoples lives. This process I was told by this NP was just implemented lately. **It seem that insurance companies are allowed to endanger people's lives and it's ok because they have no accountability to anyone!**

Please consider passing this Act so that the State of Maine can show that it really cares about its citizens getting the best care they can have and also supporting health care providers. There is always a lot of talk about needing more therapists well, this move is in the right direction of encouraging more people to enter the field.

Thank you,

A handwritten signature in black ink, appearing to be a stylized name or set of initials.

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