



Testimony in Support of LD 1498, An Act to Create an Advocacy and Complaint Process for Health Care Providers Within the Bureau of Insurance

HCIFS Committee, April 24, 2023

Senator Bailey, Representative Perry and Honorable Members of the HCIFS Committee:

My name is Gwen Simons. I am the lobbyist for the Maine Chapter of the American Physical Therapy Association ("MEAPTA"). I am a physical therapist myself and a healthcare lawyer in Scarborough. The Maine APTA represents over 2500 physical therapists (PTs) and physical therapist assistants (PTAs) in Maine.

The physical therapists urge you to vote "Ought to Pass" on LD 1498, An Act to Create an Advocacy and Complaint Process for Health Care Providers Within the Bureau of Insurance.

The Bureau of Insurance currently does not respond to provider complaints or concerns *even when the provider is representing the interests of the patient*. They perceive *all* provider complaints as being "contract issues" between the provider and the carrier *even when the carrier's conduct is clearly in violation of Maine law*.

Patients rely on their health care providers to help them navigate claims payment and appeal issues with their health plans. When the Bureau refuses to respond to providers who are representing the interests of their patients, the patient can be left with no advocate and no recourse.

In addition, some Maine laws that are under the Bureau's jurisdiction to enforce *are intended to protect providers*. If the Bureau does not enforce these laws, the laws are useless.

We support the concept of establishing a Health Care Provider Assistance Division within the Bureau and hope it will move the Bureau toward enforcing existing laws regardless of who the complainant is - especially when it is in the best interest of the consumer that Bureau exists to protect.

Thank you for your consideration. I can be reached at gwen@simonsassociateslaw.com or 207.883.7225 if there are any questions.