



Testimony of Dan Demeritt 5/8/23
Joint Standing Committee on Health Coverage, Insurance, and Financial Services

In Opposition to LD 995
An Act to Provide Insurance Coverage for a Second Opinion If a
Health Care Provider Recommends an Abortion for Health or Safety Reasons

Senator Bailey, Representative Perry, and Members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services:

My name is Dan Demeritt, the Executive Director of the Maine Association of Health Plans (MeAHP). Our plans include Anthem Blue Cross and Blue Shield, Cigna, CVS / Aetna, Community Health Options, Harvard Pilgrim Health Care, and United Health Care. Our private and non-profit insurance carriers provide or administer health insurance coverage to about 600,000 Maine people. Our mission as an association is to improve the health of Maine people by promoting affordable, safe, and coordinated healthcare.

Maine law requires that private health insurance provide coverage for abortion services. Second surgical opinions are also covered, including second opinions related to the need for an abortion for health or safety reasons for the pregnant person or fetus.

Second opinions are a long-standing and accepted practice of a second medical expert reviewing medical records to confirm a diagnosis and treatment plan, provide more information, and offer other treatment options.¹

Currently, a second opinion may be subject to a cost share, and an enrollee's out-of-pocket costs for a second opinion would depend on the type of plan, the type of visit, and plan-year utilization related to deductibles or out-of-pocket maximums.

For example, a Silver \$3,000 Plan enrollee in the 2024 plan year can expect to pay \$40 to visit a primary care provider and \$80 to visit a specialist if they have not yet met their out-of-pocket maximum.² These copayments and other cost-shares help to keep premiums affordable.

L.D. 995 would prohibit cost-sharing such as deductibles, copayments, and coinsurance that apply to most non-preventative services and treatments health care providers deliver. It would extend "first dollar" coverage to second opinions related to abortion services and make health insurance more expensive for everyone.

¹ <https://www.cancer.gov/publications/dictionaries/cancer-terms/def/second-opinion>

We would also note that L.D. 995 would also constitute a new mandate that should be sent to the Bureau of Insurance for a mandated benefit review.

For these reasons, we urge a vote of Ought-Not-To-Pass on LD 995.