



Testimony

Relating to

L.D. 107 An Act to Require Health Insurance Coverage for Biomarker Testing

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Alzheimer's Association, Maine Chapter

Before the Joint Standing Committee on Health Coverage, Insurance, and Financial
Services

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Senate Chair Donna Bailey, House Chair Kristi Mathieson, and members of the Joint
Standing Committee on Health Coverage, Insurance, and Financial Services:

My name is Jill Carney, Director of Maine Public Policy for the Alzheimer's Association, and a resident of Cumberland. The Alzheimer's Association urges the Committee to support L.D. 107, which would help promote early and accurate diagnosis of Alzheimer's disease. Early diagnosis leads to cost savings, improved health and wellness outcomes, and permits eligible individuals to pursue FDA-approved treatments that slow the progression of Alzheimer's disease.

Alzheimer's is a progressive, fatal disease that is one of the costliest to society, and these costs will rise significantly in the next 25 years. Today, nearly 7 million Americans aged 65 and older are living with Alzheimer's, and that number is projected to reach nearly 13 million by 2050. Total payments for all individuals with Alzheimer's or other dementias in 2024 are estimated at \$360 billion (not including unpaid caregiving). Medicare and Medicaid are expected to cover two-thirds of the total health care and long-term care payments for people with Alzheimer's or other dementias, which are projected to increase to \$1 trillion by 2050. These mounting costs threaten to bankrupt families, businesses, and our health care system.

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In Maine, 29,600 people are living with Alzheimer's, but as many as half of them are not formally diagnosed. Early detection and diagnosis of Alzheimer's, which L.D. 107 would promote, leads to lower costs of care. In a 2018 analysis, early diagnosis led to projected cost savings of \$63,000 per person, of which \$30,000 was in Medicare savings, \$20,000 was in Medicaid savings, and \$13,000 was in other savings.

Biomarkers offer one of the most promising paths to improve dementia detection, diagnosis, and treatment. Yet these critical tests remain out of reach for many as insurance coverage is failing to keep pace with innovations and advancements in treatment.

For example, continued progress around blood-based amyloid biomarkers is likely to lead to new Alzheimer's diagnostic tools coming to market within the next couple of years. Blood tests that accurately and reliably detect Alzheimer's hallmark brain changes signal a shift to simpler, more accurate and earlier detection and diagnosis and could improve diagnosis in primary care settings. This development would have positive implications for states like Maine that are neurology deserts. It is not uncommon to hear of patients waiting close to one year or longer for an initial appointment with a neurologist. This barrier is especially pronounced in the many rural areas of our state.

Finally, with the historic FDA approval of treatments that slow the progression of Alzheimer's in the early stages, early detection and diagnosis is even more critical to ensure individuals receive the most benefit at the earliest point possible.

Thank you for your consideration of L.D. 107. Again, we urge the Committee to support this critical legislation.

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