

Testimony of Jake Lachance

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Before the Joint Standing Committee on Health Coverage, Insurance, and Financial Services
In Opposition to LD 107 "An Act to Require Health Insurance Coverage for Biomarker Testing"

Sen. Bailey, Rep. Mathieson, and members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services, my name is Jake Lachance, and I am a Government Relations Specialist for the Maine State Chamber of Commerce, which advocates for thousands of large and small businesses across the State of Maine. I am here to give testimony in opposition to LD 107 "An Act to Require Health Insurance Coverage for Biomarker Testing".

Current commercial insurance plans already provide widespread coverage for biomarker testing supported by peer-reviewed research. This ensures such testing is clinically appropriate, consistent with medical standards, and linked to specific treatment decisions. However, LD 107 introduces overly broad and imprecise criteria for mandated coverage, relying on various guidelines and consensus statements from numerous organizations. This lack of specificity could escalate costs and undermine Maine's clear definition of medical necessity.

In its mandated benefit report on L.D. 1577 in the 131st Legislature, the Bureau of Insurance estimated an increased premium cost of \$0.03 to \$0.44 per member per month. While this may not seem like much, employers are struggling with health care costs. Additionally, LD 107 creates fiscal challenges for the State budget. The bill would require state mandate requiring defrayal and increase costs for the state employee health plan by mandating tests for over 27,000 different biomarkers. Further scrutiny of non-Essential Health Benefit (EHB) mandates is also anticipated based on a recent U.S. Government Accountability Office report, emphasizing the importance of federal oversight.

We recommend that stakeholders continue these discussions, ensuring biomarker testing standards are evaluated comprehensively and responsibly. On behalf of the Maine State Chamber of Commerce, we urge a vote of "ought not to pass" on LD 107.