



**Testimony of Trevor Putnoky
to the Joint Standing Committee on Health Coverage, Insurance and Financial Services**

Neither For Nor Against

LD 107, An Act to Require Health Insurance Coverage for Biomarker Testing

January 28, 2025

Good afternoon, Senator Bailey, Representative Mathieson, and Members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services.

My name is Trevor Putnoky and I'm the President and CEO of the Healthcare Purchaser Alliance of Maine. The HPA is a nonprofit that represents the purchasers of health care in Maine. Our mission is to advance and support access to high-quality, affordable care. We have over 60 members, including some of the largest public and private employers and health trusts in Maine. Collectively, our members spend over a billion dollars annually providing health care for nearly one quarter of the commercially insured population in the state.

I'm here today to testify neither for nor against LD 107. Your committee will consider several bills this year that, like LD 107, would mandate commercial insurance coverage of additional services or medications. And my testimony on each of these bills will be the same. As you evaluate these proposed mandates, please keep in mind that the costs associated with any expansion of coverage will be borne by Maine employers and consumers—not by insurance carriers. Carriers simply pass those costs on to their customers.

Maine employers and consumers are struggling to afford the costs of health care, with premiums continuing to increase at a significantly higher rate than wages and inflation. While mandates may be appropriate in instances where there is clear evidence of clinical benefit and clear evidence that access is in some way restricted, those mandates should be balanced against the increased costs that will be born primarily by consumers in the form of higher copays, coinsurance, deductibles, and premium contributions. Maine already has the 8th highest average individual deductible in the country for employment-sponsored plans, and my concern is that mandates that exacerbate this problem will lead to consumers forgoing all kinds of needed care due to cost.¹

Thank you for the opportunity to share the HPA's feedback on LD 107. I'd be happy to answer any questions and will be available for the work session.

¹ Kaiser Family Foundation, Average Annual Deductible per Enrolled Employee in Employer-Based Health Insurance for Single and Family Coverage, 2023. Available at: <https://www.kff.org/other/state-indicator/average-annual-deductible-per-enrolled-employee-in-employer-based-health-insurance-for-single-and-family-coverage/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>.