



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

**Neither For Nor Against**

**LD 163, An Act to Require Health Insurance Coverage for Federally Approved Nonprescription Oral  
Hormonal Contraceptives and Nonprescription Emergency Contraceptives**

**February 5, 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 163. Your committee will consider several bills this year that, like LD 163, 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 employees are struggling to afford the cost of providing healthcare coverage to their employees and families, 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 premiums. Maine already has the 8<sup>th</sup> highest average individual deductible in the country for employment-sponsored plans, and my concern is that mandates can exacerbate this problem and lead to consumers forgoing all kinds of needed care.<sup>1</sup>

Thank you for the opportunity to share the HPA's feedback on LD 163. I'd be happy to answer any questions and will be available for the work session.

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<sup>1</sup> 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%22collid%22:%22Location%22,%22sort%22:%22asc%22%7D>.