

**TESTIMONY OF STACY BERGENDAHL  
SENIOR STAFF ATTORNEY  
BUREAU OF INSURANCE  
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION**

**L.D. 163**

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

**Presented by Representative Arford**

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

**February 5, 2025 at 1:00 p.m.**

Senator Bailey, Representative Mathieson, and members of the Health Coverage, Insurance and Financial Services Committee, I am Stacy Bergendahl, Senior Staff Attorney at the Maine Bureau of Insurance and I am speaking today neither for nor against the bill. The Bureau of Insurance and this Administration support broad access to safe and effective contraception. Contraception is part of the preventive services benefit included in the essential health benefits required by law.

We do request the committee amend the bill by removing the last section, which calls for monitoring and reporting back to this committee on the bill's implementation. We do much of this as a regular course of business, but the Bureau does not have the resources to produce separate reports for every type of

violation or benefit. Our market conduct division is tasked with monitoring compliance with applicable statutes and regulations, and the Bureau's consumer health care division is tasked with handling consumer complaints, including those about benefits coverage. Similarly, we evaluate federal regulations as they are released. If we learn of matters of concern through complaints or other means, we have established means of addressing them, and should we decide changes in the law are necessary, the option of a department bill is always open.

We also request the implementation date be moved to 2027 because by the time the bill takes effect the filings for the plan year beginning January 1, 2026 will have already been finalized.

We thank you for your consideration of this requested change. I would be happy to answer questions the committee members may have either now or during the work session.