

**TESTIMONY OF STACY BERGENDAHL**  
**SENIOR STAFF ATTORNEY**  
**BUREAU OF INSURANCE**  
**DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION**  
**L.D. 178**  
**An Act Regarding Coverage for Step Therapy for Advanced Metastatic**  
**Cancer**  
**Presented by Representative Mathieson**  
**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. I am speaking today neither for nor against L.D. 178. While the Bureau of Insurance supports access to cancer treatment that meets the needs of patients and does not impose additional administrative burdens on people seeking care, we are always mindful of added costs.

This bill would prohibit insurance carriers that provide coverage for advanced metastatic cancer and associated conditions from requiring step therapy for FDA-approved medications to treat these conditions. To determine how much this prohibition would cost, we asked the Bureau's contracted actuaries to perform

a rough cost estimate. Using data from Maryland, which has a similar requirement, the high end of the cost estimate was \$0.30 per member per month (PMPM) or \$3.60 per member per year, with a premium impact of less than .05%.

I would be happy to answer questions committee members may have either now or during the work session.