



Testimony Neither For Nor Against

LD 582, An Act to Require Health Insurance Carriers to Provide Coverage for Blood Testing for Perfluoroalkyl and Polyfluoroalkyl Substances

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Good Afternoon, Senator Bailey, Representative Mathieson, and distinguished members of the Health Coverage, Insurance and Financial Services Committee, my name is Kim Cook and I am here on behalf of Community Health Options, Maine's nonprofit CO-OP health insurance company. Community Health Options exists for the benefit of its members and our mission which is to provide affordable, high-quality benefits that promote health and wellbeing. We are testifying neither for nor against LD 582 as we did two years ago on LD 132 which proposed this new mandate during the 131st Legislature.

We understand the concerns behind this bill and recognize the serious impacts that PFAS contamination is having on our farmland, drinking water, and Maine people across our state. Community Health Options currently provides coverage for blood testing for PFAS. The ICD-10 code for the PFAS blood test is the same as that used for screening for lead.¹

We appreciate that this bill provides a standard for when this blood test is considered medically necessary. Providing a standard from a reputable source by which providers will determine medical necessity acts as a necessary guardrail against unnecessary costs.

We would encourage the committee, however, to amend the bill in Section 1 to remove the prohibition on cost sharing. As the Office of Affordable Health Care noted during their recent presentation to this Committee, defining affordability from a consumer perspective means avoiding policies that simply shift costs. Requiring blood testing of PFAS be covered on a first dollar basis will shift costs either by increasing premiums or increasing out of pocket costs such as deductibles and copays.

Thank you for the opportunity to provide our comments.

¹ The code is Z13.88 (encounter for screening for disorder due to exposure to contaminants).