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*Testimony of Representative Holly B. Stover presenting*

## **LD 627, An Act to Require Coverage for Glucagon-Like Peptide-1 Receptor Agonist Medications**

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

Good afternoon, Senator Bailey, Assistant House Majority Leader Gramlich and distinguished members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. I am Representative Holly Stover, serving House District 48. Thank you for the opportunity to present LD 627, legislation that would ensure comprehensive and affordable coverage for glucagon-like peptide-1 (GLP-1) receptor agonist medications under Maine health insurance plans.

I have witnessed firsthand the transformative and far-reaching impact that GLP-1 medications can have on individuals managing the chronic conditions of obesity and diabetes. These medications are crucial for improving the health outcomes of those affected and play a significant role in reducing the long-term costs associated with managing these conditions.

Obesity, type 2 diabetes, heart disease, and some cancers are some of the most prevalent and costly chronic conditions affecting Mainers. Diabetes alone costs the U.S. health care system more than \$300 billion annually in medical expenses and lost productivity. These conditions often lead to debilitating complications, such as kidney failure, nerve damage, heart disease, and stroke. Unfortunately, without proper treatment, individuals living with these diseases can face costly hospitalizations, emergency care and long-term care needs.

GLP-1 medications have been shown to significantly reduce these risks. Studies demonstrate that GLP-1 receptor agonists help lower blood sugar levels, promote weight loss and improve cardiovascular health. More importantly, they can significantly reduce the risk of heart attacks, strokes and kidney damage in individuals with type 2 diabetes. By providing coverage for GLP-1 medications, we are not only improving the quality of life for people living with these conditions but also preventing the costly and often irreversible complications associated with diabetes and heart disease.

The financial impact of covering GLP-1 medications extends beyond the immediate out-of-pocket cost savings for patients. By reducing the need for expensive treatments such as hospital stays, dialysis and other intensive interventions, GLP-1 medications can help reduce the overall economic burden on the health care system. In fact, studies show that the long-term savings from preventing complications associated with chronic diseases outweigh the initial cost of the medication itself.

Currently, many Mainers are unable to afford these life-saving medications because of the high out-of-pocket costs. Some patients are forced to forgo treatment, which only exacerbates the problem and leads to higher health care costs in the future. The provisions of this bill will address this issue by limiting out-of-pocket costs to no more than \$35 per month for a 30-day supply of covered GLP-1 medications, allowing individuals to access the medications they have been prescribed by a licensed medical provider knowledgeable of their needs.

In addition, the bill's prohibition on prior authorization requirements is vital. Prior authorization is a cumbersome process that not only delays care but often results in patients going without necessary treatments while they wait for approval. This bill would streamline the process, ensuring that patients get the care they need when they need it.

Furthermore, the education campaign spearheaded by the Department of Professional and Financial Regulation's Bureau of Insurance will ensure that both the public and health care providers are informed about the benefits and coverage of GLP-1 medications. Knowledge is power, and this initiative will empower both patients and providers to make well-informed decisions about the most effective treatment options available.

By passing this bill, the state of Maine will take a critical step in reducing the health care costs associated with managing chronic diseases. In doing so, we will improve the lives of countless individuals who are challenged by the chronic conditions. We can help those who struggle with the financial burden of their medications while ensuring long-term savings to the health care system by preventing expensive and intensive medical care down the line.

I urge you to support this important piece of legislation, which not only addresses the financial barriers to necessary medications but also promotes long-term quality of life and cost savings for individuals and our health care system.

Thank you for your time and consideration.