



HOUSE OF REPRESENTATIVES

2 STATE HOUSE STATION
AUGUSTA, MAINE 04333-0002
(207) 287-1440
TTY: (207) 287-4469

Randall A. Greenwood

38 Witherell Road
Wales, ME 04280
Residence: (207) 754-6604
Randall.Greenwood@legislature.maine.gov

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Senator Bailey, Representative Gramlich, and distinguished members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. I am Representative Randy Greenwood, proudly representing my friends and neighbors in Litchfield, Monmouth, and my hometown in Wales, both in Androscoggin and Kennebec Counties.

I am the sponsor of LD 1058 and I ask for your support.

The importance of this bill is that it prohibits the coordination of benefits when someone is insured under more than one policy that provides benefits for dental services.

The reason I sponsored this bill is from real experience. Last April I had a very bad toothache and my regular dentist referred me to a specialist in the same office.

The claim was submitted in the amount of \$371 to what they refer to as the Primary Insurance and awaited payment. A payment of \$162 was logged and the difference was submitted to my second insurance and they received an insurance write-off notice of \$62, leaving me a balance of \$147 due.

That just didn't make sense. I called Delta Dental, which they consider to be my secondary insurance. After being bounced from agent to agent just trying to avoid my insurance question, I asked to speak with a supervisor.

Through the conversation I learned that they were denying this claim on some self-proclaimed guideline from the National Association of Insurance regarding the Coordination of Benefits, giving them an out not to pay anything for this claim. I learned they had paid ZERO dollars of any of the claims that had been submitted in the past year because the other insurance pays for routine procedures such as cleanings, exams and x-rays.

What often happens is when you actually need the coverage, they deny the payments which leaves customers like you and me stuck with "balance due" notices.

District 56 Litchfield, Wales and Monmouth

I'd be happy to share more but I hope this gives you some context as to why we need to eliminate the insurance companies' coordination of benefits when the insured has more than one dental policy.

Thank you for your time and I'd be happy to answer any questions you may have.