



Dan Demeritt
Executive Director

P.O. Box 193
Orono, Maine 04473
Tel: (207) 852-2087
Email: dan.demeritt@meahp.com

Testimony in Opposition to LD 1058
An Act to Prevent Dental Insurance Companies
from Denying Coverage When Other Insurance is Involved

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Senator Bailey, Representative Gramlich, and Members of the Health Coverage, Insurance, and Financial Services Committee.

My name is Dan Demeritt, the Executive Director of the Maine Association of Health Plans. Insurance coverages offered or administered by our member plans provide access to care and better outcomes for many of the Mainers who receive coverage through an employer plan or the individual market. Our mission as an association is to improve health by promoting affordable, safe, and coordinated health care.

LD 1058 would create an ambiguous and unique standalone coordination of benefits provision for dental coverage that would apply to commercial payers. It would result in double payments to providers or members and the overutilization of services.

Duplication of Coverage of Health Care Services

Health insurance exists to provide people with access to affordable, high-quality care they need while protecting them against the risk of unexpected and extraordinary illnesses and injuries. Reasonable limits and exemptions are spelled out in policies to prevent the overconsumption of services that are not medically necessary.

Coordination of benefits helps to control costs and serves a number of important purposes, including avoiding duplication of coverage, preventing duplicate payments or overpayments, and overlapping of benefits.

Many dental policies, for example, allow for two visits a year for routine teeth cleanings.

LD 1058 would allow individuals covered by more than one health plan to stack their benefits to consume more health care services than would typically be allowed under standard practices of care and prevention. It would also permit providers and/or members to be paid twice for the same service.

This double dipping would drive costs higher for premium payers and create more demand for dental practitioners that are already struggling to provide timely access to care.

We urge a vote of Ought Not to Pass on LD 1058.