



Denise Tepler  
Senator, District 24

**THE MAINE SENATE**  
132nd Legislature

3 State House Station  
Augusta, Maine 04333

**Testimony of Senator Denise Tepler introducing L.D. 910, *An Act to Collect Data to Better Understand the Consumer's Health Insurance Experience***  
**Before the Joint Standing Committee on Health Coverage, Insurance and Financial Services**  
April 8, 2025

Senator Bailey, Representative Matheison, and distinguished members of the Health Coverage, Insurance and Financial Services Committee, I am Denise Tepler, representing Senate District #24, all of Sagadahoc County and the town of Dresden in Lincoln County. I am here today to present LD 910, "An Act to Collect to Better Understand the Consumer's Health Insurance Experience."

In this highly technical committee, you rely on data for much of your decision making. As a former House Chair of HCIFS, I know that there has been much discussion within and without this committee of the use by insurers of denials of prior authorizations and denials of whole claims. We hear from constituents that they are frequent. Delaying or discouraging treatment can cause people seeking healthcare procedures or treatments to give up and delay of health care may lead to death.

The professionals of the Bureau of Insurance and members of this committee need to know that such denials or delays are being done in a just and fair manner — you need to know how often. They are happening in reality, not anecdotes. Delays and denials can be legitimate tools of an insurance company to make sure that recommendations of healthcare professionals are the correct solutions for particular healthcare situations. Delays and denials can be the result of physician errors in doing paperwork. Or perhaps they are being misused. Without systematic data collection, it's hard to know whether these issues are outliers or symptoms of a broader problem. This committee needs to know how frequently denials are happening, and why they are happening, so that you can seek remedies, and so that Maine people can receive coverage for the care they need in a timely fashion. We also need to know what is working well, so we can reinforce successful practices and guide consumers toward better options.

The only tool we have to discern the truth is good data. This bill will hopefully provide the committee and the Bureau with information they currently do not have about what leads to many denials of claims or prior authorizations. By improving our understanding of consumers' lived experience with their health insurance coverage, this bill empowers the Legislature, regulators, and advocates with the insight needed to craft more responsive health policy. It's about taking a data-informed approach to ensure that our healthcare system meets the needs of the people it's intended to serve.

Thank you for your work to improve healthcare for Maine people and I hope you will find this bill as a useful tool to gather information for this work.

I urge this committee to vote Ought to Pass on LD 910. I'm happy to answer any questions you may have.

Thank you.

**Denise Tepler**  
State Senator, District 24

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