



Maine Medical  
Association



**TESTIMONY OF THE MAINE MEDICAL ASSOCIATION  
AND  
THE MAINE OSTEOPATHIC ASSOCIATION**

**In Support of**

**LD 910 An Act to Collect Data to Better Understand the Consumer's Health Insurance Experience**

Joint Standing Committee on Health Coverage, Insurance, and Financial Services  
Room 220, Cross Building, Augusta, Maine  
Tuesday, April 8th, 2025

Good Afternoon, Senator Bailey, Representative Mathieson, and Members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services. My name is Anne Sedlack, and I am the Director of Advocacy at the Maine Medical Association. I am submitting this testimony to support LD 910, An Act to Collect Data to Better Understand the Consumer's Health Insurance Experience, on behalf of the Maine Medical Association and Maine Osteopathic Association.

The Maine Medical Association (MMA) is a professional organization representing more than 4,000 physicians, residents, and medical students in Maine. MMA's mission is to support Maine physicians, advance the quality of medicine in Maine, and promote the health of all Maine people. The Maine Osteopathic Association (MOA) is a professional organization representing more than 1,200 osteopathic physicians, residents, and medical students in Maine whose mission is to serve the Osteopathic profession of the State of Maine through a coordinated effort of professional education, advocacy, and member services in order to ensure the availability of quality osteopathic health care to the people of this State. The MMA and MOA's legislative committees have joined to advocate with one voice in support of LD 910.

This bill would promote transparency and accountability by requiring the collection and publication of data on claims and prior authorization denials. By clarifying insurer practices, this bill will help lawmakers and clinicians identify dangerous trends such as excessive denials, and promote better patient care and access.

LD 910 is also important because revealing the number of denials and why they were denied empowers consumers and clinicians with information about how carriers operate. This publicly available information supports a more efficient, equitable, and patient-centered healthcare system. We have long supported efforts to improve transparency across the healthcare system, particularly insurance practices that impact quality, cost, and outcomes. This bill is consistent with those goals, and for these reasons, we hope you will support LD 910.

Thank you for considering the thoughts of Maine's physicians about LD 910.

Thank you,

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