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Senator Bailey, Representative Mathieson, distinguished fellow members of the joint standing committee on Health Coverage, Insurance and Financial Services, my name is Joshua Morris, and I represent the people of Turner, Leeds, and Wayne. I am here today to present **LD 1152, “An Act to Expand the Right To Shop for Healthcare Services”**.

This bill builds on the right to shop legislation that was passed in 2017. Last session, the legislature made that law permanent allowing Mainers the opportunity to save money in the healthcare system. This bill does three things to build on that legislation and further aid Mainers and our healthcare system to save money and offer more choices.

This bill will extend the right to shop for surgical procedures. This provision makes sense because there is a wide range of costs for surgical procedures. If consumers can find a high quality, lower cost procedure out of network they should be allowed to shop for it.

The bill also requires that insurers offer more savings to their members. The idea behind this is that consumers should be able to shop for services that offer a real benefit and savings to them. It would require that they offer competitive procedures that offer better savings.

This provision is important because one of the issues you will hear about from opponents is that the right to shop is not widely used. One insurance company only offers a \$10 gift card to “incentivize” shopping. If we require more savings to be passed onto consumers, it is more likely people will shop for these services.

The bill also extends the right to shop to more health plans requiring that it be offered by HMOs as well. Regardless of where they get your health insurance, consumers should have the benefit of getting lower prices.

Thank you for your consideration and will be happy to answer any questions you may have.

Joshua Morris
State Representative