

**Testimony of Thomas Page, DO, MBA  
Auburn, Maine  
In Support of LD 1152**

Good afternoon, Senator Bailey, Representative Mathieson, and Members of the Health Coverage, Insurance and Financial Services Committee. My name is Thomas Page and I'm a practicing, Board-Certified Ob/Gyn physician in Auburn. I'm also the sole proprietor of Assurance Ultrasound that provides obstetric, gynecologic, and fertility ultrasound services in Auburn. I appear before you today to testify in support of **L.D. 1152, "An Act to Expand the Right to Shop for Health Care Services"**.

I'd like to be clear that I wholeheartedly believe in the principle of incentivizing the people seeking healthcare services to shop for the best possible care their hard earned dollars can purchase. I applaud Representative Morris for presenting this Bill which seeks to empower all of us to provide the most economically feasible healthcare for our communities, our families, and ourselves.

Shared decision making in the practice of medicine not only includes decisions about medical treatments but also the complicated economic decisions we make regarding our own limited resources.

**L.D. 1152** provides the framework for patients seeking specific medical services to shop for those services and reap the reward of finding the most valuable, or lowest priced, service available to them in their particular situation.

I support this bill but have doubts about the practicality of some of the components. It can be explained best by an **Example**:

An Enrollee, insured by a commercial carrier, is 28 weeks into her otherwise uncomplicated pregnancy when her midwife determines her abdomen is measuring smaller than expected and she'll need an ultrasound to assess the size of her baby. She's already at her provider's office and while attempting to schedule the scan asks about the cost. She's covered by Insurer A but has not yet met the deductible of \$5,000 and will have to pay the full price offered to Insurer A's Enrollees of **\$416<sup>1</sup>** at her provider's office. She asks if she can think about it and try to find a less expensive scan elsewhere.

At home, she visits the **CompareMaine.org** website to shop for better value. She enters the appropriate CPT (Current Procedural Terminology) code of **76816** and sees the "**Maine State Average**" price for that procedure is **\$251**.

She scrolls down the list of Providers offering that specific scan, **76816**, and sees that the average price paid by all the insurers combined, at her Provider's office, is **\$323**, (\$254 of which is the facility fee and \$69 of which is the professional fee.)

Since she hasn't met her deductible and will incur an out-of-pocket cost already, so she decides to call her Provider and two neighboring hospitals to ask about their "Cash" price. Since all hospitals are required to provide "**Price Transparency**" for **300** or so of the most common procedures at their facilities, the cash prices are found on their websites. She discovers that her Provider offers the **76816** scan for **\$488** cash, and the other two hospitals charge **\$579** and **\$433**.

Realizing the cash prices for that service are still higher than the price quoted at her Provider's office, **\$416**, she decides to check the price negotiated by her insurance carrier, Insurer A, with the two other

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<sup>1</sup> Prices represent actual prices referenced at local hospitals, found on the CompareMaine.org website, and by current carriers here in Maine.

hospitals. She discovers, on the **CompareMaine.org** website, that two of the neighboring hospitals list the price paid by Insurer A for a **76816** scan as **\$175**, and **\$56**.

“Excellent”, she thinks, “I’ll save, let’s see,  $251-56 = \$195$ , and because of this slick new law, my insurance carrier will comp me 25%, or  $\$48.75$ ! Woo-Hoo!”

But wait, upon calling one of the other hospitals she learns there is no **76816** scan for **\$56**. Her information is incorrect. She argues that she’s looking at the price right now on the **CompareMaine.org** website, it clearly shows **\$56**!

The clerk on the other end of the phone apologizes but repeats that the cash price for that scan at that hospital is **\$579** and Insurer A did not negotiate such a fabulous deal for that service as to receive a 90% discount on the fee, although try they did. She could be transferred to the billing office and based on her insurance, co-pay, co-insurance, and unmet deductible they could determine a price for that service. And, could they help her with anything else?

She calls the other hospital and hears the same response, there is no **76816** scan for **\$175** either.

Frustrated, our pregnant mom decides to call her Provider’s office and simply schedule the **\$416** scan.

#### **Example Finished.**

What is easily discovered on the **CompareMaine.org** website, at the bottom of each page, is the following:

*This website is for informational purposes only. The data displayed represents the most recent 12-month period (it does not, emphasis mine) and does not reflect current changes in the healthcare market. MHDO has made every effort to provide accurate information. Average payment estimates do not represent what you should expect to pay. Consult your healthcare provider and insurance company to get a personalized estimate.*

This public-facing website, begun in 2015, was never meant to serve as a benchmark for accurate and timely pricing of medical procedures. The most recent data on the website today was compiled between July 1, 2023 and June 30, 2024. It serves as a rough guide to **300** of the more common medical procedures available out of a host of **11,000** CPT codes. It’s a vestige of the more accurate and inclusive All Payer Claims Database published by the Maine Health Data Organization (MHDO) well known and overseen by this committee.

Referring to the previous example, what our Enrollee did not understand is the nuanced pricing and negotiating that occurs between providers and carriers. Many procedure prices are broken down into professional fee and facility fee components. If you click on the “*what makes up this payment*” line on the website, those fees are displayed. The above **\$56** and **\$175** fees are only reflective of the Professional Fee, **\$0** is listed for the Facility Fee at both of those sites. There is clearly a facility fee charged for that procedure by those providers. Why it’s not listed on the website is not explained.

Also, regarding the “**Maine State Average**” of **\$251** as presented, that can’t be accurate. Of the 25 listed providers offering that particular ultrasound study, only one of those prices, offered by the soon-to-be-closing Inland Hospital in Waterville, contains a combined professional and facility fee under **\$251**. (See last page) The combined prices (Professional and Facility fee) offered by 14 of those 25 providers range from **\$201** to **\$775**. The “**Maine State Average**” includes 10 more prices, all well below **\$251** that only include one of the fees, **just** the facility fee or **just** the professional fee.

The "**Maine State Average**" of **\$251** for a **76816** scan on the **CompareMaine.org** website is well outside the 10% margin of error the website allows itself. (A truer price would be about \$494)

The CPT code **76816** scan is one procedure out of **11,000**. The **CompareMaine.org** website contains vague information on only **300** of those procedures. People will be looking for pricing for more than those **300** procedures listed on the website, what then? The "**Maine State Average**" prices that appear on the **CompareMaine.org** website are inaccurate and shouldn't be used as actual reference prices.

**LD 1152** creates an incentive for people to shop for the most valuable and cost-effective medical services. The goal is lower healthcare costs and more affordable prices. **Price Transparency** allows healthcare consumers to compare prices of different providers and choose the best value. We should simplify and not complicate this process. Trying to insert complicated formulas derived from inaccurate and out-of-date government databases designed for other purposes and involving the cooperation of commercial insurers to disclose proprietary pricing mechanisms complicates the process exponentially. An amendment to remove that incentive formula would go a long way in making this a more effective piece of legislation.

Therefore, if the appropriate amendments are applied to this bill, I'd give it my full support.

Thank you,

Thomas Page, DO

Auburn, ME

# CompareMaine.org Pricing for CPT 76816, Ultrasound re-evaluation of Pregnant Uterus

Maine State Average Price = \$251

\* Indicates Incomplete Data

Provider	Avg. Total Payment (\$)	Facility Fee	Prof. Fee
A	323	254	69
B	187	0	187
C	775	720	55
D	164	0	164
E	199	0	199
F	599	548	51
G	607	528	79
H	431	374	56
I	203	0	203
J	215	0	215
K	428	372	56
L	213	0	213
M	532	476	56
N	586	530	56
O	597	555	42
P	243	0	243
Q	239	0	239
R	201	111	90
S	510	428	82
T	380	271	109
U	436	436	0
V	610	545	65
W	446	392	54
X	187	0	187
Y	382	305	77

Average as presented

**\$388**

Providers are listed in the order they appear on the website