



**Testimony of Anthem Blue Cross and Blue Shield**  
**In Opposition to L.D. 1152,**  
**“An Act to Expand the Right to Shop for Health Care Services”**  
**April 8, 2025**

Good afternoon, Senator Bailey, Representative Mathieson, and Members of the Health Coverage, Insurance, and Financial Services Committee. My name is Kristine Ossenfort, and I am the Senior Government Relations Director for Anthem Blue Cross and Blue Shield in South Portland, Maine. I appear before you this morning to testify in opposition to **L.D. 1152, “An Act to Expand the Right to Shop for Health Care Services”**.

We have the following concerns with L.D. 1152:

**1. *The requirement that 25% of the savings be passed on to the member.***

Section 1 of the bill establishes a minimum incentive payment of 5% of the savings. These programs are not without cost. The purpose of offering such incentives to redirect care to lower cost provider is twofold: to lower costs for the members and to lower claim costs to reduce premiums or premium increases. To the extent the incentive payment is increased, the premium savings are reduced.

**2. *Redefining out-of-network provider***

Section 3 of the bill would expand the application of the provision to HMO plans and eliminate the requirement that the out-of-state provider be in Maine, Massachusetts, or New Hampshire and participate in the MaineCare program. This provision of the existing law allows services received from out of network providers to be applied to the in-network deductible and out-of-pocket maximum. This provision is extremely burdensome as it requires a manual process, and it has never been used by one of our members. As a result, we are opposed to expansion of this provision and would suggest that it should be repealed.

Thank you for the opportunity to share these concerns. We urge you to vote “ought not to pass” on L.D. 1152, and I would be happy to answer any questions you may have either now or at your work session.

**anthem.com**

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