

TESTIMONY OF SENATOR JOSEPH BALDACCI
IN SUPPORT OF LD 1310
COMMITTEE ON HEALTH CARE, INSURANCE AND FINANCIAL SERVICES
APRIL 8, 2025

Good Afternoon Chair Bailey, Chair Mathieson, and members of the HCIFS Committee. My name is Senator Joe Baldacci, and I represent Senate District 9, which includes Bangor and Hermon. I am here today to present LD 1310, An Act to Amend the Laws Governing Insurance Coverage of Preventive and Primary Health Services.

None of us enjoy the unexpected costs that frequently accompany attending a doctor or hospital visit. According to a recent Consumers for Affordable Health Care survey, nine out of ten Mainers believe providing affordable, comprehensive health insurance should be a priority for Maine's policymakers. In addition, 70% of those surveyed said they are unsure how much they will have to pay out of pocket for a medical service or prescription. Through this legislation, we have an opportunity to remove this uncertainty for Mainers.

LD 1310 will allow zero deductible health plans, or ZDHPs, to be offered in Maine's fully insured, large group market by creating a limited and conditional exemption from the requirement that the first primary care and behavioral health office visits be provided free of charge to the member. High deductibles are one of the largest financial barriers to care for many Mainers. In fact, over 50% of Mainers reported having trouble affording their deductible and nearly 40% struggled to pay for co-insurance. Despite the legal requirement for free office visits, members often have unpredictable co-insurance or co-payments for services that are done to support the office visit (e.g. lab work, x-rays). Under a ZDHP, members are responsible only for a single combined co-pay and therefore know exactly what they are going to pay before their office visit. This removes the uncertainty and fear of high medical costs that too many Mainers face when deciding whether to seek medical care.

Not only do ZDHPs alleviate concerns about unpredictable medical costs, but they have also been shown to increase utilization of primary care, preventive services and cancer screenings when compared to other healthcare plans. As policymakers, we strive to improve the health of our communities. Passing this legislation will get us one step closer to ensuring that all Mainers are accessing affordable, transparent, and quality health services. Therefore, I urge this committee to vote Ought to Pass on LD 1310. Thank you for your time and consideration.