



Maine People's Alliance

Testimony in support:

LD 1496, "An Act to Ensure Ongoing Access to Medications and Care for Chronic Conditions and Conditions Requiring Long-term Care by Changing Requirements for Prior Authorizations"
Joint Standing Committee on Health Coverage, Insurance and Financial Services
April 24, 2025

Senator Bailey, Representative Mathieson, and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services, my name is Laura Harper. I live in Hallowell and am a Senior Associate at Moose Ridge Associates. Today I'm testifying in support of LD 1496, "An Act to Ensure Ongoing Access to Medications and Care for Chronic Conditions and Conditions Requiring Long-term Care by Changing Requirements for Prior Authorizations" on behalf of my client, Maine People's Alliance (MPA.)

The mission of MPA is to create a world where everyone has what they need, contributes what they can, and no one is left behind. With more than 32,000 members across Maine, we are the state's largest community action organization. Over the past four decades, MPA has worked to build a powerful statewide grassroots movement for progressive social change, serving as a leader in state campaigns for expanded health care access, toxics use reduction, affordable housing, universal home care, clean elections reform, racial justice, immigrant rights, a higher minimum wage and tax fairness. We are dedicated to providing Maine people with the tools, knowledge, skills and opportunity to become involved in the decision-making processes that affect their lives.

Our members desperately want health care reform. The current system is broken; it favors insurance companies, drug manufacturers, and pharmacy benefit managers over healthcare consumers. It is built for profits instead of people. LD 1496 won't fix the system, but it will restore some balance in favor of Mainers and their health care providers. By setting limits on insurance company requirements for prior authorization before they will cover the cost of a prescription, we can make an important difference in the lives of Mainers. People's healthcare decisions shouldn't be arbitrated by insurance companies.

Furthermore, this bill will improve continuity of care by requiring insurance companies to continue covering treatments, services or medications for at least 90 days after there are changes within their own health plan, or a person needs to change plans due to a loss or change of employment. When a person is stable under a course of treatment but their health plan changes, they will no longer face disruptions. This means greater stability for the patient, less time away from work or their family, and a chance at improving their quality of life, something every Mainer deserves.



The bottom line is Maine lawmakers must take action to address access and affordability for health care consumers. LD 1496 puts right some of the existing wrongs in how insurance companies use prior authorization to delay and deny life-saving medical care. Our members' experience shows us that denials can be issued without explanation or justification; there is a lack of information on how the denial can be appealed, added to a lack of guidance on alternative treatment options. It's easier not to cover the cost of treatment when you can keep patients and clinicians in the dark.

It's time to shed some light on prior authorization bureaucracy and establish improved patient protections. MPA urges lawmakers to support this bill. LD 1496 is an important step in ensuring health insurance companies play fair when it comes to requirements for prior authorizations. Please vote "ought to pass" on this bill. Thank you for your time today and I'm happy to try and answer any questions you have.