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Testimony in Opposition to LD 1512

An Act to Increase the Commercial Insurance Reimbursement Rate for Ambulance Services
April 24, 2025

Senator Bailey, Representative Mathieson, and Members of the Health Coverage, Insurance, and Financial Services Committee.

My name is Dan Demeritt, the Executive Director of the Maine Association of Health Plans. Insurance coverages offered or administered by our member plans provide access to care and better outcomes for many of the Mainers who receive coverage through an employer plan or the individual market. Our mission as an association is to improve health by promoting affordable, safe, and coordinated health care.

Health plans do not require members to file an insurance claim for a covered service obtained in network. Nevertheless, we are opposed to the bill due to philosophical objections to the proposal.

The Many Values of Health Coverage

The value of health insurance extends beyond the processing and payment of claims. Members who pursue and pay for services outside of their health plan coverage do not benefit from the protections and insights of their health insurance carrier.

This can include the benefits of a carrier's contractual rates, mitigating future financial risk by applying costs toward a member's deductible or out-of-pocket-maximums, and the protections that carriers provide by combining insights into a patient's individual medical history and a global view of a complex and ever-changing health care system.

Thank you for your consideration. We urge a vote of Ought Not To Pass on LD 1512.