



Dan Demeritt  
Executive Director

P.O. Box 193  
Orono, Maine 04473  
Tel: (207) 852-2087  
Email: dan.demeritt@meahp.com

### **Testimony in Opposition to LD 1502**

An Act to Update the Requirements for Health Insurance Coverage of Prostate Cancer Screening  
April 29, 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 commercial coverage.

---

Prostate cancer screening does not have a United States Preventive Services Task Force recommendation of “A” or “B” (it is a “C” recommendation); therefore, the Affordable Care Act does not require private health insurance or Medicaid programs to provide coverage for prostate cancer screening as a preventive service.<sup>1</sup> Nevertheless, it has been mandated coverage in commercial plans in Maine law since 1998; however, it can be subject to cost shares that apply to other similar types of screening.<sup>2</sup>

#### **First Dollar Coverage for Expanded Testing**

LD 1502 expands the existing coverage for prostate cancer screening in the following ways:

1. **First Dollar Coverage:** It eliminates cost sharing for the initial screening and any medically necessary diagnostic and follow up testing, creating inequity in insurance coverage for a particular patient group. and higher premium for all other insured members of the plan. The removal of cost share does not lower the cost of the test. It simply shifts the cost to all members of the plan via higher premium rates.
2. **Broadens Definition of Covered Testing:** One of the many values of health insurance is identifying the evidence-based treatments and services that deliver value and improve outcomes for patients. L.D. 1502 would require access to screening that may be experimental or not accepted as the established standard of care. Maine patients and providers who disagree with carrier determinations regarding medical necessity have rights to appeals and an independent dispute resolution process.

#### **Mandate Study, Defrayal Analysis & Effective Date**

L.D. 1502 expands an existing mandate and Maine’s existing Essential Health Benefits. If the Committee is interested in pursuing this legislation it should be subject to a mandate benefit review by the Bureau of Insurance under 24-A M.R.S.A. § 2752 and an assessment of potential defrayal obligations.

Also, the effective date should be moved to plans beginning January 1, 2027, to allow carriers to price the additional costs into their premium calculations.

Thank you for your consideration. We urge a vote of Ought-Not-To-Pass.

---

<sup>1</sup> <https://www.uspreventiveservicestaskforce.org/uspstf/recommendation/prostate-cancer-screening>

<sup>2</sup> <https://www.maine.gov/pfr/insurance/consumers/consumer-guides/mandated-health-insurance-benefits>