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Alliance for Addiction and Mental Health Services, Maine *The unified voice for Maine's community behavioral health providers*

Testimony in Support of **An Act to Improve Parity in Insurance Coverage for Outpatient Counseling** **Services in Maine – LD 1589** April 30, 2025

Good morning, Senator Bailey, Representative Mathieson, and honorable members of the Committee on Health Coverage, Insurance and Financial Services. My name is Adam Bloom-Paicopolos. I am a resident of Wells and am proud to serve as the Executive Director of the Alliance for Addiction and Mental Health Services, Maine (the Alliance). The Alliance is the statewide association representing Maine's community-based behavioral health agencies who provide mental health and substance use services to over 80,000 children, adults, and families annually. The Alliance advocates for the implementation of sound policies and evidence-based practices that serve to enhance the quality and effectiveness of our behavioral health care system.

On behalf of the Alliance, I am here today to speak in strong support of LD 1589, "An Act to Improve Parity in Insurance Coverage for Outpatient Counseling Services in Maine."

LD 1589 would significantly improve access to mental health services for Maine residents by ensuring parity across payors for outpatient counseling services. The Alliance thanks Representative Crafts for bringing this important legislation forward.

Maine, like many states across the country, faces a severe shortage of mental health providers, with rural areas particularly underserved. This shortage is only exacerbated by unprecedented levels of demand for behavioral health services resulting in significant access to care challenges across the state. The current private insurance reimbursement structure intensifies this problem by creating unnecessary barriers to care. By requiring minimum reimbursement of at least 150% of the MaineCare rate, LD 1589 works to address this issue.

Current reimbursement rates often fail to cover the actual cost of providing quality care, driving many community-based agencies away from insurance networks entirely or forcing them to limit the number of privately insured clients they can serve. With waitlists for mental health counseling services from community organizations reaching over eight months according to a recent study by the Alliance and NASW Maine – individuals and families with few options are often faced with the choice of waiting almost a year for high-quality care from a provider in their local community or turning to out-of-state virtual therapy from private corporations.

While some carriers already meet or exceed the minimum reimbursement threshold proposed by this legislation, most others do not. Private insurance rates are negotiated with each agency individually, with rates sometimes as low as only 60%

of what MaineCare pays – which in itself is not sufficient to improve access to care or enable meaningful clinical hiring by community-based agencies in one of the highest demand services in the state.

The Alliance also strongly supports the bill's prohibition against discrimination based on license type. The arbitrary devaluation of specific mental health credentials ignores the substantial training and expertise these professionals bring to their work. By requiring insurers to provide coverage for services delivered by all licensed counseling professionals, this bill would immediately expand the available provider network for patients seeking mental health services from local, community-based agencies in Maine.

Lastly, but critically, this legislation recognizes that mental health care is essential health care. Despite advances in mental health parity laws at the federal level, significant disparities persist in how mental health services are covered and reimbursed compared to physical health services. LD 1589 would help correct this imbalance by ensuring that Maine residents have meaningful access to a full spectrum of qualified mental health providers.

I respectfully urge the Committee to support LD 1589 and help create a more equitable, accessible mental health care system for all Maine residents. Our families and communities depend on it.

Thank you for the opportunity to provide testimony this afternoon. I would be happy to answer any questions from the Committee.

Respectfully,

A handwritten signature in black ink, appearing to read 'Adam Bloom-Paicopolos', with a stylized flourish at the end.

Adam Bloom-Paicopolos, MPP
Executive Director