

April 29, 2025

Senator Bailey, Representative Mathieson and distinguished members of the Health Coverage, Insurance and Financial Committee. My name is Crystal Zagwyn, I am an individual provider in Richmond, Maine testifying on behalf of the rural population I serve.. I present today offering my testimony in support of this bill, LD 1785, An Act to Encourage Competition by Requiring Independent Health Care Provider Cost-of-living Adjustments in Health Insurance Contracts.

Healthcare in Maine is in a crisis and the healthcare system is broken. Independent providers are often the first line of care in underserved Maine communities. These providers service a majority of low socioeconomic demographics including those on state and federal assistance programs, those with a fixed income living with a disability, seniors on retirement, and individuals with chronic conditions.

Currently there are 418 ACTIVE Chiropractic licenses out of 1068 registered licensees, many of them failing to renew, canceled, retired, closed, or moved out of the state per a licensee search conducted 4/29/25 on the Maine.Gov Regulatory Licensing and Permitting search result.

The number one reason that chiropractic practices in the state of Maine are converting to cash based practice is due to poor insurance reimbursement. This reduces access to care for those who are in rural Maine areas on state or federal funded programs, and those who pay high premiums for third party coverage. The last insurance rate of reimbursement review with updates to reimbursement for chiropractic was in 2012, and this does not allow for the necessary cost of business with inflation since then to bring us to current day 2025.

The reason there has been no change for small non-hospital affiliated providers who are independent or less than 45 providers is due to the insurance contractual renewal in an evergreen clause. Evergreen clauses state that the contract automatically renews, with no room for negotiation for the individual provider. There is no good faith re-evaluations occurring by the third party payors, as the last rate change was in 2012. To keep an independent facility or private office open and running on 2012 dollars in the year 2025 is impossible, without access to negotiation of payment from third party payers.

With the closure of several Maine hospital departments and facilities, it is imperative the State of Maine supports those independent providers across all specialties that are actively serving this population.

Mandating COLAs helps ensure that communities continue to receive access to timely, affordable care which reduces the strain on the urgent care and emergency departments at large healthcare systems which are already bursting with overcapacity as the current climate of healthcare in Maine stands. With larger facilities facing closures and layoffs, it becomes harder to access the healthcare that Maine residents should have as a basic human right.

Legislators, Maine needs your help to step up to the plate and help protect the health care rights that Mainers are being forfeited with implementing this COLA bill and putting an end to the evergreen contracts.

Respectfully,

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References:

Chiropractic Licensure Status Check 4/29/2025:

<https://www.pfr.maine.gov/ALMSOnline/ALMSQuery/SearchResults.aspx>