



Testimony of Anthem Blue Cross and Blue Shield

In Opposition to L.D. 1906

"An Act to Improve Accountability and Understanding of Data in Insurance Transactions"

May 13, 2025

Good afternoon, Senator Bailey, Representative Mathieson, and Members of the Health Coverage, Insurance, and Financial Services Committee. My name is Kristine Ossenfort, and I am the Senior Government Relations Director for Anthem Blue Cross and Blue Shield in South Portland, Maine. I appear before you this afternoon to testify in opposition to **L.D. 1906, "An Act to Improve Accountability and Understanding of Data in Insurance Transactions."**

At first glance, L.D. 1906 would seem hard to argue against. But as this Committee is well aware, when it comes to health care coverage, things are rarely as simple as they appear at first glance.

Anthem supports reasonable transparency that enhances employer oversight and plan accountability without undermining the protections, efficiencies, and flexibility afforded by federal law. In fact, our contracts with employers already provide for audit rights.

L.D. 1906, however, would impose sweeping audit and data mandates on third party administrators (TPAs) and pharmacy benefit managers (PBMs) that would conflict with federal law, increase administrative burden, increase employer costs, and threaten the flexibility that makes self-funded health plans viable for Maine businesses.

Our concerns with L.D. 1906 include the following:

➤ **Ownership of data**

- L.D. 1906 would provide that the plan sponsor or employer owns the claims data relating to the contract. This presumes that employers have or should have an automatic or absolute right to all claims data, regardless of its source or proprietary

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