

TESTIMONY OF JULIA M UNDERWOOD

In support of LD 631

An Act To Provide Funding for Maine's Health Insurance Consumer Assistance Program

Senator Sanborn, Representative Tepler, and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services:

My name is Julia Underwood. I am the Associate Director of Consumers for Affordable Health Care. I am here to testify in support of LD 631, An Act To Provide Funding for Maine's Health Insurance Consumer Assistance Program.

Consumers often find utilizing private health insurance benefits confusing. Challenging an insurance company's decision to deny a claim can be particularly confounding for consumers and providers alike. Maine's Health Insurance Consumer Assistance Program functions as a resource for both.

Attached to my written testimony are the statements of three consumers who could not be here today; consumers who availed themselves of the Consumer Assistance Program, and who also support LD 631. The first is from Anthony Giguere, a resident of Topsham, who suffers from Crohn's disease. Because of the severity of his condition, Mr. Giguere's physician, in consultation with a national specialist, recommended he receive a course of treatment that has been studied only recently, but which results in positive health outcomes in medical studies. When their initial attempt to get coverage failed, they turned to the Consumer Assistance Program for help. We successfully challenged the insurance company's clinical guidelines. Mr. Giguere is now receiving this potentially life-saving treatment.

The second is from Stephen Levine, a resident of Westbrook. Mr. Levine is challenging his insurance company's decision to deny coverage at an in-network rate for medical care delivered by an out-of-network specialist. Over the course of three years, Mr. Levine endured multiple medical interventions for a hernia that resulted in significant complications and extensive scarring in his abdomen. He turned to the Consumer Assistance Program for help in demonstrating that the surgery required to treat his condition involved much more complex procedures than otherwise qualified providers were prepared to perform.

The third statement is from William Cox, a resident of Auburn. Mr. Cox received a routine colonoscopy, which should have been covered at no cost to him. After the procedure, he received a bill for some services inappropriately. Mr. Cox sought to resolve this billing problem himself. Ultimately he turned to Maine Health Insurance Consumer Assistance Program, which helped him secure coverage for the services.

These three disparate cases, challenging decisions about medical policy guidelines, out-of-network care, and a hospital bill, demonstrate the breadth of issues consumers face when appealing adverse coverage decisions. In all three, the consumers relied upon the Consumer Assistance Program to help them analyze their coverage, determine if the insurance company's decision was correct, and seek redress when appropriate. Funding for Maine's Health Insurance Consumer Assistance Program will ensure consumers have this important service available to them in the future. Thank you.

TESTIMONY OF ANTHONY GIGUERE
in support of
LD 631, *An Act To Provide Funding for Maine's Health Insurance Consumer Assistance Program*

Senator Sanborn, Representative Tepler, and distinguished members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services:

My name is Anthony Giguere. I live in Topsham, Maine. I am here to testify in support of LD 631, *An Act To Provide Funding for Maine's Health Insurance Consumer Assistance Program*.

Consumers for Affordable Health Care (CAHC) has been instrumental in ensuring I obtained coverage for medically necessary health care I need to treat severe Crohn's disease. Specifically, my doctor, in consultation with a specialist in Boston, sought to put me on a course of medication that my insurance company would not approve. My doctor handled the Level One appeal, which did not succeed. At that point, his office contacted CAHC for help.

The Level One appeal failed because neither my doctor nor I realized that, in order to get approval for this treatment, the insurance company's clinical guidelines had to be challenged. CAHC staff knew this, however. They undertook significant research on this particular drug, found recent medical studies to support its use in cases such as mine, wrote a Level Two appeal citing these studies and arguing for coverage, and served as my advocate during a telephonic hearing on the appeal. The Level Two panel reversed the denial and approved coverage.

I think it is fair to say that, without help from Maine's Health Insurance Consumer Assistance Program, I probably would not have succeeded in getting coverage for this potentially life-saving course of treatment. I am deeply grateful that the Legislature has funded this important service for health care consumers. I strongly support LD 631 so that other Mainers who face obstacles getting the health care coverage they need have a Consumer Assistance Program to rely upon. Thank you.

TESTIMONY OF STEPHEN LEVINE
in Support of
LD 631, *An Act To Provide Funding for Maine's Health Insurance Consumer Assistance Program*

Senator Sanborn, Representative Tepler, and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services:

My name is Stephen Levine. I am a resident of Westbrook and the designated broker/owner of American Real Estate, also located in Westbrook. I am here to testify in support of LD 631, *An Act To Provide Funding for Maine's Health Insurance Consumer Assistance Program*.

First, a little bit about my medical history. In February 2017, I underwent surgery for a bilateral inguinal hernia repair. Almost immediately, I started experiencing significant abdominal pain. In July 2018, I underwent surgery to remove a synthetic mesh that had been inserted into my abdomen during the hernia repair. This new surgeon found that the mesh had moved. He was able to remove some, but not all, of it. The rest had fused with or grown into one of my arteries. Thereafter, I consulted with numerous surgeons and pain specialists, and endured multiple surgical and other procedures, all in an effort to address the unrelenting and debilitating pain. None of it worked.

During that time, my medical condition deteriorated, adversely affecting my ability to conduct business, compromising my personal relationships, and making my life miserable. I could not stand for longer than 10 minutes. I could not find any pain relief. And I needed assistance to accomplish the most basic tasks in life.

I finally found a surgeon who specializes in complex hernia cases such as mine, where there is extensive internal scarring from prior surgeries, who also specializes in the remediation of associated pain. In fact, I had been referred to this surgeon earlier in my effort to obtain treatment. This specialist has operated on me twice. The first time, he removed the remaining mesh, including the piece that had fused with my artery. The second time he actually found and repaired an undiscovered hernia, one that likely resulted from an injury during one of my earlier surgeries, a hernia that would not have shown up on any type of imaging study.

I reached out to Consumers for Affordable Health Care (CAHC), which currently serves as Maine's Health Insurance Consumer Assistance Program, because my insurance company maintains that the health care I received from this specialist could have been provided in-network. Having met with multiple surgeons who could not or would not treat me, I do not believe that is true. CAHC staff is helping me challenge this adverse health care coverage decision. At this time, the issue is unresolved.

Now, I believe I am a fairly sophisticated consumer in most areas of my life. In my professional work, for example, I deal with contracts, rules, procedures, and negotiations. It was and is clear to me, however, that I need a consumer advocate to help me navigate the health insurance appeals process. For one thing, the process is both lengthy and confusing. For another, in the beginning I could barely function. I was in no condition to figure out the appeals process.

It has been enormously helpful and reassuring to me to know that there is a place I can turn to for help, CAHC, which has staff available to assist consumers with complex health insurance matters. I want

consumers in the future to also have someone fighting on their behalf, someone who understands the system. I urge you in the strongest possible terms to support LD 631. Thank you.

TESTIMONY OF WILLIAM COX
Supporting LD 631
An Act To Provide Funding for Maine's Health Insurance Consumer Assistance Program

Senator Sanborn, Representative Tepler, and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services:

My name is William Cox. I am a resident of Auburn and I am here today to urge you to support LD 631.

In August 2020, I had a routine colonoscopy. In advance of the procedure, I confirmed with my insurance company it would be covered at 100%. Afterwards, however, I received an \$850 bill for a shot I was given prior to going into the operating room.

I called my insurance company about this bill and was told that the codes the hospital provided were not used in preventive care. I consequently followed the directions on the Explanation of Benefits and appealed the decision. In my appeal, I explained that the procedure and all associated medical care should be covered at no cost to me because it was preventive. I explained that I am not a doctor and am not in the habit of challenging my medical care. When given this shot, I did not object. I also stated that I expected my doctors and the insurance company to work in concert. My insurance company upheld the decision, however.

The issue of these billing codes sent me on something of a wild goose chase. I got a different story from the hospital each of two times I spoke with the billing department. I got a completely different story in a later conversation with my insurance company. Because of all this contradictory information, when I contacted Consumers for Affordable Health Care (CAHC), we entertained the possibility the bill was actually a surprise medical bill. Ultimately, CAHC staff drafted a Level Two appeal for me arguing that I had no contractual obligation to make sure the hospital used the appropriate billing codes. The Level Two appeal succeeded.

Figuring out how to make sure I would not be liable for this particular bill was like wandering through a maze: there were wrong turns, dead ends, and the path out was uncertain. CAHC helped me through the maze. Above all, it was quite a relief knowing that I was not alone in navigating this matter. Having someone in my corner who knows the system was invaluable during this surprise financial stress.

I support LD 631 because Mainers need a Consumer Assistance Program to advocate for them when insurance companies deny them the coverage to which they are entitled. Thank you.