



TO: Senator Heather Sanborn, Chair
Representative Denise Tepler, Chair
Members, Joint Standing Committee on Health Coverage, Insurance and Financial Services

FROM: Dan Colacino, Vice President

DATE: March 17, 2021

RE: LD # 441

On behalf of the Maine Association of Health Underwriters (MaineAHU), I am pleased to have the opportunity to submit comments on the proposed bill.

MaineAHU is a state chapter of the National Association of Health Underwriters and represents licensed agents, brokers, and employee benefit consultants who sell and service individual and group health, disability, Medicare, and long-term care insurance.

We are writing to oppose LD 441.

The proposed bill would add a requirement that all insured group and individual plans in the State include coverage for dental services.

While we agree that dental care is an important element in overall health, we feel it should be at the option of the member whether to add coverage for dental services. Dental care, to a large degree, consists of services that can be planned and budgeted, unlike medical care. Health insurance is intended to protect against unforeseen and high-cost medical expenses and, while dental care is not inexpensive, it doesn't compare to the crippling effect of major medical expenses. The goal these days is to get as many people insured as possible. Adding more services to the policy only makes medical insurance more expensive and moves us that much further from our goal.

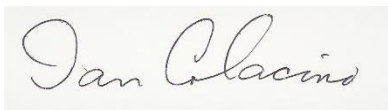
People purchasing Individual and Group health insurance policies are extremely price sensitive and requirements to add benefits on top of normal yearly trend increases results in more people, in both employer group plans and individual plans, making the decision to drop their coverage. While the cost of any individual new benefit may be minimal, it's the cumulative effect of many small increases that concerns our members and their clients.

Requirements to include increased benefits, in the absence of a request by the policyholder, amounts to an unfunded mandate for individuals and employers without giving them the option to agree or disagree.

We agree that the intent is well meaning. However, we feel that it would be better served to make this increase a rider or separate policy, available to those who want to purchase it, rather than a mandate for all policyholders.

We would like to thank the Committee for considering our comments and the opportunity to express our views. If you have questions, please feel free to contact me.

Respectfully,

A handwritten signature in cursive script that reads "Dan Colacino". The signature is written in dark ink on a light-colored, slightly textured background.

Dan Colacino

Vice President

Maine Association of Health Underwriters

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