



**Northern Light
Health**

LD 945 An Act Regarding Notice by Health Insurance Carriers of Policy Changes

Testimony in Support

April 6, 2021

Senator Sanborn, Representative Tepler and members of the Insurance and Financial Services Committee, my name is Lisa Harvey-McPherson RN, I am here today providing testimony on behalf of Northern Light Health and our member organizations to speak in support of this bill. Northern Light Health member organizations include 10 hospitals located in southern, central, eastern and northern Maine, 8 nursing facilities, air and ground ambulance, behavioral health, addiction treatment, pharmacy, primary and specialty care practices and a state-wide home care and hospice program. Ninety three percent of Maine's population lives in the Northern Light Health service area. Northern Light Health is also proud to be one of Maine's largest employers with over 12,000 employees statewide.

We spend quite a bit of time working with the members of this committee, carriers and patient advocates on issues impacting the accuracy of health care claims. The issues we discuss are important and every year we make progress working together. The bill before you today is an important step forward to assist us as providers of healthcare to issue accurate claims for services. The problem this bill addresses is notice to health care providers when health care insurance carriers change coverage policies.

Finding information on changes in carrier coverage policies is a time-consuming journey for our staff. There are no consistent communications standards, so we search a variety of websites to review carrier newsletters, read list serves, and reimbursement policy pages to find the information. When we find the information, we adjust our claims systems accordingly. When we can't find the information, we learn of the change when our claims are denied, and then we pursue an intensive process to resubmit claims reflecting the new coverage policy.

The bill before you today establishes a notice standard by requiring notice in writing to each provider, and the notice must be the only written subject of the communication. Implementing this standard will save our staff hours of time and improve the claims submission process which is a goal we all can support.

Thank you.

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Northern Light Health

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Northern Light Health Foundation
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