

Robert Reed  
Lewiston

To: Maine Legislature - Committee on Health Coverage, Insurance & Financial Services

Date: Hearing Date April 14, 2021

Re: Testimony on LD 1317

To the Chairs and Members of the committee and to the Legislative Staff my gratitude for allowing my testimony on the bill before you. My name is Robert Reed, and I am the Executive Director of the Maine Chiropractic Association. My testimony today is in support of the bill before you and will speak to the why the bill has been submitted for consideration. You will hear testimony today from several healthcare providers in different fields, all with the same concern – that insurance carriers hide behind various layers of rules and policies unknown to the health provider community - rules which impede reimbursement for appropriate services rendered. You will hear of reimbursement being held or denied for internal review system and of claims being denied without explanation all in the name of wanting to fight fraud and abuse. Worst of all, you will learn of people hired to do reviews who are not trained to even understand the type of healthcare professional they are reviewing, instead relying on algorithms or internal policies which require reviews based on statistical data only. You will also likely hear from insurance carriers explaining that their efforts to review claim are to ensure best spending of healthcare dollars - but is it?

You as a committee can require the carriers to provide the same level of explanation as Medicare does on a national level – make it transparent to all involved exactly when a claim might be reviewed through open policies which clearly outline the steps and details as well as the reasoning behind the question. You also have the ability through this bill to ensure that any review is done by people trained to do so and who understand what they are reviewing. I have had the good fortune of working with carriers and with Medicaid to change how reviews are done and to allow local doctors in the same specialty to be involved with either the training of review staff or actually part of the review team itself. That has led to better results while still ensuring the healthcare dollars are being spent appropriately, both in the claims reimbursement and in the internal costs for the reviews.

I am happy to answer any questions you may have at this time.

Respectfully Submitted,

Robert A. Reed, Executive Director  
Maine Chiropractic Association