

April 22, 2021

To: Members of the Joint Standing Health Coverage, Insurance and Financial Services Committee

Re: LD556, An Act Regarding Copayment and Coinsurance Issues for Chiropractic Doctors

Dear Members of the Committee,

Thank you esteemed members of the Joint Standing Committee on Health Coverage Insurance and Financial Services. My name is Dr. Andre Nadeau. I am a resident of Winthrop and a lifelong resident of the state of Maine. I am a former president of the Maine Chiropractic Association and have practiced in Augusta for 30 years.

I am testifying today in favor of the LD 556.

I will keep this short and to the point. When a person purchases insurance coverage they are expecting to have assistance in paying for whichever service is covered. If one were to go to an orthopedist it is not uncommon for the visit to cost \$300. It is reasonable to pay a \$50 co-pay because you are still receiving a benefit from your insurance to cover the rest of the cost.

A given visit at any chiropractic office may cost \$42. If your co-pay is \$50 you actually get no financial assistance from your insurance company to seek care from that chiropractic doctor.

However, the insurers do not hesitate to claim that they cover chiropractic care. This is a common scenario throughout the state of Maine.

This Bill will allow patients to actually receive financial assistance from their insurance companies on covered services that are inexpensive and actually a cost saving.

Therefore I am asking you to vote in favor of LD 556. Thank you for your time.

Sincerely,

Andre R Nadeau DC,