



**MAINE ASSOCIATION
OF
HEALTH PLANS**

**Testimony of Katherine Pelletreau
to the Joint Standing Committee on Health Coverage, Insurance and Financial
Services**

In Opposition To

LD 556 An Act Regarding Copayment and Coinsurance Issues for Chiropractors

April 22nd, 2021

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

My name is Katherine Pelletreau and I am the Executive Director of the Maine Association of Health Plans (MeAHP). MeAHP has five members including Aetna, Anthem Blue Cross and Blue Shield, Cigna, Community Health Options and Harvard Pilgrim Health Care. Collectively, MeAHP's members provide or administer health insurance coverage to over 600,000 Maine people. The organization's mission is to improve the health of Maine people by promoting affordable, safe and coordinated healthcare.

MeAHP opposes this bill as it would increase costs without necessarily improving the care that patients receive.

We suspect that what is driving this bill is that specialist co-pays are typical for chiropractic services.

Plans define several types of practitioners as primary care providers including MDs, PAs, and NPs. Chiropractors are not considered primary care providers but specialists and therefore subject to a higher specialist co-pay. This is done deliberately to drive members towards comprehensive primary care services with more highly trained and certified primary care practitioners who provide a full array of primary care services. Members have access to chiropractors' services just as they would to other types of specialists such as physical therapists or acupuncturists.

This bill would increase costs for purchasers by requiring carriers to design benefit plans that charge no more in co-pay for chiropractic services than for primary care providers.

A second issue that might be behind the bill is that it is common for chiropractors to bill separately for an office visit and an adjustment, each of which would trigger a cost share.

Thank you for your consideration of these comments.