

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

Date: Hearing Date April 22, 2021

Re: Testimony on LD 556

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.

In Maine we are now routinely seeing healthcare provider specialist copays which are routinely \$50.00 and sometimes as high as \$75.00 or more. For those providers like chiropractic whose treatment of an injured patient could require multiple visits this could mean a significant cost to the patient over time. In many cases the copay required exceeds the allowed or contracted charge for the services thus the patient carries the entire burden of payment. When a patient gets little or no benefit from the coverage, they are for all extensive purposes considered "underinsured" if not "uninsured".

Speaking personally, some carriers will charge a copay for one service in the office and then apply a coinsurance to another service during the same visit. For chiropractic that means a copay for the manipulation and coinsurance for the therapeutic treatment which now falls under the physical therapy benefit, subject to deductible. This is a recent change from prior years when all services in a chiropractic visit simply applied to a single copay.

We are asking the committee to consider ending this practice. You can either limit the copay to a percentage or fee above the base for primary care copays or to limit application of copays and coinsurances to one or the other during the single visit. Doing so will help patients obtain the full level of care they require instead of making healthcare decisions based solely on what they can afford.

We do realize that this would cause an insurer to re-examine rates for premiums however the cost to do so is minimal given there would still be some portion of the bill left for the patient to pay.

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

Respectfully Submitted,

Robert A. Reed, Executive Director

Maine Chiropractic Association