



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 922 An Act to Help Cancer Patients with Fertility Preservation  
LD 1357 An Act to Require Private Insurance Coverage for Postpartum Care  
LD 1539 An Act to Provide Access to Fertility Care  
LD 1531 An Act to Provide Affordable Behavioral Health Services to  
Individuals under 26 Years of Age**

**May 5th, 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.

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MEAHP is offering consolidated testimony on the series of mandated benefit bills before the Committee on May 5<sup>th</sup>, 2021.

All these bills propose to expand coverage and, should the Committee decide to move forward, will need study by the Bureau of Insurance to determine their cost and impact to consumers.

As you are aware, requiring any additional coverage, no matter how well intentioned, directly correlates to an increase in costs which ultimately impacts premiums and makes coverage more expensive for members.

Health insurance premiums track underlying health care costs and are regulated at both the state and federal level. Mandated medical loss ratio (MLR) requirements regulate the amount of each dollar received in premium that must be spent on medical costs and quality improvement -- 80% for individual and small group plans and 85% for large groups. Should carriers exceed these limits, they must provide refunds to purchasers.

Mandated benefits apply only to state regulated fully insured plans which represent 23-25% of insureds in Maine according to the Maine Bureau of Insurance. These bills, if passed, will not apply to Medicare, Medicaid, self-insured ERISA plans, or federal employees.

Thank you for your consideration of these comments.