



**TO: Senator Heather Sanborn, Chair**  
**Representative Denise Tepler, Chair**  
**Members, Joint Standing Committee on Health Coverage, Insurance and Financial Services**

**FROM: Dan Colacino, Vice President**

**DATE:**

**RE: LD # 323, 333, 649, 791,849, 1007, 1361**

---

On behalf of the Maine Association of Health Underwriters (MaineAHU), I am pleased to have the opportunity to submit comments on the proposed bill.

MaineAHU is a state chapter of the National Association of Health Underwriters and represents licensed agents, brokers, and employee benefit consultants who sell and service individual and group health, disability, Medicare, and long-term care insurance.

We are writing to support LD xxx.

We very strongly endorse the continued and expanded use of Telehealth as a means of delivering health care in the State. The emergency measures enacted during the pandemic should be extended and made permanent.

We would urge the Committee to be certain each proposal is carefully reviewed in terms of existing Federal law, appropriate medical practice and to avoid unnecessary cost or utilization. We agree that audio only should be an option, but only if it is the only option available, to minimize overutilization. LD 333 requires "...reimbursement for telehealth services must be made on the same basis and at the same rate as if the services were delivered in person." It should be noted that Medicare has published Telehealth codes and rates so it's important to ensure that there is no conflict with the large number of Medicare Advantage and Medicare Supplemental plans filed in the State.

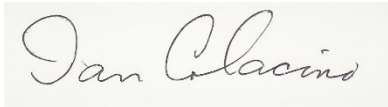
There is language that would prohibit a carrier from placing restrictions on prescribing medication through telehealth that are more restrictive than requirements of applicable state and federal law for prescribing medication in person. Does that mean that controlled substances can be prescribed virtually by a properly licensed provider? That may make sense during the pandemic but beyond that may not be proper.

Additionally, we would urge consideration of the following:

- Can a plan have a network of participating vs. non-participating telehealth providers?
- What is the criteria regarding Electronic Health Records; who are they provided to? Continuity of care?
- Is there criteria that all providers providing virtual consultations are required to have access to a national drug database in order to prescribe?
- What is considered an "episode" of care in terms of a claim as there may be call backs, test results, etc.

We would like to thank the Committee for considering our comments and the opportunity to express our views. If you have questions, please feel free to contact me.

Respectfully,

A handwritten signature in black ink on a light beige background. The signature reads "Dan Colacino" in a cursive, flowing script.

Dan Colacino

Vice President

Maine Association of Health Underwriters

[info@dancolacinollc.com](mailto:info@dancolacinollc.com)

518-229-8103