



## **Testimony Neither For Nor Against**

LD 323 An Act Regarding Insurance Coverage for Telehealth Services

LD 333 An Act Regarding Telehealth

LD 649 An Act to Expand and Promote Telehealth Services

LD 849 An Act to Make Permanent the Telehealth Reimbursement Options Passed by Emergency Measures

LD 1007 An Act to Increase Availability of Health Care through Telehealth

LD 1194 An Act to Reduce Health Care Worker Shortages

Presented by Kimberly Cook

May 6, 2021

Community Health Options is Maine's only nonprofit CO-OP health insurance company. We are based in Lewiston and provide health insurance in the individual, small group and large group markets, as well as providing health plan administration for self-funded plans through Pioneer ASO. Health Options exists for the benefit of our members and our mission which is to provide affordable, high quality benefits that promote health and wellbeing.

Telehealth is an increasingly valuable tool in ensuring access to health care across Maine and its adoption rapidly accelerated as a result of the COVID-19 pandemic. We are pleased that our Members are utilizing telehealth to obtain medically necessary care in a manner that is safe and effective.

We understand there are instances in which audio only telehealth is the only medium available for conducting a telehealth visit. However, we also recognize that in-person health care services offer unique benefits that can warrant differences in reimbursement from telehealth services. There is inherent value in face-to-face visits between patients and providers that is not always replicable when services are provided from a distance. Reimbursement for telehealth services should be allowed to reflect this difference. The best way to ensure Mainers have access to this innovative service at a price reflecting its limitations is to allow carriers and providers to negotiate through the contracting process.

We encourage the Committee to limit the coverage mandate for audio-only telehealth to those services for which the Medicare Physician Fee Schedule allows for reimbursement of audio-only services.<sup>1</sup> This approach will ensure that patients are receiving, and being billed for, services that can appropriately be delivered via audio-only services.

We appreciate your consideration of these comments and hope you will provide carriers with the flexibility needed to ensure incentives remain for providers to offer in-person care.

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<sup>1</sup> Medicare Physician Fee Schedule for Telehealth Services available at [List of Telehealth Services for Calendar Year 2021 \(ZIP\)](#)