



Statement of Kate Ende, Policy Director, Consumers for Affordable Health Care

In Support of:

LD 333, An Act Regarding Telehealth

LD 323, An Act Regarding Insurance Coverage for Telehealth Services

**LD 849, An Act To Make Permanent the Telehealth Reimbursement Options Passed by
Emergency Measures**

Senator Sanborn, Representative Tepler and members of the Joint Standing Committees on Health Coverage, Insurance and Financial Services, thank you for the opportunity to provide this testimony in support of LD 333, 323, and 849, to maintain access to telehealth services.

My name is Kate Ende and I am the policy director at Consumers for Affordable Health Care (CAHC), a nonpartisan, nonprofit organization that advocates for Maine people to be heard, respected, and well-served in a health system that provides coverage, access and quality, affordable care to all.

As designated by Maine's Attorney General, CAHC serves as Maine's Consumer Assistance Program for health insurance and as such, we operate a toll-free confidential HelpLine staffed by trained experts in eligibility and enrollment in private and public health insurance coverage. We answer questions about eligibility, help people apply for and enroll in health coverage, including private Marketplace health plans, and assist with other issues using insurance and accessing care. It is from our experience assisting Mainers in navigating the health care and coverage systems that we offer the following comments.

We greatly appreciate the steps this Administration, including the Superintendent, have taken to help ensure people have access to the care they need during the pandemic, such as the emergency provisions related to telehealth. Over the past year, we have seen how the increased availability of telehealth has not only been useful in ensuring continued access and reducing risks associated with in-person care during the pandemic, but also in reducing barriers that existed prior to COVID-19.

Through our HelpLine, we have heard from consumers in rural areas of the state, many with limited access to transportation, who have had to travel significant distances to service centers such as Bangor and Portland for their care or treatment. Delaying medical care when in-person care is not available or accessible can have harmful consequences for a person's health. We support measures that will make it easier for people to safely access the medical care and prescription drugs they need, including expanding availability of telehealth services, when medically appropriate, to populations who do not have high-speed internet or other technology needed for a video telehealth appointment.

Telehealth is a valuable tool that can help reduce barriers to many types of care and improve access for people living in rural areas, who have limited transportation, or for other reasons prefer or need to receive care outside of an in-person encounter with their provider. However, the decision to use telehealth rather than in-person care, when deemed to be a medically appropriate option, should remain the choice of the patient. This is why, in addition to issues regarding reimbursement rates and cost-sharing under health plans, we recommend that the Committee also consider potential impacts on provider networks.

Carriers offering managed care plans must provide reasonable access to health care services for their members. Maine also requires carriers that offer prescription drug benefits to maintain a reasonably adequate network of pharmacies. While not exactly the same, mail-order pharmacies, like telehealth, can be useful in reducing geographic or transportation barriers in some instances, but are not always the best way to deliver services or an appropriate alternative to in-person retail pharmacies.

For this reason, Maine prohibits mail order pharmacies from being considered when determining the

adequacy of a carrier's retail pharmacy network. A similar safeguard should be adopted for telehealth providers: providers that only provide care within the geographic service area of the plan via telehealth should not be included for the purposes of determining the adequacy of a provider network or the accessibility of services under a health plan. This will ensure telehealth services are used only as a tool to increase access to care, and not as a means of limiting availability of in-person care. Such a safeguard is particularly important in rural areas where access to many types of care is already limited and would be further reduced if health plans were permitted to use narrower in-person provider networks. Individuals should be able to access telehealth care when it is medically appropriate, and they choose to do so, but should continue to have the option to go to their local health center or receive in-person care from the independent providers serving their community.

People should have the ability to access telehealth services whether or not they have a high-speed internet connection and without having to pay more the service than if had been provided in-person. Increasing the availability of telehealth services will help ensure more people in Maine are able to access the care they need when they need it, which is why we urge you to support these bills.

Thank you.