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I am a psychiatrist and the medical director of behavioral health at a large primary care practice in Southern Maine. Most of our patients need to stay within their insurance networks to obtain mental health treatment. Finding psychiatrists who participate in network with insurance is exceedingly difficult due to clinically inappropriate restrictions on care, spurious denials of claims, time and energy needed to obtain payments for services rendered, and inadequate reimbursement rates. Mainers would be served well by the legislature explicitly preventing carriers from creating yet another barrier for patients to overcome to access mental health services. It is very hard to find psychiatrists willing to participate in insurance networks; it would not be in Mainers' best interest to permit payers to have another reason to deny coverage.