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Independent Practice as Healthcare Providers for the People of Maine since 1996

24 April 2023

Senator Donna Bailey

Representative Anne Perry

Members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services

Room 220

Cross State Office Building, Augusta, ME 04330

Dear Chairman Bailey, Chairman Perry and Members of the Committee,

As a psychiatric nurse practitioner, co-owner of a licensed Mental Health and Substance Abuse agency and president of the Maine Nurse Practitioner Association, I am writing regarding LD1498: An Act to Create an Advocacy and Complaint Process for Healthcare Providers within the Bureau of Insurance.

In order to fully elucidate how essential this legislation is to our practice, as well as to our colleagues providing psychiatric, mental health and substance use disorder treatment, I will share the experience of our small practice related to Anthem's 2022 failure to pay mental health, primary care, and other specialty practice claims in anything resembling a timely fashion over a more than 8 month period of time, from January through August of 2022.

Beginning in mid-January 2022, after we had noted a prolonged period of time without claims paid by Anthem, Anthem reported that they were unable to pay our claims in a timely fashion because they were having difficulty with their new claims processing/billing program they had recently put in place. I spoke with our Anthem provider representative, on several occasions, who would tell us each time that the Anthem Provider Issue Resolution Team had initiated an "escalation" regarding payment of our claims. Each time we would also be told that they were sending a "10 business day courtesy follow-up email to advise that this matter is still open and under review at this time. As we receive updates, we will be sure to contact you." Timely updates were not provided, there was no one else to speak with and we had the same response every time we contacted our provider representative.

Also, during this period of time we were often told that claims were being re-billed although we had no way of knowing what dollar amount was reflected in the claims that were

being re-billed. We continued to submit claims, as patients were seen, which would then become part of the weeks to months long process of being paid at an indeterminate period of time.

As of mid-January 2022, we were owed over \$3000 that had aged up to 120 days and \$2165 for claims that were at least 30 days overdue. Although these amounts may not seem particularly large, for practice our size, these amounts reflect an approximation of our average payroll at the time. As anyone who has run a business can attest, it is alarming to have constant worry about whether or not one can make payroll, due to a situation entirely not of our making.

As of the end of June 2022, Anthem still owed our practice \$5575 of unpaid claims; our paid claims were not completely up to date for another couple of months.

We are all well aware of the inadequacy of available mental health treatment, both in the State of Maine, and nationwide. This recent experience with Anthem, for all of us who provide treatment for Maine citizens and were significantly financially affected, resulted in the closure of practices, many of which were therapy practices. The fact that we were all without recourse and had no manner with which to seek assistance or file a complaint with the Bureau of Insurance and therefore hold Anthem accountable was unconscionable and establishment of a Healthcare Provider Assistance Division, as promulgated by this bill, would be a resource of enormous importance to the psychiatric providers and mental health and substance use clinicians providing treatment for the citizens of the State of Maine.

On behalf of my patients, my colleagues and the Maine Nurse Practitioner Association, I request that you support LD1498 without reservation.

Sincerely,



Constance W. Jordan, ANP, PMHNP
President, Maine Nurse Practitioner Association
CEO, Behavioral Health Resources of Maine