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Testimony of the Maine Osteopathic Association
Before the Committee on Health Coverage, Insurance and Financial Services

In Reference to:

LD 1407, An Act to Amend the Maine Insurance Code Regarding Payments by Health Insurance Carriers to Providers

Public Hearing: Monday, April 24, 2023 10:00 AM, Cross Building, Room 220

Senator Bailey, Representative Perry and distinguished members of the Committee on Health Coverage, Insurance and Financial Services,

The Maine Osteopathic Association (MOA) is a professional organization representing approximately 400 osteopathic physicians as well as more than 700 residents and students. Our mission is to “serve the Osteopathic profession of the State of Maine through a coordinated effort of professional education, advocacy and member services in order to ensure the availability of quality osteopathic health care to the people of this State.”

The MOA is pleased to provide comments in reference to LD 1407. We are in support of this bill, believing that its proposed solutions would help address growing problem between insurance carriers and Maine’s healthcare providers that we see as particularly crippling for smaller practices. We’ve outlined what some of these issues are and why they have such an impact in our testimony for LD1498, so we will not belabor them here.

We believe the requests outlined here are fair and reasonable updates, all of which would be welcomed by our members struggling to navigate the complications of getting paid by insurers they hold contracts with:

- An opportunity to object to contract changes with a clear time period and with estimates outlining potential adverse impacts
- Interest paid on overdue claims no matter the situation
- Restricting the window of time for retroactive denials to 24 months

We see LD 1407 as a pathway to giving Maine’s providers and healthcare systems further clarity in insurer contracts, so that they can spend more of their time providing quality healthcare. Agreements work best when each party understands the rules. We would urge you to vote Ought to Pass on LD 1407.

Please do not hesitate to contact us at info@mainedo.org if you have any questions. Thank you.