

MaineHealth

Testimony of Sarah Calder, MaineHealth In Support of LD 189

“An Act to Amend the Laws Governing Long-term Care Insurance”

February 5, 2019

MaineHealth Member Organizations:

Franklin Community Health
Network

LincolnHealth

MaineHealth Care At Home

Maine Behavioral Healthcare

Memorial Hospital

Maine Medical Center

NorDx

Pen Bay Medical Center

Southern Maine Health Care

Synernet

Waldo County General Hospital

Western Maine Health

Part of the MaineHealth Family:

MaineHealth Accountable Care
Organization

MaineHealth Affiliates:

MaineGeneral Health

Mid Coast-Parkview Health

New England Rehabilitation
Hospital of Portland

St. Mary's Health System

Senator Sanborn, Representative Tepler and distinguished members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services, I am Sarah Calder, Director of Government Affairs at MaineHealth, and I am here to testify in support of LD 189, “An Act to Amend the Laws Governing Long-term Care Insurance.”

MaineHealth is Maine’s largest integrated non-profit health care system that provides the full continuum of health care services, including long-term care, to the residents of eleven counties in Maine and one in New Hampshire.

LD 189 would ensure timely payment to long-term care providers and ease some of the stress experienced by patients and their families by prohibiting an insurer from delaying or withholding payment of a long-term care claim by requiring that an insured or the insured's representative request payment of the claim.

Oftentimes, we see families scrambling to find the necessary documentation for reimbursement from their insurer. This is stressful and can place a huge financial burden on families who thought they might not experience these hardships with long-term care coverage. LD 189 would also ensure that payment is received in the event that a covered patient is too ill to submit the claim and their representative is either unavailable or uncooperative. Ultimately, it can be an incredibly traumatic and emotional time when a loved one requires long-term care and this bill seeks to simplify the reimbursement process for individuals that purchased long-term care insurance with the intention of protecting themselves and their families from the increasingly high costs of long-term care.

For those reasons, I urge the Committee to vote Ought to Pass on LD 189, “An Act to Amend the Laws Governing Long-term Care Insurance.” Thank you and I would be happy to answer any questions you may have.