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**STATE OF MAINE**  
**ONE HUNDRED AND THIRTIETH LEGISLATURE**  
**COMMITTEE ON HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES**

June 30, 2021

Eric A. Cioppa  
Superintendent  
Bureau of Insurance  
34 State House Station  
Augusta, Maine 04333

Dear Superintendent Cioppa:

During the recent legislative session, the Joint Standing Committee on Insurance and Financial Services considered LD 1531, An Act To Provide Affordable Behavioral Health Services to Individuals under 26 Years of Age. As amended by the sponsor, Rep. Arford, LD 1531 proposes to require health insurance carriers to provide coverage without cost sharing for up to 12 behavioral health office visits for persons under 21 years of age in individual and group health plans.

While the committee believes removing financial barriers may improve access to behavioral health care services, especially for young people under 21 years of age, we believe that a proposal such as this would best be considered as part of the Clear Choice design rulemaking process. We are writing to request that the bureau consider making changes to the Clear Choice design rules for the 2023 plan year that would address cost sharing for behavioral health office visits for persons under 21 years of age. As part of your consideration, we ask that you also review the current policies for MaineCare coverage for behavioral health services and determine whether the same coverage provided by MaineCare should be provided in Clear Choice design plans offered through the Maine Health Insurance Marketplace.

We ask that you report back to the Committee on the Bureau's rulemaking activity during the Second Regular Session, but no later than March 1, 2022. If you have any questions, please do not hesitate to contact us or our legislative analyst, Colleen McCarthy Reid. Thank you for your consideration.

Sincerely,

Handwritten signature of Heather B. Sanborn in black ink.

Sen. Heather B. Sanborn  
Senate Chair

Handwritten signature of Denise A. Tepler in black ink.

Rep. Denise A. Tepler  
House Chair