

Ryan Gallant
Gallant Therapy Services
LD 1785

Testimony of Ryan Gallant, Owner, Gallant Therapy Services
In Support of L.D. 1785 – “An Act to Encourage Competition by Requiring
Independent Health Care Provider Cost-of-living Adjustments in Health Insurance
Contracts” (HP1196)
May 2025

Senator Baldacci, Representative Mathieson, Representative Boyer, and Members of
the Committee on Health Coverage, Insurance and Financial Services:

My name is Ryan Gallant, and I am the owner of Gallant Therapy Services, a
pediatric therapy agency operating three outpatient clinics providing occupational and
speech therapy in Augusta, Oakland, and Hermon. I am writing today in strong
support of L.D. 1785, “An Act to Encourage Competition by Requiring Independent
Health Care Provider Cost-of-living Adjustments in Health Insurance Contracts.”

As a provider on the frontlines of outpatient care for children with complex needs, I
want to thank you for recognizing the administrative and financial challenges we face.
Between rising wages, increasing regulatory requirements, and stagnant
reimbursement rates from commercial insurance companies, delivering high-quality
services sustainably has become increasingly difficult.

While I support this bill, I am writing to request one key amendment: please remove
the restriction that limits eligibility to healthcare providers with "fewer than 25
practitioners."

Our agency employs approximately 45 therapists across three clinics, but never more
than 25 at any one location. We strategically opened additional sites to increase
access for families and to reduce the burden of travel, not to create a large corporate
operation. Despite our size, we receive the same commercial insurance
reimbursement rates as a single-therapist practice and do not have the leverage to
negotiate higher rates like hospital systems or inpatient facilities. The cost pressures
we face are no different—often greater—as we work to maintain high-quality services
and retain our talented staff.

We are seeing more and more therapists leave outpatient settings in favor of hospitals,
nursing homes, and inpatient facilities, where reimbursement rates are more
sustainable. Without regular, cost-of-living-based rate adjustments and equitable
treatment in insurance contracts, outpatient clinics like ours—regardless of size—will
continue to struggle.

I respectfully ask that you consider removing the "25 practitioner" cap and instead
consider language that prioritizes outpatient practice settings, which are often the
most accessible and cost-effective points of care for families with commercial
insurance.

Thank you for your time and your commitment to supporting Maine’s independent
healthcare providers and the families we serve.

Sincerely,
Ryan Gallant
Owner, Gallant Therapy Services
Augusta, Oakland, and Hermon, Maine