

Cassandra Openshaw
Milbridge
LD 1785

Testimony of Cassandra Openshaw, OTR/L
Owner & Occupational Therapist, The Openshaw Spot
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

Dear Members of the Health Coverage, Insurance and Financial Services Committee:

My name is Cassandra Openshaw, and I’m the founder and occupational therapist behind The Openshaw Spot, a pediatric therapy clinic that serves families in some of the most rural and underserved parts of Maine—Milbridge, Machias, and most recently, Ellsworth.

Our mission is simple: to bring high-quality, compassionate therapy services to kids who need it most. But in rural Maine, that mission is anything but easy.

We serve Hancock and Washington counties—two of the lowest-income regions in the state—where access to care is already limited and families are often stretched thin. We’re facing a worsening shortage of therapists willing to live and work in rural areas, and the reality is: we can’t offer them a competitive wage when our commercial insurance reimbursement rates haven’t budged in years. Not to mention our Medicaid rates have been cut consistently for the last two years.

Meanwhile, costs keep rising—rent, utilities, insurance premiums, payroll, and licensing requirements. We stretch every dollar to keep our doors open, our staff supported, and our kids served. But we are at a breaking point.

L.D. 1785 offers a lifeline. It would ensure that outpatient providers like us receive annual cost-of-living adjustments in our insurance contracts—something that nearly every other sector builds in. This isn’t about profit. This is about survival. It’s about making sure a child in Cherryfield or Eastport has the same access to therapy as a child in Portland.

I strongly support this bill, and I respectfully ask that the committee amend it to remove the current limit restricting eligibility to providers with “fewer than 25 practitioners.” We may have more than 25 staff across our three sites, but we are not a large system. We are a family-founded, mission-driven, community-based practice. We don’t have bargaining power with insurance companies. We get the same rates as a solo provider, but carry the operational burden of multiple clinics just to make sure kids can access care without driving two hours round-trip.

We need a system that recognizes the value of outpatient care—and supports those of us doing this critical work outside of hospital walls. L.D. 1785 is a step toward fairness, sustainability, and continued access to therapy services in the parts of Maine where it’s needed most.

Thank you for your time and for considering the needs of Maine’s therapy providers and the families we serve.

Sincerely,
Cassandra Openshaw, OTR/L
Owner, The Openshaw Spot
Milbridge • Machias • Ellsworth, Maine