

Nicole MacMillan  
Augusta  
LD 1785

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 Nicole MacMillan, and I am an occupational therapist working at 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,  
Nicole MacMillan  
Gallant Therapy Services  
Augusta, Oakland, and Hermon, Maine