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I am writing as a healthcare professional to support the upcoming bill that would provide cost of living adjustments (COLA) for medical professionals working in small practices across our state.

Small medical practices, critical to community health are being forced to close, not due to a lack of patient volume, but because of chronically inadequate insurance reimbursement. These low reimbursement rates have left many clinics financially unsustainable. As a result, some have closed entirely. Others have been forced to reduce or eliminate benefits packages, including health and retirement, leaving employees to seek alternative options on their own. Many practices have also limited or frozen wages, despite rising costs of living.

This has triggered a troubling shift. Increasingly, clinicians are moving toward large corporate healthcare systems in search of stability. Unfortunately, these large entities often fail to meet the individualized care needs of many patients. They also tend to impose more stringent policies around which insurances they accept, leaving patients with lower-tier insurance at a greater disadvantage and with fewer options for care.

Additionally, becoming a licensed medical professional requires years of education, training, and substantial student loan debt. Yet many are finding that these investments no longer yield a sustainable or rewarding career. I have often heard from seasoned providers, "I'm glad I'm nearing the end of my career. It is scary to think of what's to come." The lack of competitive wages and benefits is actively discouraging talented individuals from entering or remaining in the healthcare field.

Supporting COLA for small practice professionals is not just an economic issue, it is a healthcare access issue. We must act now to prevent further destabilization of the workforce and protect the quality and availability of care in our communities.

Thank you.