

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

My name is Sam Powell. I am a physical therapist and the Vice President of Continuum Physical Therapy in Rockland, Maine.

I'm writing today to respectfully urge you to vote **Ought to Pass** on LD 1785.

As an independent provider, I've witnessed firsthand how the current reimbursement system unfairly favors large hospital-affiliated networks, while leaving independent practices like mine struggling to keep up with rising costs. Health insurance contracts that lack cost of living adjustments place a growing strain on small practices, threatening their sustainability and ultimately limiting patient access to care—especially in rural and underserved areas like ours.

Our clinic used to have competition from two other independent practices which have had to close their doors in the last 5 years due to the unsustainable decrease in reimbursement in the face of dramatic inflation. We are unable to keep up with the demand for services, as we are unable to afford to pay more employees or the space to provide treatment. This is leading patients in our area to receive worse care. We have some post operative patients who are currently unable to schedule appointments until months after their surgery which can lead to poor outcomes and prolonged periods of disability and pain.

LD 1785 is not about giving independent providers special treatment. It's about ensuring a fair and equitable baseline. When insurers apply cost of living adjustments to some providers and not others, they distort the market and undermine true competition. Independent practices provide high-quality, personalized care and play a crucial role in maintaining local access, especially in areas where large systems don't have a footprint.

By passing LD 1785, the legislature can help ensure that independent providers are able to retain staff, keep their doors open, and continue to serve their communities with the same dedication and quality that Mainers deserve.

I strongly encourage the committee to support this bill and vote **Ought to Pass**. Thank you for your time and for your commitment to fair and accessible healthcare in Maine.

Sincerely,

Sam Powell

Physical Therapist & Vice President
Continuum Physical Therapy
Rockland, Maine
Resident of Damariscotta, Maine