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Portland
LD 1785

Please Ought to Pass on LD 1785

My name is Nancy Charlebois. My husband, John, and I own a small integrative health practice in Brunswick and Portland. We provide PT, acupuncture, massage therapy and yoga services. We bill insurance for our PT and acupuncture services. Passing LD1785 is an important step to helping small (and probably larger) practices survive.

Please consider the following issues:

In our contracts with insurers, we have absolutely no leverage to increase our reimbursement rates. When our contract comes up for renewal, we ask for an increase in reimbursement and most insurers tell us that they will not negotiate rates. Basically they are telling us to "take it or leave it" and if we do not like the rates we can go out of network. There are many issues with this that make it difficult to continue providing high quality care that our small practices offer. Additionally, insurers consistently raise their premiums to the Mainer's that they insure, but those same Mainer's are not seeing the benefits of their increased premiums. They are often having to fight to have services covered. Also, if we go out of network, the Mainer's that we care for often end up paying more for our services.

At our practice, we offer one-on-one care, unlike large, private equity firm owned practices. We do not treat multiple patients at the same time. Therefore, we do not bill as much to insurers, but DO provide much higher quality care than the private equity practices. Getting paid fairly for this high quality of care is imperative to be able to continue to offer the care that Mainer's want and deserve. Losing small practices due to poor reimbursement takes away this option for Mainers.

Next, it is difficult to attract talent to our small practices. My husband and I have always felt passionate about providing high quality, high paying jobs to healthcare practitioners and support staff. He and I choose to make less so that we can pay our staff a little more. However, it is now at the point that we cannot stay competitive with pay in the specialized care we provide. We lost 5 practitioners permanently during the pandemic for a variety of reasons (moved out of state in early 2020, had babies in early 2020, one passed away suddenly). We have not been able to rehire all of those positions as we cannot keep up with provider expectations for pay raises. Quality healthcare in Maine is being able to attract highly skilled practitioners. Mainer's will suffer with substandard care if this is not addressed.

Also, there are medical deserts in the state of Maine due to the fact that medical practices cannot survive on the meager reimbursement rates. It's expensive to provide care in Maine (cost of living)! It seems like every week in the news I am hearing of another department in a hospital closing or a practice closing. That means some Mainer's are going without care or having to travel greater distances. This is unnecessary if practitioners are paid enough to live in their chosen Maine communities.

Dealing with large insurers is burdensome. They often saddle us with additional paperwork or put us through unfair practices such as prepayment reviews (like Anthem did to practices in 2019). This is costly to medical providers. We do not recoup the costs of the time and resources devoted to meeting their demands so that (hopefully) we end up getting paid for the services we provide. They also have the ability to unilaterally "take back" reimbursements that they have paid to providers. It makes it impossible to feel like the money you were reimbursed is actually going to stay. Then we are required to go through burdensome processes to get it back. Often, we have to get our patients involved-they reach out to the insurer or have to file a complaint with the Bureau of Insurance. Only sometimes is it successful.

Finally, costs for everything have gone up. In no other realm of business or government is there not some cost of living increase provided. In private business,

the expectation is that there is a negotiation and contract. Most insurers will not negotiate with us at all (Anthem as one example) and we are too small to really do anything about it. This is an unfair practice and needs to be addressed through LD1785 so that we can count on a cost of living increase.

We know that some on the committee may see the insurance industry in a more favorable light. To them I would say that, while we are small, we are still an economic driver to the state of Maine. Opening a practice is out of true caring for others that need medical care, but it is also a pursuit to make a living. Turning your back on Mainer's in favor of a multibillion dollar industry that posts substantial profits for its shareholders every year seems counter to why our representatives have been elected.

Thank you for all the work you do and for your consideration on these points. We would be happy to meet any time to discuss more in depth. We are passionate about healthcare!

Warmly,
Nancy Charlebois