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WRITTEN TESTIMONY IN SUPPORT OF LD 1785

Submitted to the Joint Standing Committee on Health Coverage, Insurance and Financial Services

By Gerald Nadeau, Doctor of Chiropractic
Auburn, Maine

Senator Bailey, Representative Mathieson and distinguished members of the Committee on Health Coverage, Insurance and Financial Services. My name is Gerald Nadeau, and I've been a chiropractor in private practice here in Maine for over 40 years. I'm writing to ask for your support for this bill because it speaks directly to challenges that small, independent healthcare providers like myself have been struggling with for years.

Over four decades, I've seen a lot change. But one thing that hasn't kept up is insurance reimbursement. The cost of running a practice-paying staff, keeping up with rent, utilities, insurance, continuing education, equipment-it all keeps rising. Meanwhile, what we're paid by insurance companies stays flat. In some cases, it even goes down. There's no negotiation. It's basically "take what we give you, or you're out."

It's gotten to the point where I've had to cut back on the benefits I offer my employees, which is something I never thought I'd have to do. These are people who've helped me care for this community for years, and I hate having to make those kinds of decisions. But the math just doesn't work anymore.

Patients feel it too. High copays and deductibles mean they're often paying almost the full cost of their care out of pocket-even when they have insurance. So they delay or skip the care they need. And that hurts all of us

This environment makes it nearly impossible for new chiropractors to get started. I honestly don't know how a recent graduate could open a practice in Maine today. We already have a shortage of chiropractors in the state, and it's only going to get worse unless we make it more viable to stay in practice.

This bill would give providers a fighting chance. Tying reimbursement increases to the Consumer Price Index just makes sense-it ensures that what we're paid grows in line with the real cost of living and doing business. It also prevents insurance companies from playing games in the year before the law kicks in, by lowering reimbursements just to undercut what would be owed in the future.

I've been proud to serve my patients and my community for the last 40 years. I want to see future chiropractors be able to do the same. Please support this bill-for the sake of providers, patients, and the future of accessible care in Maine.

Thank you for taking the time to read this and for considering the needs of independent providers like myself.

Sincerely,

Gerald Nadeau, D.C.
Nadeau Chiropractic Associates
Auburn, Maine