

Melissa Belcher
Gray, ME
LD 1785

Dear committee members,

I live in Gray and work as a physical therapist at a small privately owned clinic in Portland. I am writing to ask you to please vote Ought to Pass on LD 1785, An Act to Encourage Competition by Requiring Independent Health Care Provider Cost-of-living Adjustments in Health Insurance Contracts.

I have consistently over the past several years seen nearly everything I monthly expenditure increase exponentially in cost (groceries, electric bill, etc...) As the cost of living has increased to more than twice what it was in 2019, my income has remained the same.

In every other aspect of life it seems an expected and accepted business practice to adjust to changing prices; however we are not seeing that in healthcare. In our contracts with insurers, we have 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.

On top of that, 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.

At our small clinic, we do not treat multiple patients at the same time and place emphasis on quality of care. Therefore, we do not bill as much to insurers as practices that treat >1 patient at a time, 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.

Some on this 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 your time and consideration.

Melissa Belcher, MSPT