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Good afternoon, Senator Bailey, Rep. Mathieson and distinguished members of the HCIFS committee. My name is Dr. Daniel Nadeau, and I am a doctor of chiropractic who began my career here in Maine a few years ago. I chose to practice in this state because I was born and raised in Auburn and care deeply for its citizens and well being. I value small communities, personal connection with patients, and the chance to make a real difference for the state that made me who I am. But I'm submitting this today to tell you that the sustainability of all small, independent medical practices like mine are in jeopardy unless you pass LD 1785.

This bill takes a long-overdue step toward fair and predictable reimbursement for independent practices that are not hospital-affiliated with 25 or fewer staff. This bill ensures that our compensation will keep pace with inflation by tying annual reimbursement increases to the Consumer Price Index. We are not asking for a raise. We are asking for stability. We simply want to be able to keep up with the rising cost of rent, utilities, supplies, and staffing. This is a market based solution, meaning that there is no taxpayer funding for this.

What this bill also does is protect practices like mine from insurers gaming the system. It prohibits health insurance carriers from slashing our rates in 2025 just to artificially lower the baseline for future increases. It also stops carriers from arbitrarily reducing our reimbursements unless it's tied to legitimate federal adjustments in the national relative value system. That's critical protection that allows small practices to plan ahead, hire staff accordingly, and stay in business. Without these protections, we're already seeing devastating consequences. More and more, physicians are being forced into one of two options: leave Maine, or stop taking insurance altogether and move to cash-based practices. Along with the recent closure of hospitals in the state, there is even less access to care in Maine. When that happens, patients suffer and access dries up, especially in rural and underserved communities.

Even if these patients are seen, many have what we call "ghost benefits." That's when a patient technically has insurance coverage for a service, but their copay is actually more than the cost of the service itself. It's deceptive, it's demoralizing, and it means patients delay or forgo care because the system feels broken, even though they're insured.

If we want to keep care accessible and community-based, we must make it viable for independent doctors to stay open. We are not asking for special treatment. We are asking for fairness—an annual increase that matches the same inflation metrics everyone else uses in business, and a level playing field that keeps insurers from undercutting small practices behind the scenes. LD 1785 gives independent physicians such as DC, DO, PT and many others in Maine the chance to survive and to keep caring for the people who need us most. Without it, we will see more closures, more provider shortages, and more patients falling through the cracks. Please vote to pass this bill. Let's keep care local, accessible, and sustainable.

Thank you.

Dr. Daniel Nadeau, DC, BS