

5/13/2025

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

Senator Bailey, Representative Mathieson and Honorable Members of the HCIFS Committee,

Thank you for allowing me a voice on this matter today. Please be patient with me as I may become emotional. My name is Dr. Ann Covey and I reside in Hampden. I have been a physical therapist for 32 years and a private practice owner in Hermon and Corinth for 20 of those years. I have seen a lot of changes in the healthcare and insurance environment in those years. I have watched the hoops that we have to jump through and the administrative burden grow. I have seen our pay get cut year after year to the point that I made more in 2012 than I do today.

Our reimbursement has declined to the point that you will pay more for a massage from a massage therapist with 18 months of education than I get reimbursed for with the highest degree in my field and 7 years of education. I have been asked to work with third party contracted companies to obtain authorizations and then be denied my payment due to authorization missing, even though it is there. I have experienced the multiple procedure rate reduction which in layman's terms means if you walked into an automotive store and bought four tires you would tell them they will get paid full price for one tire and then 50% of every tire thereafter. Mind you this is "full price" of the allowed which would be 50% of the original cost. I have seen my patients complain and suffer as their premiums go up in double digits every year, experience more limitations to care, and higher out of pocket expenses. All while reading how the insurers are hitting record profits. Do you not see what's going on here?

We all know that expenses have skyrocketed since the pandemic. The same pandemic in which I went to work every day and made sure my patients were cared for who had just had a surgical procedure and their

surgeon's office then closed down. Our services are essential and impactful for the long term health and wellbeing of our community.

We have hit mission critical folks. Practices can no longer meet their financial obligations and must close their doors as a result. I know you probably hear about the hospitals and maternity services in our state closing, but did you know in the Bangor area alone we have lost physical therapy practices? The entire rehab floor at Northern Light Bangor, Down East Orthopedics, Penobscot Community Health, Dragonfly, and our recent closure of one of our own offices, Covey Physical Therapy in Corinth which leaves us with one clinic left. We can no longer withstand the financial stressors. Our practices need immediate market adjustments and pay increases each year. Within this bill; you all have the ability to be the superheroes we need and force commercial carriers in our state to be a healthcare partner to better serve our community members.

Now ask me what else I have had to take on to meet payroll each pay period and Please Vote Ought to Pass on LD 1785.

Dr. Ann Covey, PT, DPT

[anncovey@coveypt.com](mailto:anncovey@coveypt.com)

207-949-0533

800 Kennebec Rd

Hampden, ME 04444

Covey Physical Therapy

2263 Route 2

Hermon, ME 04401-0605