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In Support of LD 1785

Submitted to the Health Coverage, Insurance and Financial Services Committee

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Good afternoon, Senator Bailey, Representative Mathieson and members of the Committee. My name is Scott Ayre and I am a licensed physical therapist and the owner of Southern Maine Physical Therapy.

I'm a lifelong Mainer. I grew up in South Portland, graduated from the University of New England, and with my wife, who is also a physical therapist, built a physical therapy clinic that serves our neighbors, friends, and local employers every single day. We are not part of a hospital system. We are a small, community-based clinic trying to do things the right way.

I've never been to a public hearing but I'm here today because LD 1785 matters to me and other small business people like me. It's not just another insurance bill—it's a lifeline for independent providers.

Right now, our costs go up every year: wages, rent, equipment, insurance, everything. But reimbursement rates from insurers? They haven't moved. In fact, in some cases, they've gone down. We are being paid less to do more—while providing high-quality, hands-on care that helps people avoid surgery, reduce dependence on medication, and return to work faster.

We are small businesses. We create jobs, keep people healthy, and are often the first call for someone trying to recover from injury. But we're being squeezed out—not by lack of demand, but by contracts that simply don't keep up with reality.

LD 1785 would require insurers to apply a basic cost-of-living adjustment to contracts with small, independent providers. That's it. A COLA. Just like what the government applies to Social Security, and what most employers consider for their staff. We're not asking for the moon. We're asking for fairness, predictability, and a chance to keep our doors open without sacrificing quality or laying off staff.

If we want a healthcare system that is local, accessible, and cost-effective, then we need to make sure independent providers can survive. LD 1785 is a smart, simple step in the right direction.

Thank you for your time and your service. I'd be honored to answer any questions