

Dear Members of the House Finance Committee,

My name is Dr. Mary Alice Mills and I live in Chepachet, RI. I am writing to you today about bill H6277, which is a bill that clarifies Wavemaker program eligibility to include all full-time Rhode Island medical practitioners rather than only ones working as W-2 employees. I support this bill because of my personal experience as a Wavemaker Fellow.

I am a clinical psychologist and owner of a private practice serving RI residents. My training at the University of Connecticut and Harvard Medical School has provided me with expertise in evidence based treatments for PTSD, anxiety disorders, OCD, and mood disorders. After working as an employee of a group practice in Johnston, RI for seven years, I opened my own practice in Cranston and Chepachet in 2018 with the goal of providing high quality, science-backed psychological treatment to RI residents from all walks of life. At a time when commercial and Medicare insurance reimbursement for psychological treatment is poor, and Medicaid reimbursement is abysmal (with RI having one of the lowest Medicaid reimbursement rates in the country), it has remained important to me to continue accepting these payment options (rather than moving to a private pay model) in order to serve the broader Rhode Island community.

I applied for the Wavemaker fellowship in 2023 based on the eligibility criteria listed on the website, which states that applicants must work full time, have graduated from an accredited post-secondary institution, and have student loan debt currently in repayment. I meet all of these requirements, and as the owner of a private practice LLC, I work significantly more than 40 hrs/week and pay quarterly tax estimates as well as self employment tax. I felt honored to be accepted as a Wavemaker fellow, and I completed the one year verification process in Aug 2024. However, upon submitting my tax credit voucher to the Dept of Taxation, I learned that the credit was invalid due to the fact that the language in the award makes it available only to W-2 employees. While I pay state and federal taxes on all practice income, as an LLC owner I do not receive a W-2.

The Wavemaker fellowship could be a wonderful resource to help retain talent and business in the state of RI, but as it stands, medical professionals who open their own small businesses are being excluded based on the language in the statute. At a time when the demand for mental health treatment greatly exceeds available resources, these are exactly the ambitious and committed professionals the state of Rhode Island needs. Amending the language in the Wavemaker statute is one step that will encourage healthcare providers such as myself to remain in RI and build practice networks that serve the residents of this state.

Thank you,  
Mary Alice Mills, Ph.D.

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