

In support of H7429

Dear Chairperson Donovan

My name is Greg Doucette, and I am the legislative director for the Rhode Island Physical Therapy Association. I am also a 20-year practicing therapist who lives in Warwick and practices in Wakefield. I appreciate this committee giving me the opportunity to advocate for H7429, regarding Physical Therapy Copays.

This bill was first introduced in 2019 at the request of the RI Academy of Family Physicians to help them manage patients during the opioid crisis. Since then, we have seen further national and regional health care crises, including Covid, and our current primary care provider shortage. In each instance Physical Therapists have stepped up to fill gaps and provide care for our neighbors in Rhode Island. Physical Therapists have been providing direct access care to Rhode Islanders since 1993. This committee has further supported our efforts to provide that care by recently codifying the PT compact and the ability of PTs to order x-rays. However, even with all these advancements, the primary barrier to patient access, high cost, has yet to be addressed.

Physical Therapy copays average \$35 and rise to as much as \$75, even after high deductibles are met. These fees make accessing PT services difficult, if not impossible, for patients who are in pain, out of work, or unable to care for themselves or their families. Underscoring the inequities in our healthcare system, our most vulnerable populations, elderly or economically disadvantaged, are the most likely to be a victim of this financial barrier.

The most perplexing element of this barrier relates to why insurance companies would limit access to PT services in the first place. They are increasing their own downstream costs by limiting PT access, resulting in increased frequency for expensive imaging, injections, and surgical procedures. Studies (attached) have shown that early access to Physical Therapy reduces cost for a plethora of conditions, including Low Back Pain (\$4100 per episode), Knee osteoarthritis (\$14,000 per episode) and Carpal Tunnel Syndrome (\$35000 per episode). With these savings, insurance companies would benefit from patient access to PT almost as much as the patients!

Physical Therapists have been providing direct – access, entry point services in Rhode Island for over 30 years. In the Federal Department of Defense, Physical Therapists are the primary care provider for all neuromusculoskeletal care. As a profession, we have evolved our education programs and our practice to serve our community, and every piece of data

that exists on the subject shows the significant cost savings for the insurance companies and improved outcomes and satisfaction for patients.

As a physical therapist who wants to help as many people as possible, and as a Rhode Island resident that wants effective, cost-efficient health care for my neighbors, I implore you to support House bill 7429 in 2026. The community is asking for better access. The data supports Physical Therapists providing entry point care. My colleagues are eager to help their neighbors, and your constituents. Please help us remove this barrier to care so that everyone can benefit.

Thank you again for your consideration of H4729. If you have any other questions, I would be honored to meet with you for discussion. Please feel free to reach out at the contact information noted below.

Regards

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