



SPECIAL LEGISLATIVE COMMISSION TO STUDY THE IMPACT OF INSURER PAYMENTS ON ACCESS TO HEALTH CARE

3/9/2020

Given the opioid epidemic and the escalating costs to our communities for invasive medical tests and procedures, the utilization of physical therapy to manage and treat people with musculoskeletal and neuromuscular diagnosis and diseases has become mainstream. However, despite the literature and research supporting physical therapy and the many medical providers recommending physical therapy to their patients, access to care is a challenge.

Based on data collection and simple phone screens, we estimate that 50% of patients who are referred to physical therapy either 1. Do not go at all, 2. Do not go for the recommended frequency, or 3. Stop going before they reach maximum gains. The reason being the financial burden of deductibles, co-insurance and co-payments. Insurance companies classify physical therapists as 'specialists'; an approach that ignores the fact that physical therapy often requires multiple visits, making physical therapy cost prohibitive.

APTA RI has introduced House Bill No. 7229 entitled, an act relating to insurance – physical therapy copay, that would limit copays, coinsurance or office deductible for services of a physical therapist to the amount authorized for the services of a primary care physician or osteopath. We testified at the hearing on 2/17/2020.

Your Truly,

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