



Tracy Gannon, MS PT

APTA RI Legislative Action Committee

In Favor of Senate Bill 2468- Limiting Copay, Coinsurance, or office deductibles for services of a physical therapist

April 12, 2026

Dear Senate members of the HHS Committee,

My name is Tracy Gannon. I am a Physical Therapist with over 25 years of experience, primarily in outpatient orthopedics and entirely in the state of Rhode Island. I am currently the Director of Rehabilitative Services at Ortho Rhode Island and am currently serving as the President of the RI Chapter of the APTA. I am also on the advisory board for the new PT program at JWU and the Bridge (PT to PTA) program at NEIT. I served as the RI Federal Advocacy Liaison for APTA for two years. I live in Warwick and am proud to be a born and bred Rhode Islander and graduate of the University of RI for my Bachelors and post graduate PT degree. I would like to begin by thanking this committee for the opportunity to discuss my vehement support for Senate Bill No. 2468. I also want to thank Senator Ujifusa for introducing and supporting this valuable piece of legislation, concerning a very important issue that currently limits access to quality health care for the people of Rhode Island.

The introduction of this bill originated with a health care limitation that Physicians have brought to Physical Therapists. Physicians understand that Physical Therapy is a safer, more effective treatment for musculoskeletal and neurological conditions than other interventions. However, when they refer patients to PT for pain control and improvement of functional mobility, their patients return to them with complaints of the services being too expensive and asking for alternative measures that are more cost-effective. Often, the only option is medication or surgery, which have lower out-of-pocket costs. However, both have dangerous risks and higher long-term health care costs.

The pandemic took a problem that was already significant and exacerbated it. We are now seeing patients that are suffering beyond conditions such as arthritis, Parkinson's Disease, and low back pain. "Long-haulers," patients that contracted Covid-19 and struggle with symptoms including fatigue, respiratory complications, and deconditioning during their recovery, now require guidance on how to return to their full function.



The Physical Therapist profession has evolved, at the request of the community and the health care system, into a Primary Care provider, particularly for musculoskeletal conditions. This legislative body was a driving force in that evolution by granting PTs direct access in 1993. However, Physical Therapy is still considered a specialty by the insurance community and is subject to all the limitations that brings. House Bill No.7429 is designed to bring coding in line with the evolution of the profession into entry level providers.

Unfortunately, our patients are currently meeting a barrier of copays that average over \$30 per visit and can be as high as \$75 per visit for some patients. A typical physical therapy plan of care includes visits twice per week for at least four weeks, and as many as 12 weeks for a post-surgical patient. That means these patients are paying as much as \$400-\$600 per month for vital health care that will allow them to return to function. That is untenable for many Rhode Islanders, particularly our most vulnerable populations, the economically disadvantaged and the elderly.

The inequities of this system, which limit access to safe, timely, and effective care, result in one of three potential outcomes: First, the patient can simply suffer with pain and loss of function. Second, they can seek cheaper, but far more dangerous, options like opioids. Finally, they can mitigate by reducing attendance or shortening the treatment time, which increases their risk for future complications that require more invasive and expensive treatments, like surgical intervention. None of these is an acceptable outcome for Rhode Islanders.

I implore you to support Senate Bill 2468, and promote Rhode Islanders having access to the safest, most effective treatments available for an affordable cost. Research has shown repeatedly that Physical Therapists are capable of providing those services and that PT significantly reduces downstream costs of repeated episodes, surgical interventions, and further injuries from falls or other trauma. Please give our citizens access to care that can help them return to work and care for themselves and their families. After the pandemic, we all simply want to get back to our lives. This bill will help Rhode Island accomplish that goal.

If you have any questions, please feel free to reach out to me a tgannon@orthopedicsri.com or via phone at 401-952-7713. Thank you again for your time and consideration, and for your service to all Rhode Islanders.

Regards

Tracy Gannon, MS PT