



CONNECTICUT PHYSICAL THERAPY ASSOCIATION

A COMPONENT OF THE AMERICAN PHYSICAL THERAPY ASSOCIATION

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**Testimony of Joan-Alice Taylor, Psy.D., P.T.,L.P.C., F.A.B.D.A., C.B.T.
President, Connecticut Physical Therapy Association
In Support of**

H.B. 6546, An Act Concerning Out-of-Pocket Expenses for Physical Therapy Services

Before the Insurance & Real Estate Committee

March 7, 2013

Chairman Crisco, Chairman Megna and members of the Committee, my name is Joan-Alice Taylor, Physical Therapist and President of the Connecticut Physical Therapy Association, as well as a private practice therapist. I am here to speak on behalf of the members of the CPTA and for patients who are not able to access our services because of the high co-pays and out of pocket costs. I speak in favor of this legislation.

I have personal experience as well as reported knowledge of the difficulty patients have attempting to obtain physical therapy treatment. In fact just on Monday of this week a patient came for treatment to my practice and decided to cancel her treatment as well as the evaluation session because she could not afford to pay the \$25.00 co-pay. She had been treated by us last year for a different problem and did not have a co-pay at that time so she was taken aback to learn that she has a co-pay now and how much it is. Her husband is unemployed and she describes herself as a housewife who does not work outside the home. The \$25.00 each visit was more than she could manage.

It is important that you understand that physical therapy is not a one-time visit, but a series of visits usually two to three times a week depending on the condition and type of treatment. Physical therapy is not like specialist medical care that might be a once a year visit, or if it is surgery related may have one co-pay and the rest of the visits come under the surgical procedure cost and the patient has one co-pay for the initial visit. Physical therapy is a treatment process where the co-pay is required for each visit.

It is common to see co-pays that are \$45.00 to \$50.00 per visit. The co-pays most often exceed the amount the insurance pays for its share of the visit. Patients tell us that they might be able to manage once a week treatment. For much of the therapy if patients come only once a week they will either not improve or will improve extremely slowly. Patients with recent surgeries, lymphedema, joint replacements, and many other problems require hands-on treatment to resolve edema, or to release scar tissue binding and tightness that prevents movement. Patients are making decisions based on the out of pocket cost rather than what they need to restore their function. \$125.00 to \$150.00 per week out of pocket is an enormous expense for most people.



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I would like to offer a scenario regarding the effect high co-pays have on access and outcomes. A patient was in a very serious auto accident causing neck and back injuries and contusions and compression trauma to the left upper extremity. There was extensive soft tissue damage to the upper extremity requiring considerable hands-on treatment as well as pain relieving modalities. Her co-pay was \$45.00 per visit. Because of the accident she was out of work as a pre-school teacher, and she is a widow. She now has reflex sympathetic dystrophy in the upper extremity because she could not afford the co-pays to get the treatment needed early. Now her pain is intense, the arm is swollen and very sensitive to any contact and she does not use the arm because it hurts to move it and touch things. The treatment needed to resolve this is far more extensive and expensive than the cost and time for treatment had she been able to get treated consistently and regularly from the onset. She cannot return to work because she needs both of her arms to do her job. This is one small example of how high co-pays prevent access to appropriate and timely care.

I urge you to seriously ponder this bill and bring it to a positive outcome for patients who need to access physical therapy services. I look forward to working with you on this and other issues this legislative session.

Thank you for your attention.