

To: Insurance Members Committee

This letter is in regard to House Bill 6546 – an Act Concerning Out-of-Pocket expense for PT services.

As an outpatient physical therapist in Connecticut, I urge you to pass this bill for numerous reasons.

1. The high cost of copayments are driving down patient visits significantly. Most physicians prescribe physical therapy 2-3 times per week for a period of 4-6 weeks. Unfortunately, maximal physical therapy results are not obtained because most patients are attending 1x per week for 4 weeks, only 20% of the recommended visits.
2. Physicians are hesitant to prescribe physical therapy for patients because they are aware of the high copayments, which does patients a disservice and is hurts the small business practice. Physicians are more inclined to prescribe pain medication for musculoskeletal ailments, which is masking the symptoms and never addresses the cause of the pain, which is what a physical therapist is trained to diagnose and treat.
3. High copayments are preventing post-surgical patients from attending physical therapy, which is crucial to their success. There has been patients that are post-surgical Total Knee Replacement whom attended PT below recommended visits secondary to his/her high copayments, and their lack of attendance has led to manipulation and further physical therapy. The high copayments are preventing patients from obtaining the care they need to succeed.
4. High copayments are decreasing preventative care for patients, which will eventually lead to further expensive diagnostics and surgeries, driving up health care costs.
5. Numerous insurances do not have copayments required for "hospital based" physical therapy, however charge patients high copayments for "outpatient physical therapists," which is hurting small business practices and causing patients to travel further for PT services, which in turn decreases their visit frequency and increases noncompliance, leading to poor results.
6. Small businesses are being driven out of the state of Connecticut for numerous reasons, hurting our economy. Unfortunately, high copayments are limiting the prosperity of small physical therapy businesses, further leading the the demise of Connecticut.

Please consider the following reasons discussed above to lower copayments for patients. Make health care accessible for patients. Allow patients to receive physical therapy at an affordable cost. Improve patient's quality of life, function, and satisfaction by making it affordable to attend physical therapy. Help small businesses in Connecticut succeed.

Thank you for your consideration,

Maryann Mancini, DPT