

**H5082**

**Opposed** to bill as currently written

**Would Support** if Amended to also include Occupational Therapy and Speech Therapy

March 26, 2025

Dear Chairperson Donovan and Members of the Senate Health and Human Services Committee,

Thank you for your service.

I have been an Occupational Therapist for **35 working here in Rhode Island. I currently work in the Providence Public Schools** with some of the state's most disadvantaged children.

I would like to express my support for the spirit only of H5082 but with a request for amended language. This bill limits copays, coinsurance or office deductibles for services of a physical therapist to the amount authorized for the services of a primary care physician or osteopath on or after January 1, 2026. I'm grateful to my Physical Therapy colleagues for drafting this bill which would offer improved access to rehabilitation services for Rhode Islanders.

However, I request that the language be amended to include Occupational Therapy and Speech and Language Pathology in addition to Physical Therapy. **Without that language revision I stand in opposition.**

Occupational Therapy, Physical Therapy and Speech Therapy are parallel Rehabilitation professions.

As equally important and valuable services to consumers, they should be managed similarly in relation to copays, coinsurance and deductibles and traditionally have been.

A tiered hierarchy of charges suggests different values for each service. If one profession's copays are at a lower rate than the others, there is an incentive for clients to seek out only that service though they may need a different one or a combination of therapies for optimal outcomes.

We simply cannot have a structure like that among the three major rehabilitation professions. It is a disservice to our clients.

Reduction of copays is an important goal that would afford better access to all rehabilitation services and should be actively pursued. Many of my school children also need clinical based services which come with very high out of pocket expenses. The same is true with Durable Medical Equipment such as wheelchairs and Rifton chairs or transport chairs/strollers for the buses.

I believe we can all agree that there has been a trend of gradually increasing deductibles, coinsurance, and copays. Some increases essentially negate having insurance because they are so high. This causes many clients to have to decide between seeking rehabilitation services and meeting basic personal or household needs. This is not a choice anyone should have to make for themselves or their families when trying to recover from an illness, injury, surgery or other health challenge. A revised S0051 including all therapies would help to alleviate this.

Please consider amending the bill language as requested. If the bill is amended to include Occupational Therapy, Physical Therapy and Speech Therapy, then please pass the revised bill in order to support the health and wellness of Rhode Islanders by easier access to Rehabilitation Services.

Thank you for your time and consideration.

Respectfully submitted,

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