

## Steven Sepe

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**From:** Lise Faulise <lise.faulise@gmail.com>  
**Sent:** Wednesday, March 26, 2025 9:14 PM  
**To:** House Health and Human Services Committee  
**Subject:** Testimony opposed to House Bill 5082, Co-pay bill

### H5082

#### Opposed to bill as currently written

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

March 26, 2025

Dear Chair Donovan and Honorable Committee Members,

Thank you for the opportunity to submit this testimony opposing House bill 5082.

I have been a practicing occupational therapist in Rhode Island since 1986 and have owned a private pediatric therapy practice since 1990.

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. A large number of our clients require **all three services (OT, PT and Speech)**, be it developmental delays or birth trauma in early intervention or pediatric rehabilitation, or therapy services due to an injury such as head trauma or neuromuscular disorders. Just including one discipline would significantly limit the access to necessary services.

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 families to afford medically necessary services.*

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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