As a constituent and a chapter member of the RI American Physical Therapy Association (RIAPTA), I am writing to urge you to support **SB No. 0575** relating to insurance and Physical Therapy services that addresses limiting copays, coinsurance or office deductible for services of a physical therapist to the amount not to exceed the cost of a primary care visit. Senators Pearson, Lombardo, Picard, Seveney, Satchell have sponsored this bill that will assist in reducing the financial burden on patients to seek appropriate care for musculoskeletal conditions by restoring access to an effective and what was once an affordable non-opiate treatment option. Not long ago, **copays** for physical therapy services were not a barrier to care for post surgical and non surgical injury rehabilitation and prevention. Over the last 5 years, due to health care cost containment efforts, copays for rehabilitation services have skyrocketed from $8 - $15 to an alarming $30-$75+ per session and is clearly cost prohibitive for many already economically burdened individuals. In one-month, the patient will undergo approximately 8 treatments with a Physical Therapist. This will cost between $120-$680. This makes the cost of a prescription for pain medication an affordable answer to pain management however the true burden of this rests in the facts of RI’s opioid crisis.

Rhode Island currently has an Opioid Overdose death rate that ranks us 6th in the nation. The number of youth in RI that are becoming addicted to Opioids is reaching alarming levels. The majority of citizens were initially prescribed Opioids to treat a painful **musculoskeletal condition**. The addictive chemical properties of Opioids along with never really solving the initial musculoskeletal problem leads to addiction. The addiction then leads to other health problems, social problems, and in some cases, an eventual loss of employment which forces the citizen onto a state program to fund all of their healthcare costs associated with the addiction.

If there were no financial barriers, Physicians admit that they would refer all patients to Physical Therapy for musculoskeletal problems once a more serious medical condition was ruled out. Physicians are continually asking our profession to do something about these unsustainable and frankly unethical copay and coinsurance amounts. They recognize that this ties their hands and limits their options for managing their patient’s condition effectively without pain medication.

The issue of fair physical therapy copayments has been recognized nationally. Actuarial analysis of co-pay legislation in Missouri indicates that capping PT co-payments at $20 per visit would result in a premium increase of only 80 cents per month. A study by Optum Insight concluded that the impact of decreasing the copay from $50 to $30 is 37 cents per member per month.

Physical therapists address the mobility needs of thousands of Rhode Island consumers each year**. SB 0575** would ensure patient access to efficient evidence-based physical therapy for their musculoskeletal conditions and reduce the burden of opiate prescription use and abuse.

I urge you to take action to support physical therapists and physicians in this effort to account for economically responsible access to care by cosponsoring S**B 0575.**

Thank you for your consideration of support.