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House Bill 141 Sponsor Testimony

[LARE]

Chair Hackett, Vice-Chair Lang, Ranking Member Craig, and members of the Senate Insurance Committee, thank you for the opportunity to testify today on House Bill 141. This piece of legislation comes over from the 134th General Assembly and seeks to place cost-sharing requirement restrictions on occupational therapy, physical therapy, and chiropractor services.

Cost sharing is an out-of-pocket expense (i.e. copayment, coinsurance, deductible) made by an individual for their occupational, physical therapy or chiropractor services. Typically, the out-of-pocket expense for these types of therapy falls into the specialist category. House Bill 141 would prohibit the cost sharing requirement

for these services from being greater than the cost sharing requirement for services provided by an individual's primary care physician.

Unfortunately, in Ohio, high cost-sharing payments have built a barrier to entry for many tried medical services. Where co-pays can reach upwards of \$90 dollars, many Ohioans have been left unable to consistently afford visits to chiropractors, physical therapist and occupational therapist. Even for those able to absorb these costs on occasion, we are seeing people not being able to regularly attend these services at a frequency their rehabilitation truly requires. With an injury or illness that demands services once, or even multiple times a week, the financial burden can quickly compound to hundreds or thousands of dollars.

Chiropractors, physical therapists and occupational therapists offer an opportunity to rebuild the body. Those unable to afford these long-term solutions are often limited to short-term options that don't address the underlying health issue. One of the most accessible and cheap alternatives is pain and anti-inflammatory medication, which can be as little as \$10 per month. As we face an opioid epidemic here in Ohio – and particularly in our two Appalachian districts – we have an obligation to provide our constituents with long-term solutions that reduce reliance on pharmaceutical treatments. While pain and anti-inflammatory drugs can play a

role in the rehabilitation process, they must be complimented with the long-term services necessary to rebuild the physical and mental strength that allow people to regain comfort and consistency in their lives. I will now let me esteemed co-sponsor explain the impacts that capping the cost sharing requirement can have on the opioid epidemic.

[BLASDEL]

Chair Hackett, Vice-Chair Lang, Ranking Member Craig, and members of the Senate Insurance Committee -- by capping the cost sharing requirement of occupational therapy, physical therapy, and chiropractic services to that of the services provided by an individual's primary care physician, the gap of the cost between choosing between therapy services or prescription opioids in treating pain management will be reduced. We hope that by making therapy a more affordable option, reliance on prescriptions can effectively be reduced. Recent years have seen an increase in opioid overdoses and fatalities. As we look at different ways to address the crisis, this legislation can be part of the solution.

Those recovering from injuries and illnesses are often among the most vulnerable populations, with constant disruptions to their lives. In order to regain strength, it is critical that they receive affordable healthcare which matches their medical needs

and long-term goals. High cost-sharing payments should not be a barrier to appropriate and comprehensive treatment. Many of us have either personally experienced the benefits of chiropractors, physical therapists and occupation therapists or seen how they have helped loved ones. We want to ensure that Ohioans have every incentive to seek meaningful recovery from surgery or injuries and seek evidenced-based therapies and conservative care to manage their pain, empowering them to live healthier and more fulfilling lives.

Thank you again for the opportunity to provide testimony on House Bill 141. We are happy to answer any questions the Committee may have at this time.