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Subject: Insurance Middlemen in worker compensation
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As a practicing Physical Therapist for Forty (40) years, being in private practice , I have been able to provide a consistent high level of care that began with my under graduate education and continued through my Doctor of Physical Therapy education. I have been able to use professional judgement in designing my plan of care (POC) and applying my training. My professional care was prudent given the time with direct patient care. Many techniques are specialized and require treatment time to be effective. Physical Therapy care has been altered with the involvement of the "middleman " representing the insurance companies. The premise for the "middleman " was to cut waste, fraud and cost of Physical Therapy. Yet the "middleman" came and took 40% to 60% of the allowable fee for physical therapy services. In reality the physical therapist took a 50% pay cut. What was intended was to increase physical therapy efficiency and effectiveness . What resulted is the physical therapist was forced to cut back patient care services, treat patients in multiple numbers, provide a POC that fits " "All" rather than a POC developed for the specific impairment and individual patient. All of this "reduced care" is due to the Physical Therapist unable to be reimbursed sufficiently in order to manage reaching a "Break Even" in the cost of running a Buisness. The middleman does not save money but has put up roadblocks for the patient by denying care, limiting care availability and driving practitioners out of Buisness or practitioners refusing to treat work comp patients. The outcomes and patient satisfaction have been significantly impacted to the detriment of the patient.

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