

**STEFAN VAN DUURSEN, PT, small business owner TESTIMONY BEFORE Senate State Affairs,
April 27, 2015**

In SUPPORT of HB 15-1083

PATIENT A:

1. Name: Diana K. D. (single, 2 children; 53 y/o)
2. Diagnosis: Broken Tibia/Crushed Knee - Had knee Replacement
3. Insurance plan: Rocky Mountain Health PPO
4. Co-pay: \$50.00
5. Premium / month: \$520 / Family
6. Why did she stop PT?: "Too Costly. Could not afford it especially when I was off for a period of time on short term disability with no full pay check. I now walk with slight limp and a constant low level of pain since I didn't regain my full ROM."

PATIENT B:

1. Name: Brenda S. (married, 38 y/o)
2. Diagnosis: Partial L.hip labral tear
3. Insurance: Humana
4. Co-pay: \$65

- 5. Co-insurance: 80%-20%
- 6. Deductible: \$5000 (up to \$7000 80%-20% co-insurance)
- 7. Premium per month: \$365
- 8. Why did she stop PT?: "Could not afford the co-pays anymore"

Year	Visits	Ins. Payments	Pat. Payments	% of total pmt made by Ins.	% of total pmt made by patients	Co-pay portion of Pat. Payments
2010	1871	\$84,443	\$39,246	68.30%	31.70%	25%
2011	2796	\$125,453	\$89,137	58.50%	41.50%	37.70%
2012	3743	\$160,396	\$138,306	53.70%	46.30%	30.54%
2013	3374	\$139,952	\$110,882	55.80%	44.20%	27.70%
2014	3274	\$126,714	\$104,168	54.90%	45.10%	36.90%