

Madame Chair and Committee Members,

Thank you for the opportunity to speak in support of Senate Bill 699. My name is Rachel Reoli. I'm a physical therapist, I hold a PhD in Rehabilitation Science, and I'm a board-certified specialist in neurologic physical therapy. I also serve as Vice President of the American Physical Therapy Association of Maryland and am a full-time faculty member at the University of Maryland School of Medicine.

As you just heard from Dr. Horn, our population is aging—and with that comes a growing number of falls. From a neurologic perspective, falls are not minor events. Individuals who fall are at much higher risk for serious secondary injuries, including spinal cord injuries and traumatic brain injuries. These injuries can be life-altering for patients and incredibly costly for our healthcare system.

These are not short-term problems. Often, these injuries require surgery just to achieve medical stability, followed by months—or longer—of intensive rehabilitation. During that time, patients and their caregivers are frequently pulled away from work and daily responsibilities, adding to the financial and emotional strain. The costs add up quickly—not just for families, but for the system as a whole.

And the hard truth is this: many of these injuries are preventable.

Before I became a professor, I worked as a physical therapist for more than a decade. While working in an inpatient rehabilitation hospital, I treated a patient over 90 years old who had sustained a cervical spinal cord injury from a fall. I remember this patient expressing deep regret that they had not followed through with outpatient physical therapy to address balance issues earlier. While they did not explicitly say cost was the barrier, I think we can all think of older adults in our lives for whom even modest copays make preventive care out of reach.

Senate Bill 699 directly addresses that barrier. It shifts our system toward prevention rather than crisis care. It helps people access physical therapy *before* a fall occurs, *before* a life-changing injury happens, and *before* we incur far greater costs—both human and financial.

Maryland would not be alone in taking this step. To date, 13 states have passed similar legislation to limit the cost of copays, recognizing that prevention is both compassionate and fiscally responsible.

I urge you to view Senate Bill 699 not just as a healthcare bill, but as a smart investment in the safety and independence of Marylanders. By supporting this bill, you have the opportunity to prevent avoidable injuries, reduce long-term healthcare costs, and improve quality of life for countless individuals and families.

Thank you for your time, and I respectfully ask for a favorable report on Senate Bill 699.