

I went to school for seven years to complete my three degrees (Associate of Arts, Bachelors of Nursing, Masters of Nursing) and I passed two national exams to become a certified Family Nurse Practitioner. Almost five years ago, I felt called to open a primary care clinic to provide the type of healthcare I felt people deserved and to make a difference in healthcare. My clinic currently serves over 1600 patients in Bartlett, TN. I accept every health insurance that I have been able to become credentialed with, including Medicare and Medicaid which many healthcare providers no longer accept because I strongly believe everyone deserves healthcare. However despite my desire to provide the ultimate healthcare, there are numerous obstacles that nurse practitioners and our patients have to deal with on a daily basis.

There is a primary care provider shortage which is believed to be because medical physicians prefer to go into specialties due to the higher reimbursement from health insurance companies. Family Nurse Practitioners have received the education to be primary care providers and are willing to step up but are met with barrier after barrier. Nurse Practitioners are reimbursed by health insurance companies as much as 50% less than a medical physician for providing the same exact services. If medical physicians don't go into primary care because it is almost impossible for them to survive financially, then how can nurse practitioners who are being paid half the amount going to survive? My start-up costs were over \$60,000 which have now been paid down to approximately \$18,000 within the past five years. I went the first four years without a paycheck and now pay myself \$1000 a month which is less than what I pay my medical assistant and less than minimum wage. I am now a single mother of four children so I had to start paying the minimum on my credit cards that hold the remaining clinic start-up debt. Many do not understand why I do not close my clinic and go work for someone else and possibly make \$100,000 a year. But the thing that holds me back is if I chose to do that then my over 1600 patients will be without a healthcare provider.

Healthcare reform needs to turn the focus onto the health insurance industry as currently they pay what they want and when they want despite what their contracts state and get away with it every single day. My typical accounts receivables stay over \$100,000 which I typically will see 1/4 to 1/3. I get letters from health insurance companies on a regular basis saying they realized they overpaid me on a claim from several years ago so therefore they will not pay me until they get their money back. However, a healthcare provider usually only has 90 days to submit a claim or health insurance will refuse to pay a penny due to "untimely filing". The health insurance industry sits on money owed to healthcare providers for as long as they desire and this amount of time has increased to over 400% in the past few months. Our citizen's health insurance deductibles and health insurance premiums have increased but yet the health insurance companies are reimbursing less to healthcare providers.

Currently there are 21 states where Nurse Practitioners have Full Practice Authority but my state of TN is not one of them as we are still a restricted state. In my state of TN, in order for me to own my clinic, I must have a collaborating physician. This involves me paying my collaborating physician every month to sign 20% of my charts. If my collaborating physician

were to decide today that they no longer wanted to do this or get killed in a car accident, my clinic would immediately close and my over 1600 patients would no longer have a primary care provider. I would no longer have money coming in to pay my two employees or bills and therefore my business would close and I would probably have to file bankruptcy. Currently the hold up on all 50 states getting Full Practice Authority is the Medical Physician Associations. . I have met with my state senators and representatives with no success in getting TN Full Practice Authority. Owning a business is stressful enough and this is an unnecessary burden that no business owner should have to worry about, especially when providing healthcare to our citizens.

Another barrier is that nurse practitioners are not allowed to sign a death certificate or home health orders in my state of TN but yet we can diagnose and prescribe. I had a situation where an emergency room physician refused to sign a death certificate. My collaborating physician did not feel comfortable signing it because they had never had to sign a death certificate in over ten years of being a primary care provider and had never seen this patient or any of my patients before. It took me months of making calls to the Chief Medical Officer at the hospital, the funeral home, and finally the county coroner to be able to get this death certificate signed. This involved an unnecessary delay for the spouse in getting benefits in order to pay quickly growing debt. This is unacceptable and an unnecessary burden to the citizen's.

My primary care clinic space lease is up next month and I am close to giving up on providing the healthcare I felt like people deserved because of the obstacles I encounter on a daily basis. I have applied for federal grants and been turned down stating that my business has not been open for long enough. I am paying myself less than minimum wage despite having three degrees because of the nonsense in the healthcare insurance industry and having to pay a collaborating physician to sign 20% of my charts. Nurse practitioners are more than willing to step up and be primary care providers but not sure anyone is able to live off of less than minimum wage after going to school for seven years. Not to mention still not being able to give the type of healthcare our citizens deserve because of the obstacles we encounter every single day. I am hoping the Federal Trade Commission can help change this for the citizens of our country by removing these unnecessary obstacles for patients of nurse practitioners.