

Remarks from Kathleen McCarthy, LICSW, CADCI

I was unfortunately not aware of the 6/17/25 public information session regarding merged market health insurance rates for cy 2026 until after the date passed but I saw you're accepting comments until 6/26. I am a solo private mental health practice owner/practitioner. I am a licensed independent clinical social worker with a master's degree and education beyond my graduate degree to specialize in addiction. A few years ago I started running my practice as my full time employment and in doing so have had to purchase health insurance from the MA Health Connector. I have Tufts Health Direct and the cost for my monthly insurance is a great expense at \$1,075.52 per month (keeps rising annually), very close to the cost of my monthly home mortgage which in my professional and person opinion is outrageous. Medication copays for some necessary medical medications are \$30 and copays for specialists I see are \$40 but I have to see them. It all adds up and as a small business owner there are many more expenses that come with running a small business. Mental health needs have grown significantly over the last 5 yrs in this country yet there is minimal support for the private practitioner owner to maintain a thriving business. I am never wanting for clients as the demand is great but I constantly have to question and re-evaluate whether I can continue in private practice due to the costs involved with running a business on my own with health insurance being one of those major expenses. It would be nice to see there be some consideration given to affordable health care for the small business owner, especially those that tend to some of the most vulnerable people in our communities.

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Kind Regards,

Kathleen McCarthy, LICSW, CADCI