



## **APTA Brief on State Government Affairs**

**State:** Pennsylvania

**Issue:** Fair Physical Therapy Copays

**Bill number:** Senate Bill 487

**Text of legislation:** [CLICK HERE](#)

On July 31, 2015 Pennsylvania Governor Tom Wolf signed SB 487 into law. The legislation, which affects patient copays for physical therapy services, goes into effect on September 29, 2015. State senator Chuck McIlhinney (R-10) sponsored the bill.

### **Fair PT Copays**

The legislation mandates that a health insurance policy that is delivered, renewed, extended, or modified in Pennsylvania by a health care insurer for services provided by a licensed physical therapist, chiropractor, or occupational therapist may not subject an insured person to more than one copayment amount per visit, or deplete more than one visit with any one provider. The legislation also gives authority to the Pennsylvania Insurance Department to adopt regulations as may be necessary.

The new law covers an individual or group health insurance policy, contract, or plan that provides medical or health care coverage by a health care facility or licensed health care provider. It does not cover plans such as accident-only, fixed indemnity, Medicare supplement, CHAMPUS, long-term care or disability income, workers' compensation, or automobile medical payment insurance.

### **Statement from the Pennsylvania Physical Therapy Association**

"The final outcome of this bill represents a multi-year effort on the part of many leaders, committee chairs, legal counsel, practices and practitioners," said Gregory L. Waite, PT, DPT, president of the Pennsylvania Physical Therapy Association. "This law will ensure our patients' benefits are not depleted by the arbitrary practices of some insurers in Pennsylvania. This is only the first step toward decreasing the financial burden placed on our patients."

In 2011, the APTA House of Delegates adopted a position supporting federal and state legislation that would require payers to limit the patient's/client's financial responsibility to less than the actual amount paid to the provider by the insurance carriers and insurance intermediary.



***Of note:*** Pennsylvania is the eighth state to enact a new law impacting patient copays for physical therapy. The other states to enact Fair PT Copay laws are Arkansas, Connecticut, Iowa, Kentucky, Missouri, New Hampshire, and South Dakota.