

NEWS RELEASE

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KENTUCKY ENACTS CONSUMER COPAY PROTECTION LAW

Senate Bill 112 prohibits excessively high copays for physical therapy

FOR IMMEDIATE RELEASE

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ALEXANDRIA, VA -- In a victory for patients of physical therapy, Kentucky Gov Steve Beshear signed landmark legislation protecting consumers from excessively high copays for physical therapy visits. Senate Bill 112, sponsored by State Senator Tom Buford (R) and advocated for by the Kentucky Physical Therapy Association (KPTA) and the Kentucky Occupational Therapy Association, was signed into law Wednesday evening.

SB 112 limits a copayment or coinsurance amount for a physical therapist or occupational therapist visit to no greater than the copayment or coinsurance amount charged to a patient for a physician or an osteopath for an office visit. SB 112 also requires insurers to clearly state the availability of therapies under their plans, and all related limitations.

“The Kentucky Physical Therapy Association pushed hard for this legislation because for too long we saw the detrimental effects that excessively high copays were having on patient care,” said Ramona Carper, PT, DPT, president of KPTA. “The financial implication of excessive copay amounts results in disincentives for patients to participate in physical therapy, contributing to a lack of compliance for their care. This can result in significant recurrence and downstream costs including further surgery, imaging, and pharmacy.”

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Access to physical therapy services was restricted by managed care companies imposing “specialty” copays of \$50 and sometimes as high as \$75 per physical therapy or occupational therapy visit, limiting the frequency and duration of care a patient is able to afford. Since physical therapist services often require multiple visits over an extended period of time, many consumers are forced to pay nearly \$600 per month in out-of-pocket expenses to receive physical therapist services.

“We hope that SB 112 will provide the patients we serve with some financial relief for their copays and allow them to focus on their most important priority -- getting better, faster,” Carper said. “We believe that SB 112 will lead to better outcomes as well as increased savings in the long run.”

SB 112 also focused attention on the growing problems and issues related to payment for physical therapy services and its detrimental effect on patient care. The legislation marks the first time KPTA has addressed payment issues through a state legislative effort.

“This truly was a team effort,” said Dave Pariser, PT, PhD, legislative chair for KPTA. “Physical therapists, patients, and occupational therapists came together to advocate for this important legislation. It just goes to show what we can accomplish when we put our patients first.”

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The Kentucky Physical Therapy Association is a member-driven organization that promotes the profession of physical therapy in Kentucky and represents more than 1,500 members statewide. The American Physical Therapy Association (APTA) represents more than 77,000 physical therapists, physical therapist assistants, and students of physical therapy nationwide. Learn more about conditions physical therapists can treat and find a physical therapist in your area at www.moveforwardpt.com. Consumers are encouraged to follow us on Twitter (@moveforwardpt) and Facebook.