

# APTA Template: Model Letter to State Legislators On Co-Pay Legislation

Insert the applicable information in brackets and create a letter to mail or email to the state legislator's office. You may use this letter to contact your state representatives.

**REMINDER:** Delete these submission instructions and any other bracketed language below prior to submitting your letter.

Dear [SENATOR/REPRESENTATIVE NAME]:

As your constituent and a member of the [ATPA STATE CHAPTER NAME], I urge you to please SUPPORT [INSERT BILL NUMBER] and OPPOSE any amendments to the bill. This important legislation will prevent managed care companies from requiring patients to pay excessively high co-payments for Physical Therapy (PT).

Managed care companies continue to restrict access to PT services by imposing "specialty" co-pays of \$50 and sometimes as high as \$75 per visit, limiting the frequency and duration of care a patient is able to afford. This practice unfairly treats PT, a routine health service, as a specialty service. Specialty co-pays are intended for specialized medical services or medical specialties.

[INSERT BILL NUMBER] would prohibit a health payer from inappropriately shifting the cost of care onto consumers by limiting PT co-payments to no greater than that of the co-pay of an office visit to a physician or osteopath.

The practice of treating independently practicing PT's as "specialists" has allowed health payers to require consumers to pay the entire or nearly the entire cost of physical therapy care. The excessive co-pay amounts often results in patients paying more out of pocket for physical therapy than they do any surgery, imaging, or pharmacy that they have had.

The financial implication of excessive co-pay amounts results in disincentives for patients to participate in PT resulting in lack of compliance for their care. This can result in significant recurrence and downstream costs including further surgery, imaging, and pharmacy.

Since physical therapy frequently requires multiple visits over an extended period of time as the practice of physical therapy works in conjunction with the healing process, many consumers are forced to pay nearly \$600 per month in out-of-pocket expenses to receive physical therapy services. This is in addition to the cost of health insurance paid by the consumer or their employer. Decisions to reduce the frequency or duration of their care or not to even initiate physical therapy has led to poor outcomes and complications which only lead to higher costs for health care in the future.

Fair co-pays lead to better outcomes and improved access. In these difficult economic times, it is a struggle for the average working patient to afford what they thought was a covered service. Again, please support [INSERT BILL NUMBER].

Thank you for your consideration and your service to the people of our state.

Sincerely,

[NAME  
ADDRESS  
TELEPHONE  
EMAIL]