

APTA Template: Model Legislation for Fair Co-Pays

This model legislation can serve as a basis for initiating support from a legislator or representative.

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

APTA MODEL LEGISLATION: FAIR PHYSICAL THERAPY CO-PAYS LEGISLATION

AN ACT relating to physical therapy.

Be it enacted by the _____ of the State of _____:

SECTION 1. A NEW SECTION OF <INSERT INSURANCE STATUTE REFERENCE> IS CREATED TO READ AS FOLLOWS:

- (1) An insurer shall not impose a copayment, coinsurance, or office visit deductible amount charged to the insured for services rendered for each date of service by a physical therapist licensed under <INSERT PT LICENSURE STATUTE NUMBER> that is greater than the copayment, coinsurance, or office visit deductible amount charged to the insured for the services of a primary care physician or an osteopath licensed under <INSERT PHYSICAN STATUTE REFERENCE NUMBER> for an office visit.
- (2) An insurer shall state clearly the availability of physical therapy coverage under its plan and all related limitations, conditions, and exclusions.

