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Our Vision

Transforming the diverse communities in Maryland to advance health and wellness by optimizing movement and function across the lifespan.

January 29, 2026

The Honorable Heather Bagnall, Chair
House Health Committee
Taylor House Office Building, Room 241
6 Bladen St., Annapolis, MD 21401
RE: House Bill 277 - SUPPORT

Dear Chair Bagnall,

The American Physical Therapy Association of Maryland is writing to register our support of **House Bill 277 - Insurance - Third Party Administrators – Enforcement.**

The purpose of this legislation is to “alter the grounds on which the Maryland Insurance Commissioner may deny an applicant for registration as or refuse to renew, suspend, or revoke the registration of a third-party administrator; and altering the violations for which the Commissioner may impose civil penalties against a third-party administrator.”

The American Physical Therapy Association (APTA) conducted a survey on administrative burden from Dec 2018-Jan 2019. APTA members report that medically necessary physical therapist services are delayed — ultimately impacting patients’ clinical outcomes — because of the amount of time and resources physical therapist providers must spend on documentation and administrative tasks. The volume of these tasks also leads to dissatisfaction and burnout in the profession:

- 85.2% of providers agree or strongly agree that administrative burden contributes to burnout.
- 74% of respondents agreed or strongly agreed that prior authorization requirements negatively impact patients’ clinical outcomes.
- 76% of facilities and private practice owners have added nonclinical staff to accommodate administrative burden.
- 65% of respondents say more than 30 minutes of staff time is spent preparing an appeal for one claim.

APTA urges policymakers and third-party payers to advance policies that streamline documentation requirements, standardize prior authorization and payer coverage policies, eliminate unnecessary regulations, and **enforce** the existing laws and regulations.

For the reasons noted above, we are asking for a favorable report on House Bill 277.

Sincerely,



Roy Film, PT, DPT
President, APTA Maryland