

HOUSE BILL 367

J5, J4
HB 974/22 – HGO

6lr1963
CF 6lr2013

By: Delegate Kipke

Introduced and read first time: January 19, 2026

Assigned to: Health

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Physical Therapy – Copayments, Coinsurance, and**
3 **Deductibles**

4 FOR the purpose of prohibiting insurers, nonprofit health service plans, and health
5 maintenance organizations from imposing a copayment, coinsurance, or deductible
6 for covered physical therapy services that is greater than the copayment,
7 coinsurance, or deductible imposed for an annual physical or wellness visit under the
8 same plan or contract; requiring insurers, nonprofit health service plans, and health
9 maintenance organizations to state in each plan or contract the coverage
10 requirements, limitations, conditions, and exclusions for the provision of physical
11 therapy services; and generally relating to health insurance and physical therapy
12 services.

13 BY adding to
14 Article – Insurance
15 Section 15–864
16 Annotated Code of Maryland
17 (2017 Replacement Volume and 2025 Supplement)

18 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
19 That the Laws of Maryland read as follows:

20 **Article – Insurance**

21 **15–864.**

22 (A) IN THIS SECTION, “PHYSICAL THERAPY SERVICES” MEANS SERVICES
23 PROVIDED TO A PATIENT WITHIN THE SCOPE OF PRACTICE OF A PHYSICAL
24 THERAPIST WHO IS LICENSED BY THE STATE BOARD OF PHYSICAL THERAPY

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **EXAMINERS TO PRACTICE PHYSICAL THERAPY UNDER THE HEALTH OCCUPATIONS**
2 **ARTICLE.**

3 **(B) THIS SECTION APPLIES TO:**

4 **(1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT**
5 **PROVIDE COVERAGE FOR PHYSICAL THERAPY UNDER INDIVIDUAL, GROUP, OR**
6 **BLANKET HEALTH INSURANCE POLICIES OR CONTRACTS THAT ARE ISSUED OR**
7 **DELIVERED IN THE STATE; AND**

8 **(2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE**
9 **COVERAGE FOR PHYSICAL THERAPY UNDER INDIVIDUAL OR GROUP CONTRACTS**
10 **THAT ARE ISSUED OR DELIVERED IN THE STATE.**

11 **(C) FOR EACH DATE COVERED PHYSICAL THERAPY SERVICES ARE**
12 **PROVIDED, AN ENTITY SUBJECT TO THIS SECTION MAY NOT IMPOSE A COPAYMENT,**
13 **COINSURANCE, OR DEDUCTIBLE AMOUNT FOR THE PHYSICAL THERAPY SERVICES**
14 **THAT IS GREATER THAN THE COPAYMENT, COINSURANCE, OR DEDUCTIBLE AMOUNT**
15 **IMPOSED FOR AN ANNUAL PHYSICAL OR WELLNESS VISIT UNDER THE SAME PLAN OR**
16 **CONTRACT.**

17 **(D) AN ENTITY SUBJECT TO THIS SECTION SHALL CLEARLY STATE IN EACH**
18 **PLAN OR CONTRACT THE COVERAGE REQUIREMENTS, LIMITATIONS, CONDITIONS,**
19 **AND EXCLUSIONS FOR THE PROVISION OF PHYSICAL THERAPY SERVICES.**

20 **SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all**
21 **policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or**
22 **after January 1, 2027.**

23 **SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect**
24 **January 1, 2027.**