

# SENATE BILL 699

J5, J4  
SB 725/22 – FIN

6lr2013  
CF HB 367

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By: Senator McCray

Introduced and read first time: February 6, 2026

Assigned to: Finance

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## 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

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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.