

SENATE BILL 699

J5, J4
SB 725/22 – FIN

6lr2013
CF HB 367

By: **Senator McCray**

Introduced and read first time: February 6, 2026

Assigned to: Finance

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.



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

(B) THIS SECTION APPLIES TO:

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

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

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

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

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

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