



## TESTIMONY ON BEHALF OF THE MARYLAND CHIROPRACTIC ASSOCIATION

### **Support with Amendments**

Senate Bill 725—Health Insurance-Physical Therapy-Copayments,  
Coinsurance, and Deductibles

Senate Finance Committee

March 2, 2022

The Maryland Chiropractic Association (MCA) is a professional organization founded in 1928 and is the leading voice for chiropractors in Maryland. Comprised of individual members, our mission is to elevate the chiropractic profession by educating the public and advancing chiropractic care for the citizens of Maryland. We have weighed in on many issues concerning patient care, insurance and other issues of importance to our members as well as our patients and the general public.

Senate Bill 725 prohibits payors from imposing a copayment, coinsurance or deductible for covered physical therapy services that is greater than the copayment, coinsurance or deductible for a primary care visit under the same contract. While many chiropractors have PT privileges, this bill does not appear to explicitly cover them and the services they provide. Therefore, we would respectfully request an amendment to clarify that. Specifically, we would request the following language be added to page 1, line 25:

**ARTICLE[.] OR A CHIROPRACTOR WITH PHYSICAL THERAPY  
PRIVILEGES WHO IS LICENSED BY THE BOARD OF CHIROPRACTIC  
EXAMINERS UNDER THE HEALTH OCCUPATIONS ARTICLE.**

With this amendment, we respectfully request a favorable vote.

*For more information or for questions, please call Robert Frieman, DC (410.668.4000) or  
Ashlie Bagwell (443.800.4506).*