

MedChi

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TO: The Honorable Shane E. Pendergrass, Chair
Members, House Health and Government Operations Committee
The Honorable Nicholas R. Kipke

FROM: Danna L. Kauffman
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Christine K. Krone

DATE: February 24, 2022

RE: **SUPPORT**– House Bill 974 – *Health Insurance – Physical Therapy – Copayments, Coinsurance, and Deductibles*

The Maryland State Medical Society (MedChi), the largest physician organization in Maryland, **supports** House Bill 974. This bill prohibits health insurance carriers from imposing a copayment, coinsurance, or deductible amount for physical therapy services that is greater than the copayment, coinsurance, or deductible amount imposed for a primary care visit under the same plan or contract.

For patients recovering from injuries or managing chronic conditions, physical therapy is a critical component of their care plan, often needed over an extended time. Unfortunately, for many, the amount of copayment, coinsurance, or deductible required by insurance carriers for physical therapy service makes it cost prohibitive. Consequently, patients fail to adhere to their care plan and often either prolong their recovery, fail to recover properly, or fail to properly manage their condition, all resulting in additional dollars spent on health care. By equalizing a copayment, coinsurance, or deductible to that required for primary care services, the hope is that patients will be better able to afford these important services, resulting in better health outcomes. We urge a favorable vote.

For more information call:

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