



TESTIMONY FOR SB0699 – Health Insurance – Physical Therapy – Copayments, Coinsurance, and Deductibles – FAVORABLE

Bill Sponsor: Senator Klausmeier

Committee: Senate Finance

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Jessica Gorski, Executive Committee

Position: FAVORABLE

Chair, Vice Chair, and Members of the Committee,

My name is Jessica Gorski, and I am submitting this testimony in strong support of SB0699 on behalf of the Maryland Legislative Coalition. We are a coalition of grassroots activist organizations across Maryland, representing more than 30,000 Marylanders in every legislative district. Our mission is to promote legislation in areas such as education, the environment, public safety, healthcare, and social justice that support all Marylanders and improve their lives. We put the power of the people to work in shaping legislation in Maryland.

SB0699 is a practical and necessary step to make medically necessary physical therapy more affordable and accessible for Marylanders.

This bill prohibits insurers, nonprofit health service plans, and health maintenance organizations from imposing a copayment, coinsurance, or deductible for covered physical therapy services that exceeds the cost-sharing required for an annual physical or wellness visit. It also requires plans to clearly state coverage requirements, limitations, conditions, and exclusions for physical therapy services.

For many patients, physical therapy is not optional. It is a critical part of recovery after surgery or injury, an essential tool for managing chronic conditions, and a proven method for preventing long-term disability. When cost-sharing for physical therapy is significantly higher than for routine care, patients may delay or forgo treatment altogether. This leads to worse health outcomes, higher long-term medical costs, and avoidable strain on families and caregivers.

It is also important to recognize that medical costs are the leading cause of personal bankruptcy in the United States, and Maryland is no exception. High out-of-pocket expenses force many families to choose between essential care and financial stability. Reducing cost barriers to necessary physical therapy helps prevent Marylanders from falling into medical debt or facing an economic crisis simply for following their doctor's treatment plan.

By aligning cost-sharing for physical therapy with that of annual physicals and wellness visits, SB0699 helps ensure that patients can access the care their providers recommend. Clear, predictable coverage rules also reduce confusion for patients and providers, supporting better continuity of care and more effective treatment plans.

This legislation directly supports the mission of the Maryland Legislative Coalition. It strengthens healthcare access, promotes public health, and advances social justice by reducing financial barriers that disproportionately affect low- and moderate-income Marylanders and those with ongoing medical needs. Making essential rehabilitative care more affordable is a concrete way to improve quality of life and support better long-term outcomes for individuals and communities across the state.

I appreciate your consideration. **We respectfully urge a FAVORABLE report on SB0699.**