

APTA Maryland

Board of Directors

President

Roy Film, PT, DPT, MPT

Vice President

Monique Caruth PT, DPT

Secretary

Danah Jack, PT, DPT

Treasurer

Krista Frederic, PT, DPT

Director for Community Engagement

Clarisse Labor, PT, DPT

Director for Diversity, Equity, and Inclusion

Orsam Ahmed, PT, DPT

Director for Education

Kiley Gibbs, PT, DPT

Director for Government Relations

Linda Horn, PT, DScPT

Director for Practice

Ryan Smith, PT, DP

Early Career Representative

Carolina Rodriguez, PT, DPT

Representative at Large

Melissa Reinhardt, PT, MSPT

Chief Delegate

Michael Ukoha, PT, DP

PTA Council Representative

Tim Russell, PTA

Our Vision

Transforming the diverse communities in Maryland to advance health and wellness by optimizing movement and function across the lifespan.

January 28, 2026

The Honorable Pam Beidle, Chair
Senate Finance Committee
Miller Senate Office Building, Room 3 East
11 Bladen St., Annapolis, MD 21401

RE: Senate Bill 139 - SUPPORT

Dear Chair Beidle,

The American Physical Therapy Association Maryland is writing to register our support of **Senate Bill 139 - Insurance - Third Party Administrators – Enforcement.**

The purpose of this legislation is to “alter the grounds on which the Maryland Insurance Commissioner may deny an applicant for registration as or refuse to renew, suspend, or revoke the registration of a third-party administrator; and altering the violations for which the Commissioner may impose civil penalties against a third-party administrator.”

The American Physical Therapy Association (APTA) conducted a survey on administrative burden from Dec 2018-Jan 2019. APTA members report that medically necessary physical therapist services are delayed — ultimately impacting patients’ clinical outcomes — because of the amount of time and resources they must spend on documentation and administrative tasks. The volume of these tasks also leads to dissatisfaction and burnout.

- 85.2% of providers agree or strongly agree that administrative burden contributes to burnout.
- 74% of respondents agreed or strongly agreed that prior authorization requirements negatively impact patients’ clinical outcomes.
- 76% of facilities and private practice owners have added nonclinical staff to accommodate administrative burden.
- 65% of respondents say more than 30 minutes of staff time is spent preparing an appeal for one claim.

APTA urges policymakers and third-party payers to advance policies that streamline documentation requirements, standardize prior authorization and payer coverage policies, eliminate unnecessary regulations and **enforce** the laws and regulations in place.

For the reasons noted above, we are asking for a favorable report on Senate Bill 139.

Sincerely,

Roy Film

Roy Film, PT, DPT
President, APTA Maryland