

HB0367_RichardKaplowitz_FAV

02/05/2026

Richard Keith Kaplowitz

Frederick, MD 21703

TESTIMONY ON HB#0367 POSITION: FAVORABLE

Health Insurance - Physical Therapy - Copayments, Coinsurance, and Deductibles

TO: Chair Bagnall, Vice Chair Cullison, and members of the Health Committee

FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of HB#/0367, **Health Insurance - Physical Therapy - Copayments, Coinsurance, and Deductibles**

This bill is personal to me and to many seniors who need physical therapy but refrain from undergoing it due to costs of the therapy. The American Physical Therapy Association notes ¹

Too often, insurance requires copays that effectively reduce access.

Patients typically see a physical therapist multiple times during an episode of care, but excessive copays can make that difficult—maybe even impossible for some. Under certain health plans, copayments for physical therapy services, some exceeding \$60 per visit, also can exceed the reimbursement paid by the plan to the provider of care. High copayments for physical therapy are one reason that some consumers opt to reduce their frequency of treatment or forgo medically necessary care.

The Pacific Legal Foundation warns of the consequences of not covering physical therapy under Medicare and the other barriers to care that exist. ²

By 2030, every [baby boomer](#) will be over 65, meaning millions will need help recovering from surgery, regaining mobility after illness or stroke, or staying active enough to avoid decline. As more people enter Medicare, they'll become locked out of options.

Maryland can and should remedy this critical situation by governing provider conduct through passing this bill. It will prohibit insurers, nonprofit health service plans, and health maintenance organizations from imposing a copayment, coinsurance, or deductible for covered physical therapy services that is greater than the copayment, coinsurance, or deductible imposed for an annual physical or wellness visit under the same plan or contract.

We must tackle this problem in an effective and responsible manner.

I respectfully urge this committee to return a favorable report on HB#/0367.

¹ <https://www.apta.org/advocacy/issues/fair-physical-therapy-copays#:~:text=Too%20often%2C%20insurance%20requires%20copays,to%20see%20you%20at%20all>.

² <https://pacificlegal.org/medicare-should-not-stop-seniors-from-accessing-physical-therapy/>