

2024 -- S 2403

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LC004782  
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2024

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES --  
PHYSICAL THERAPY COPAY

Introduced By: Senators Ujifusa, DiMario, Lauria, Valverde, DiPalma, Murray, Mack,  
Lawson, Sosnowski, and Ciccone

Date Introduced: February 12, 2024

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-18 of the General Laws entitled "Accident and Sickness Insurance  
2 Policies" is hereby amended by adding thereto the following section:

3 **27-18-95. Physical therapists.**

4 [\(a\) An individual or group health insurance plan or policy delivered, issued for delivery, or](#)  
5 [renewed in this state on or after January 1, 2025, shall not impose a copayment, coinsurance, or](#)  
6 [office visit deductible amount charged to the insured for services rendered by a physical therapist](#)  
7 [licensed under § 5-40-7 that is greater than the copayment, coinsurance or office visit deductible](#)  
8 [amount charged to the insured for the services of a primary care physician or osteopath licensed](#)  
9 [under chapter 37 of title 5.](#)

10 [\(b\) An insurer shall state clearly the availability of physical therapy coverage under its plan](#)  
11 [and all related limitations, conditions, and exclusions.](#)

12 SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service  
13 Corporations" is hereby amended by adding thereto the following section:

14 **27-19-87. Physical therapists.**

15 [\(a\) An individual or group health insurance plan or policy delivered, issued for delivery, or](#)  
16 [renewed in this state on or after January 1, 2025, shall not impose a copayment, coinsurance, or](#)  
17 [office visit deductible amount charged to the insured for services rendered by a physical therapist](#)  
18 [licensed under § 5-40-7 that is greater than the copayment, coinsurance or office visit deductible](#)

1 [amount charged to the insured for the services of a primary care physician or osteopath licensed](#)  
2 [under chapter 37 of title 5.](#)

3 [\(b\) An insurer shall state clearly the availability of physical therapy coverage under its plan](#)  
4 [and all related limitations, conditions, and exclusions.](#)

5 SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service  
6 Corporations" is hereby amended by adding thereto the following section:

7 **27-20-83. Physical therapists.**

8 [\(a\) An individual or group health insurance plan or policy delivered, issued for delivery, or](#)  
9 [renewed in this state on or after January 1, 2025, shall not impose a copayment, coinsurance, or](#)  
10 [office visit deductible amount charged to the insured for services rendered by a physical therapist](#)  
11 [licensed under § 5-40-7 that is greater than the copayment, coinsurance or office visit deductible](#)  
12 [amount charged to the insured for the services of a primary care physician or osteopath licensed](#)  
13 [under chapter 37 of title 5.](#)

14 [\(b\) An insurer shall state clearly the availability of physical therapy coverage under its plan](#)  
15 [and all related limitations, conditions, and exclusions.](#)

16 SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance  
17 Organizations" is hereby amended by adding thereto the following section:

18 **27-41-100. Physical therapists.**

19 [\(a\) An individual or group health insurance plan or policy delivered, issued for delivery, or](#)  
20 [renewed in this state on or after January 1, 2025, shall not impose a copayment, coinsurance, or](#)  
21 [office visit deductible amount charged to the insured for services rendered by a physical therapist](#)  
22 [licensed under § 5-40-7 that is greater than the copayment, coinsurance or office visit deductible](#)  
23 [amount charged to the insured for the services of a primary care physician or osteopath licensed](#)  
24 [under chapter 37 of title 5.](#)

25 [\(b\) An insurer shall state clearly the availability of physical therapy coverage under its plan](#)  
26 [and all related limitations, conditions, and exclusions.](#)

27 SECTION 5. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES --  
PHYSICAL THERAPY COPAY

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1           This act would limit copays, coinsurance or office deductibles for services of a physical  
2 therapist to the amount authorized for the services of a primary care physician or osteopath on or  
3 after January 1, 2025.

4           This act would take effect upon passage.

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