



The Maryland State Medical Society

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TO: The Honorable Delores G. Kelley, Chair
Members, Senate Finance Committee
The Honorable Cory V. McCray

FROM: Danna L. Kauffman
Pamela Metz Kasemeyer
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DATE: March 2, 2022

RE: **SUPPORT**– Senate Bill 725 – *Health Insurance – Physical Therapy – Copayments, Coinsurance, and Deductibles*

The Maryland State Medical Society (MedChi), the largest physician organization in Maryland, **supports** Senate Bill 725. 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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