

4870

2011-2012 Regular Sessions

I N S E N A T E

April 27, 2011

Introduced by Sen. DeFRANCISCO -- read twice and ordered printed, and
when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to physical therapy
services

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEM-
BLY, DO ENACT AS FOLLOWS:

1 Section 1. Paragraph 23 of subsection (i) of section 3216 of the
2 insurance law, as added by chapter 593 of the laws of 2000, is amended
3 to read as follows:

4 (23) If a policy provides for reimbursement for physical and occupa-
5 tional therapy service which is within the lawful scope of practice of a
6 duly licensed physical or occupational therapist, an insured shall be
7 entitled to reimbursement for such service whether the said service is
8 performed by a physician or through a duly licensed physical or occupa-
9 tional therapist, provided however, that nothing contained herein shall
10 be construed to impair any terms of such policy including appropriate
11 utilization review and the requirement that said service be performed
12 pursuant to a medical order, or a similar or related service of a physi-
13 cian PROVIDED THAT SUCH TERMS SHALL NOT IMPOSE CO-PAYMENTS IN EXCESS OF
14 TWENTY PERCENT OF THE TOTAL REIMBURSEMENT TO THE PROVIDER OF CARE.

15 S 2. Subparagraph (A) of paragraph 1 of subsection (f) of section 4235
16 of the insurance law, as amended by chapter 240 of the laws of 2009, is
17 amended to read as follows:

18 (A) Any policy of group accident, group health or group accident and
19 health insurance may include provisions for the payment by the insurer
20 of benefits for expenses incurred on account of hospital, medical or
21 surgical care or physical and occupational therapy by licensed physical
22 and occupational therapists upon the prescription or referral of a
23 physician for the employee or other member of the insured group, his
24 spouse, his child or children, or other persons chiefly dependent upon
25 him for support and maintenance; provided that a policy under which

EXPLANATION--Matter in *ITALICS* (underscored) is new; matter in brackets
[] is old law to be omitted.

LBD00680-01-1

1 coverage of a dependent of an employee or other member of the insured
2 group terminates at a specified age shall not so terminate with respect
3 to an unmarried child who is incapable of self-sustaining employment by
4 reason of mental illness, developmental disability, mental retardation,
5 as defined in the mental hygiene law, or physical handicap and who
6 became so incapable prior to attainment of the age at which dependent
7 coverage would otherwise terminate and who is chiefly dependent upon
8 such employee or member for support and maintenance, while the insurance
9 of the employee or member remains in force and the dependent remains in
10 such condition, if the insured employee or member has within thirty-one
11 days of such dependent's attainment of the termination age submitted
12 proof of such dependent's incapacity as described herein. NO POLICY OF
13 GROUP ACCIDENT, GROUP HEALTH OR GROUP ACCIDENT AND HEALTH INSURANCE
14 SHALL IMPOSE CO-PAYMENTS IN EXCESS OF TWENTY PERCENT OF THE TOTAL
15 REIMBURSEMENT TO THE PROVIDER OF CARE.

16 S 3. Subparagraph (A) of paragraph 4 of subsection (f) of section 4235
17 of the insurance law, as amended by chapter 593 of the laws of 2000, is
18 amended to read as follows:

19 (A) any physical and occupational therapy service which is within the
20 lawful scope of practice of a licensed physical and occupational thera-
21 pist, a subscriber to such policy shall be entitled to reimbursement for
22 such service, whether the said service is performed by a physician or
23 licensed physical and occupational therapist pursuant to prescription or
24 referral by a physician; AND A POLICY OF GROUP ACCIDENT, GROUP HEALTH OR
25 GROUP ACCIDENT AND HEALTH INSURANCE SHALL NOT IMPOSE CO-PAYMENTS IN
26 EXCESS OF TWENTY PERCENT OF THE TOTAL REIMBURSEMENT TO THE PROVIDER OF
27 CARE;

28 S 4. Subparagraph (G) of paragraph 1 of subsection (b) of section 4301
29 of the insurance law, as amended by chapter 593 of the laws of 2000, is
30 amended to read as follows:

31 (G) physical and occupational therapy care provided through licensed
32 physical and occupational therapists upon the prescription of a physi-
33 cian AND ANY CO-PAYMENTS RELATED TO REIMBURSEMENT FOR PHYSICAL THERAPY
34 SERVICES SHALL NOT EXCEED TWENTY PERCENT OF THE TOTAL REIMBURSEMENT TO
35 THE PROVIDER OF CARE,

36 S 5. Paragraph 13 of subsection (b) of section 4322 of the insurance
37 law, as added by chapter 504 of the laws of 1995, is amended to read as
38 follows:

39 (13) Outpatient physical therapy up to ninety visits per condition per
40 calendar year AND ANY CO-PAYMENTS RELATED TO REIMBURSEMENT FOR PHYSICAL
41 THERAPY SERVICES SHALL NOT EXCEED TWENTY PERCENT OF THE TOTAL REIMBURSE-
42 MENT TO THE PROVIDER OF CARE.

43 S 6. This act shall take effect on the one hundred eightieth day after
44 it shall have become a law.