

STATE OF NEW YORK

5045

2025-2026 Regular Sessions

IN SENATE

February 18, 2025

Introduced by Sens. BAILEY, COMRIE, GALLIVAN, HELMING, MAY, PARKER, SEPULVEDA, STEC -- 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 Assembly, 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. An insurer shall not impose a copayment or coinsurance amount
14 charged to the insured for services rendered for each date of service by
15 a physical therapist licensed under article one hundred thirty-six of
16 the education law or an occupational therapist licensed under article
17 one hundred fifty-six of the education law that is greater than the
18 copayment or coinsurance amount imposed on the insured for services
19 provided to the insured for an office visit for the service of a
20 licensed primary care physician or osteopath for the same or a similar
21 diagnosed condition even if a different nomenclature is used to describe
22 the condition for which the services are provided.

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

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1 § 2. Subparagraph (A) of paragraph 1 of subsection (f) of section 4235
2 of the insurance law is amended by adding a new clause (iii) to read as
3 follows:

4 (iii) a policy shall not impose a copayment or coinsurance amount
5 charged to the insured for services rendered for each date of service by
6 a physical therapist licensed under article one hundred thirty-six of
7 the education law or an occupational therapist licensed under article
8 one hundred fifty-six of the education law that is greater than the
9 copayment or coinsurance amount imposed on the insured for services
10 provided to the insured for an office visit for the service of a
11 licensed primary care physician or osteopath for the same or a similar
12 diagnosed condition even if a different nomenclature is used to describe
13 the condition for which the services are provided.

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

17 (A) any physical and occupational therapy service which is within the
18 lawful scope of practice of a licensed physical and occupational thera-
19 pist, a subscriber to such policy shall be entitled to reimbursement for
20 such service, whether the said service is performed by a physician or
21 licensed physical and occupational therapist pursuant to prescription or
22 referral by a physician. A policy shall not impose a copayment or coin-
23 surance amount charged to the insured for services rendered for each
24 date of service by a physical therapist licensed under article one
25 hundred thirty-six of the education law or an occupational therapist
26 licensed under article one hundred fifty-six of the education law that
27 is greater than the copayment or coinsurance amount imposed on the
28 insured for services provided to the insured for an office visit for the
29 service of a licensed primary care physician or osteopath for the same
30 or a similar diagnosed condition even if a different nomenclature is
31 used to describe the condition for which the services are provided;

32 § 4. Subparagraph (G) of paragraph 1 of subsection (b) of section 4301
33 of the insurance law, as amended by chapter 593 of the laws of 2000, is
34 amended to read as follows:

35 (G) physical and occupational therapy care provided through licensed
36 physical and occupational therapists upon the prescription of a physi-
37 cian, provided, however, that no copayment or coinsurance amount charged
38 to the insured for services rendered for each date of service by a phys-
39 ical therapist licensed under article one hundred thirty-six of the
40 education law or an occupational therapist licensed under article one
41 hundred fifty-six of the education law is greater than the copayment or
42 coinsurance amount imposed on the insured for services provided to the
43 insured for an office visit for the service of a licensed primary care
44 physician or osteopath for the same or a similar diagnosed condition
45 even if a different nomenclature is used to describe the condition for
46 which the services are provided,

47 § 5. Paragraph 13 of subsection (b) of section 4322 of the insurance
48 law, as added by chapter 504 of the laws of 1995, is amended to read as
49 follows:

50 (13) Outpatient physical therapy up to ninety visits per condition per
51 calendar year, provided, however, that no copayment or coinsurance
52 amount charged to the insured for services rendered for each date of
53 service by a physical therapist licensed under article one hundred thir-
54 ty-six of the education law or an occupational therapist licensed under
55 article one hundred fifty-six of the education law is greater than the
56 copayment or coinsurance amount imposed on the insured for services

1 provided to the insured for an office visit for the service of a
2 licensed primary care physician or osteopath for the same or a similar
3 diagnosed condition even if a different nomenclature is used to describe
4 the condition for which the services are provided.

5 § 6. This act shall take effect on the one hundred eightieth day after
6 it shall have become a law.