

# Bill Summary

**COMMITTEE:** Banking and Insurance

**DATE:** 6/23/14

**PRIME SPONSOR:** McIlhinney

**BILL NO:** SB 1432

**PREPARED BY:** Carlton Logue

**PRINTER'S NO:** 2153

## **A. Synopsis:**

Amends the Insurance Company Law of 1921 to add an article titled "Fairness in Multiple Copayments"

## **B. Summary:**

SB 1432 ensures individuals seeking physical therapy, chiropractic, and occupational therapy who are sharing the cost of the care pursuant to a health insurance policy will not be charged multiple copayments and coinsurances for these services.

The bill specifically prohibits a health insurance policy that is delivered, issued for delivery, renewed, extended or modified in this Commonwealth by a health care insurer from subjecting an insured to more than one copayment or coinsurance amount per visit or from depleting more than one visit for services provided by a licensed physical therapist, chiropractor or occupational therapist provider on a given date.