

THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 1313 Session of  
2011

INTRODUCED BY SCHWANK, FONTANA, M. WHITE, RAFFERTY, TARTAGLIONE,  
HUGHES, FARNESE, WASHINGTON AND FERLO, OCTOBER 26, 2011

REFERRED TO BANKING AND INSURANCE, OCTOBER 26, 2011

AN ACT

1 Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An  
2 act relating to insurance; amending, revising, and  
3 consolidating the law providing for the incorporation of  
4 insurance companies, and the regulation, supervision, and  
5 protection of home and foreign insurance companies, Lloyds  
6 associations, reciprocal and inter-insurance exchanges, and  
7 fire insurance rating bureaus, and the regulation and  
8 supervision of insurance carried by such companies,  
9 associations, and exchanges, including insurance carried by  
10 the State Workmen's Insurance Fund; providing penalties; and  
11 repealing existing laws," providing for physical therapy  
12 benefit design.

13 The General Assembly of the Commonwealth of Pennsylvania  
14 hereby enacts as follows:

15 Section 1. The act of May 17, 1921 (P.L.682, No.284), known  
16 as The Insurance Company Law of 1921, is amended by adding a  
17 section to read:

18 Section 631.1. Physical Therapy Benefit Design.--(a)  
19 Individual or group health insurance policies offered by an  
20 insurer providing coverage for physical therapy shall provide  
21 coverage with no less favorable patient cost-sharing than for  
22 covered services provided by a primary care provider as defined  
23 in section 2102. This shall include copayments, deductibles,

coinsurance provisions and maximum out-of-pocket limits.

(b) Compliance with this section cannot be achieved by imposing an increase in patient out-of-pocket costs regardless of the form of administration.

(c) This section shall apply to health insurance policies offered, issued or renewed on or after July 1, 2011, in this Commonwealth. This section shall not include the following policies:

(1) Accident only.

(2) Fixed indemnity.

(3) Limited benefit.

(4) Credit.

(5) Dental.

(6) Vision.

(7) Medicare supplement.

(8) CHAMPUS (Civilian Health and Medical Program of the Uniformed Services) supplement.

(9) Long-term care or disability income.

(10) Long-term care.

(11) Workers' compensation.

(12) Automobile medical payment.

(d) The term "physical therapy" when used in this section shall have the same meaning as defined in section 2 of the act of October 10, 1975 (P.L.383, No.110), known as the "Physical Therapy Practice Act."

(e) The term "insurer" when used in this section means a company or health insurance entity licensed in this Commonwealth to issue individual or group health, sickness or accident policy or subscriber contract or certificate or plan that provides medical or health care coverage by a health care facility or

1 licensed health care provider that is offered or governed under  
2 this act or the following:

3 (1) The act of December 29, 1972 (P.L.1701, No.364), known  
4 as the "Health Maintenance Organization Act."

5 (2) The act of May 18, 1976 (P.L.123, No.54), known as the  
6 "Individual Accident and Sickness Insurance Minimum Standards  
7 Act."

8 (3) 40 Pa.C.S. Ch. 61 (relating to hospital plan  
9 corporations) or 63 (relating to professional health services  
10 plan corporations).

11 Section 2. This act shall apply to all policies issued or  
12 renewed on or after January 1, 2012.

13 Section 3. This act shall take effect in 60 days.