

**SENATE APPROPRIATIONS COMMITTEE  
FISCAL NOTE**

**BILL NO.** Senate Bill 487

**PRINTER NO.** 427

**AMOUNT**

No Fiscal Impact

**FUND**

General Fund

**DATE INTRODUCED**

February 13, 2015

**PRIME SPONSOR**

Senator McIlhinney

**DESCRIPTION AND PURPOSE OF BILL**

Senate Bill 487 amends the Insurance Company Law of 1921 to add an article titled "Fairness in Multiple Copayments".

SB 487 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.

This act shall take effect in 60 days.

**FISCAL IMPACT:**

Senate Bill 487 will have no impact to the Commonwealth.