Talking Points
Limiting Copayments

By Assembly member Gunther and Senator Breslin
bill numbers pending

This is a new bill. We are seeking legislation that limits the copay that commercial insurance can charge our patients in outpatient therapy to 20% of the amount charged for the session.

It would be for both occupational therapy and physical therapy.

The purpose for copayments is to help make sure that the patient has an interest in how much is being spent for the health care services being used.

And that health care services should not be over-used.

However, excessive copayments of up to 60 to 100% of the bill make out-of-pocket costs of health care too expensive for individuals and families.

For example, the therapist was being paid $50 a session, the patient was paying a $50 copay per session.

Excessive insurance copayments for rehabilitation services, such as occupational therapy is especially a problem due to the frequent number of treatment sessions necessary to complete rehabilitation. 2 – 3 sessions a week for up to 10 weeks.

Excessive copays defeat the purpose of health insurance by making therapy unaffordable.

And when a patient has to skip sessions or even stop therapy because of the financial burden of copayments then there is a risk of long-term disability and additional costs to society.

Would the Assembly/member be willing to support this legislation?