Is Your Insurance Copay Too High?

The Rhode Island Physical Therapy Association (RI APTA) and your physical therapist are supporting legislation in the Rhode Island General Assembly to support fair copays for physical therapy visits (H 5229/S 575). This legislation would limit what many health insurance plans can charge patients for physical therapy copays, coinsurance, or office deductibles. If this bill passes, it may save you money and make it easier for you to get the physical therapy you need.

How can I take action?

Step 1: Find out who your Rhode Island Legislators are by clicking this link - <https://vote.sos.ri.gov/>

Step 2: Call or email your State Representative and State Senator in Providence and ask them to vote “YES” on H 5229/S 575.

Need help finding your legislator’s name and contact information? Please ask our clinic staff and they will be happy to assist you.

This legislation can only be passed with your help! Don’t delay – contact your elected officials today!

Dear Representative/Senator \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

My name is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, I am your constituent, and I benefit from physical therapy services. I am writing in support of **H 5229/SB 575**, which would limit copays, coinsurance or office deductibles for services of a physical therapist to an amount not to exceed the cost of a primary care visit.

Physical Therapists are well trained to assess soft issue injuries, movement disorders, muscle weakness, and so much more, but over the last 5 years, due to health care cost containment efforts, copays for rehabilitation services have quickly climbed from $8 - $15 to an alarming $30-$75+ per session. This can be cost prohibitive for many already economically burdened patients, who may turn to opioids as a quicker, cheaper form of pain relief.

(Insert personal story here if applicable)

I depend on physical therapy services to improve my quality of life. However, my neighbors and friends may be shut out of receiving these effective, evidence-based services based on their inability to afford expensive copays.

Physical therapists address the mobility needs of thousands of Rhode Islanders like me each year. Please support **H 5229/S 575** and help us ensure affordable access to physical therapy services.

Sincerely,