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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES --  
PHYSICAL THERAPY COPAY

Introduced By: Senators Ujifusa, Mack, DiMario, Lauria, Valverde, Kallman, Acosta,  
and Quezada

Date Introduced: February 06, 2026

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1           SECTION 1. Chapter 27-18 of the General Laws entitled "Accident and Sickness Insurance  
2 Policies" is hereby amended by adding thereto the following section:

3           **27-18-96. Physical therapists.**

4           (a) An individual or group health insurance plan or policy delivered, issued for delivery, or  
5 renewed in this state on or after January 1, 2027, shall not impose a copayment, coinsurance, or  
6 office visit deductible amount charged to the insured for services rendered by a physical therapist  
7 licensed under § 5-40-7 that is greater than the copayment, coinsurance or office visit deductible  
8 amount charged to the insured for the services of a primary care physician or osteopath licensed  
9 under chapter 37 of title 5.

10          (b) An insurer shall state clearly the availability of physical therapy coverage under its plan  
11 and all related limitations, conditions, and exclusions.

12          SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service  
13 Corporations" is hereby amended by adding thereto the following section:

14          **27-19-88. Physical therapists.**

15          (a) An individual or group health insurance plan or policy delivered, issued for delivery, or  
16 renewed in this state on or after January 1, 2027, shall not impose a copayment, coinsurance, or  
17 office visit deductible amount charged to the insured for services rendered by a physical therapist  
18 licensed under § 5-40-7 that is greater than the copayment, coinsurance or office visit deductible

1 [amount charged to the insured for the services of a primary care physician or osteopath licensed](#)  
2 [under chapter 37 of title 5.](#)

3 [\(b\) An insurer shall state clearly the availability of physical therapy coverage under its plan](#)  
4 [and all related limitations, conditions, and exclusions.](#)

5 SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service  
6 Corporations" is hereby amended by adding thereto the following section:

7 **27-20-84. Physical therapists.**

8 [\(a\) An individual or group health insurance plan or policy delivered, issued for delivery, or](#)  
9 [renewed in this state on or after January 1, 2027, shall not impose a copayment, coinsurance, or](#)  
10 [office visit deductible amount charged to the insured for services rendered by a physical therapist](#)  
11 [licensed under § 5-40-7 that is greater than the copayment, coinsurance or office visit deductible](#)  
12 [amount charged to the insured for the services of a primary care physician or osteopath licensed](#)  
13 [under chapter 37 of title 5.](#)

14 [\(b\) An insurer shall state clearly the availability of physical therapy coverage under its plan](#)  
15 [and all related limitations, conditions, and exclusions.](#)

16 SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance  
17 Organizations" is hereby amended by adding thereto the following section:

18 **27-41-101. Physical therapists.**

19 [\(a\) An individual or group health insurance plan or policy delivered, issued for delivery, or](#)  
20 [renewed in this state on or after January 1, 2027, shall not impose a copayment, coinsurance, or](#)  
21 [office visit deductible amount charged to the insured for services rendered by a physical therapist](#)  
22 [licensed under § 5-40-7 that is greater than the copayment, coinsurance or office visit deductible](#)  
23 [amount charged to the insured for the services of a primary care physician or osteopath licensed](#)  
24 [under chapter 37 of title 5.](#)

25 [\(b\) An insurer shall state clearly the availability of physical therapy coverage under its plan](#)  
26 [and all related limitations, conditions, and exclusions.](#)

27 SECTION 5. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
A N A C T  
RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES --  
PHYSICAL THERAPY COPAY

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1           This act would limit copays, coinsurance or office deductibles for services of a physical  
2 therapist to the amount authorized for the services of a primary care physician or osteopath on or  
3 after January 1, 2027.

4           This act would take effect upon passage.

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