

29 (B) described in Subsection (1)(a)(i), (ii), or (iii); and
30 (b) qualified and willing to provide primary care services, as defined by the health care
31 plan, as the insured's provider from whom primary care services are received.

32 (2) Subject to Subsection [~~(5)~~] (6), an accident and health insurance policy that requires an
33 insured to select a primary care provider or physician to receive optimum coverage [~~may~~]
34 shall permit an insured to select a participating provider who is a physical therapist to
35 provide physical therapy services.

36 (3)(a) An accident and health insurance policy that provides coverage for physical
37 therapy services may not impose a copayment, coinsurance, or office visit deductible
38 for a covered physical therapy visit that exceeds the copayment, coinsurance, or
39 office visit deductible applicable to a visit with a primary care provider.

40 (b) Subsection (3)(a) applies to a health benefit plan renewed or entered into on or after
41 January 1, 2027.

42 [~~(3)~~] (4) An accident and health insurance policy shall clearly state in literature explaining
43 the policy the options available to insureds under Subsections (1) and (2).

44 [~~(4)~~] (5) An accident and health insurance policy may not impose a higher premium, higher
45 copayment requirement, or any other additional expense on an insured because the
46 insured selected a primary care physician in accordance with this section.

47 [~~(5)~~] (6) Notwithstanding Subsection (2), nothing in this section permits a physical therapist
48 to practice physical therapy outside of the physical therapist's scope of practice under
49 Title 58, Chapter 24b, Physical Therapy Practice Act.

50 Section 2. **Effective Date.**
51 This bill takes effect on January 1, 2027.