

Physical Therapy Payment Amendments

2026 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Michael K. McKell

House Sponsor:

LONG TITLE**General Description:**

This bill amends provisions related to health insurance cost sharing for physical therapists.

Highlighted Provisions:

This bill:

- requires a health insurer to use the same cost sharing methods that the insurer uses for primary care providers for physical therapy services.

Money Appropriated in this Bill:

None

Other Special Clauses:

This bill provides a special effective date.

Utah Code Sections Affected:

AMENDS:

31A-22-624, as last amended by Laws of Utah 2025, Chapter 50

Be it enacted by the Legislature of the state of Utah:

Section 1. Section **31A-22-624** is amended to read:

31A-22-624 . Primary care physician, physician assistant, or physical therapist.

(1) An accident and health insurance policy that requires an insured to select a primary care provider or physician to receive optimum coverage shall permit an insured to select a participating provider who is:

(a)(i) an obstetrician;

(ii) a gynecologist;

(iii) a pediatrician; or

(iv) a physician assistant who works with a physician:

(A) providing primary care; or

(B) described in Subsection (1)(a)(i), (ii), or (iii); and

(b) qualified and willing to provide primary care services, as defined by the health care

plan, as the insured's provider from whom primary care services are received.

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

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

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

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

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

Section 2. **Effective Date.**

This bill takes effect on January 1, 2027.