

Legislative Analysis



COVERAGE FOR PHYSICAL THERAPY NOT MANDATED IF NO PHYSICIAN PRESCRIPTION

Mary Ann Cleary, Director
Phone: (517) 373-8080
<http://www.house.mi.gov/hfa>

House Bill 5233
Sponsor: Rep. Mike Shirkey

House Bill 5235
Sponsor: Rep. Thomas F. Stallworth III

House Bill 5234
Sponsor: Rep. Ken Yonker

House Bill 5236
Sponsor: Rep. David Rutledge

House Committee: Health Policy

Complete to 12-5-12

A SUMMARY OF HOUSE BILLS 5233-5536 AS INTRODUCED 12-15-11

The bills would amend various statutes relating to health insurance, disability insurance, prudent purchaser agreements, personal (injury) protection benefits under the automobile no-fault law, and worker's compensation insurance to allow policies to exclude coverage or reimbursement for physical therapy services unless those services were provided by a licensed physical therapist or physical therapy assistant and provided under a prescription by a physician.

Generally speaking, under various health and casualty insurance laws, if an insurance policy offers reimbursement for a service within the scope of practice of certain licensed health professionals, the policy is required to offer reimbursement for all services within the professional's legal scope of practice.

House Bills 5233-5236 are each tie-barred to House Bill 4603, a bill that would allow a person to obtain treatment by a licensed physical therapist (or physical therapist assistant under the supervision of a licensed PT) without a prescription for physical therapy services issued by a Michigan-licensed dentist, podiatrist, or physician (MD or DO). Currently, a PT or supervised PT assistant is prohibited from providing services to an individual without a prescription.

In general, the bills would specify that reimbursement or coverage would not be required for a service provided by a licensed physical therapist (PT), or a physical therapist assistant who was acting under the supervision of a licensed PT, unless that service was provided under a prescription issued by a Michigan-licensed dentist, podiatrist, or physician (MD or DO).

House Bill 5233 would amend the Insurance Code (MCL 500.3107b et al.) to apply to claims under the personal (injury) protection insurance coverage, or PIP coverage, under the automobile insurance no-fault act, and to contracts or certificates issued by group disability insurers, commercial health insurers, health maintenance organizations (HMOs), and prudent purchaser agreements.

Senate Bill 5234 would amend the Worker's Disability Compensation Act (MCL 418.315) to apply to employer-reimbursable charges.

Senate Bill 5235 would amend the Prudent Purchaser Act (MCL 550.53) to apply to prudent purchaser agreements.

Senate Bill 5236 would amend the Nonprofit Health Care Corporation Reform Act (MCL 550.1502 and 550.1502a) to apply to Blue Cross Blue Shield of Michigan.

FISCAL IMPACT:

The bills would not have a significant fiscal impact on the state or local units of government. In addition, the bills will have no impact on the Medicaid program.

Legislative Analyst: Susan Stutzky
Fiscal Analyst: Paul Holland
Steve Stauff

■ This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.