

New Mexico Chapter

American Physical Therapy Association

American Physical Therapy Association
New Mexico Chapter

SUPPORT FAIRNESS FOR PHYSICAL THERAPY, OCCUPATIONAL THERAPY, AND CHIROPRACTIC PATIENTS:

Excessive co-pays prevent patients from getting physical therapy, occupational therapy and chiropractic and result in increased "downstream" costs. PT, OT and chiropractic care often require a patient to have multiple visits over a short period of time. These once a week or 2 times a week co-pays quickly add up, often reaching \$500 per injury or health incident.

Currently, some insurance companies classify PT, OT and chiropractic care as "specialist" care, resulting in co-pays that can be as high as \$70 per visit.

- Unfairly high co-pays burden patients with almost the entire cost of each visit.
- Patients need to complete the treatment plan that their doctors prescribe.
- Skipping appointments can result in significant recurrence and downstream costs to us all, including further surgery, imaging, and pharmacy costs.
- Unfair co-pays mean patients have to choose between a co-pay and care.

SOLUTION: prohibit unfair co-pays

- **Fair co-pays save money:** A fair co-pay allows patients to follow through with their treatments, decreasing subsequent and more expensive healthcare costs.
- **This is not a mandate:** Proposed legislation does not mandate insurance companies to cover any additional services. It simply puts services in the affordable category of primary care.
- **Fair co-pays protect consumers** by prohibiting a health payer from inappropriately shifting the cost of care to consumers.

**IN THE 2013 LEGISLATIVE SESSION, THE NM PUBLIC HEALTH
ASSOCIATION ENDORSED FAIR CO-PAY LEGISLATION (SB144)**