

Physical Therapists Fight Against High Insurance Co-Pays by Closing Their Doors

By Dimitrios Kostopoulos, PT, PhD, DSc

High insurance co-payments have led thousands of consumers who need physical therapy to stop their treatments. On May 18th, thousands of physical therapists in New York State are closing their doors to go to Albany to fight for a new legislation that reduces the patient co-payment obligation.

Thousands of patients around the country have been discontinuing their physical therapy treatments because they cannot

afford to pay their skyrocketing co-payments imposed by their insurance companies. Especially in this difficult and uncertain financial environment, insurance co-payments that exceed \$40, \$50, or even \$60 per visit make it almost impossible for people to afford two or three physical therapy sessions per week. Insurance companies by increasing the co-payment obligation to the patient, end up paying less to the providers and reap greater profits.

In a recent interview, Dr. Dimitrios Kostopoulos, co-founder of Hands-On Care Physical Therapy in New York, stated, “Despite the fact physical therapists are the front line providers for musculoskeletal problems, they are considered by insurance companies as ‘specialists’ and fall under the ‘specialist’ high co-pay schedule. Such a high co-pay schedule prohibits thousands of patients from receiving physical therapy services prescribed by their physicians.”

“Excessive physical therapy co-pays have resulted in thousands of patients with unresolved problems, forcing them to undergo expensive and invasive procedures that would have been otherwise unnecessary. This drives up the costs of health-care,” as Mark Amir, President of Madison Physical Therapy, emphatically states.

With the efforts of the New York Physical Therapy Association (www.nypta.org), representatives in the New York Assembly and the New York Senate have introduced legislation that when passed will eliminate the high insurance co-pay burden on New Yorkers. The new legislation puts physical therapy under the primary care lower co-payment schedule instead of the higher specialist co-payment schedule. NYPTA is planning a Lobby Day on May 18th in Albany and has asked its members to participate.

Understanding the impact this issue has on the care their patients receive and triggered by the high dissatisfaction that patients and providers have toward insurance companies, a group of individual New York-based physical therapists have created a grassroots campaign to support this new legislation and help NYPTA achieve its goal. They have come up with the radical idea of asking their fellow physical therapists to Close Their Doors on May 18th.

“We are asking our fellow therapists to close their doors on May 18th and take their staff and their patients to Albany to support this new legislation and consumer’s rights,” as stated



by Konstantine Rizopoulos, PT, MCMT, who is one of the organizers of the movement. The www.ClosingMyDoors.com campaign has created a YouTube advertisement campaign that has received thousands of hits along with a web site that helps to spread the message to both patients and other physical therapists.

David Sofer, PT, owner of Community Physical Therapy of Brooklyn, proclaimed that "...many insurance companies pay only 5 to 10% of the total cost of physical therapy care, while the patient has to come up with the rest of 90 to 95% of the payment. That is not what insurance is supposed to be. It's just not fair."

Correctly applied physical therapy has been shown to reduce the utilization of imaging, medications, injections and surgery at significant levels. Overall, low back pain costs are the same in this country as the costs of treating cancer. "The downstream savings that physical therapy provides are not being realized because of the significant cost burden placed on patients by insurers in their shortsighted attempts to cut costs," notes Jeff Hathaway, PT, President of Proactive Physical Therapy.

Physical therapists are asking their patients and colleagues to join them at www.ClosingMyDoors.com and on May 18th in Albany. ■

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