

[IN THE NEWS]

Therapists Fight High Insurance Co-Pays by Closing Their Doors

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

Thousands of patients around the country have been discontinuing their PT treatments because they can't afford to pay skyrocketing co-pays imposed by their insurance companies, according to the New York Physical Therapy Association (NYPTA).


Co-payments that exceed \$40, \$50 or even \$60 per visit make it almost impossible for people to afford two or three therapy sessions per week, NYPTA says. Insurance companies, by increasing the co-payment obligation to the patient, end up paying less to the providers and reap greater profits.

"Despite the fact that physical therapists are the front-line providers for musculoskeletal problems, they are considered 'specialists' by insurance companies, and as such fall under the 'specialist' high co-pay schedule," said Dimitrios Kostopoulos, co-founder of Hands On Care Physical Therapy in New York. "Such a high co-pay schedule prohibits thousands of patients from receiving physical therapy services prescribed by their physicians."

Through the efforts of NYPTA (www.nypta.org), representatives in the New York Assembly and the New York Senate have introduced legislation that would eliminate the high insurance co-pay burden from 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 18 in Albany and has asked its members to participate.

"We are asking therapists to close their doors on May 18 and take staff and patients to Albany to support this new legislation and consumers' rights," said Konstantine Rizopoulos, PT, MCMPT, one of the organizers of the movement. The www.closingnydoors.com campaign has created a YouTube ad campaign and website to spread the message.

According to David Sofer, PT, owner of Community Physical Therapy of Brooklyn, "Many insurance companies pay only 5 to 10 percent of the total cost of physical therapy care, while the patient has to come up with 90 to 95 percent of the payment."

Physical therapy has been shown to reduce the utilization of imaging, medications, injections and surgery. "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," noted Jeff Hathaway, PT, president of Proactive Physical Therapy, Cortland, NY. 

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