



DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 13-03

Implementation of Senate Bill 159
Issued Aug. 28, 2013

To: All insurers authorized to conduct health insurance business in Missouri.
All insurers delivering policies covering Missouri residents.
All physical therapists and other interested parties.

From: John M. Huff, Director

Re: Implementation of SB 159

The provisions of Senate Bill 159 are effective as of Aug. 28, 2013. Senate Bill 159 enacted Section 376.1235, which provides as follows:

376.1235. 1. No health carrier or health benefit plan ... shall impose a co-payment or co-insurance percentage charged to the insured for services rendered for each date of service by a physical therapist ... that is greater than the co-payment or co-insurance percentage charged to the insured for the services of a primary care physician ... for an office visit.

In addition, the provisions of Section 376.1235 state:

2. A health carrier or health benefit plan shall clearly state the availability of physical therapy coverage under its plan and all related limitations, conditions, and exclusions.

This bulletin is for informational purposes only. Every health insurance carrier operating in this state, every health insurance carrier insuring Missouri residents, every physical therapist in this state and all other interested parties are strongly encouraged to review [this law](#) in its entirety to ensure compliance.