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| BILL ANALYSIS |

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| H.B. 2988 |
| By: Minjarez |
| Insurance |
| Committee Report (Unamended) |

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| **BACKGROUND AND PURPOSE**  Texans have the ability to see a physical therapist without having to first receive a referral from a primary care physician. It has been suggested that, while this direct access has been a boon for patients, they are still paying too much for these services given that physical therapists are still categorized as "specialists" and not "primary" providers. H.B. 2988 seeks to address this issue by ensuring that patients who opt to see a physical therapist before receiving a referral are not burdened with unnecessarily high copayments. |
| **CRIMINAL JUSTICE IMPACT**  It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision. |
| **RULEMAKING AUTHORITY**  It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution. |
| **ANALYSIS**  H.B. 2988 amends the Insurance Code to prohibit a health care plan offered by a health maintenance organization or a preferred provider benefit plan that requires an enrollee or an insured, as applicable, to pay a copayment for an office visit with the enrollee's or the insured's primary care physician or provider from charging a higher copayment amount to that enrollee or insured for an office visit with a physical therapist. The bill applies only to a health benefit plan delivered, issued for delivery, or renewed on or after January 1, 2022. |
| **EFFECTIVE DATE**  September 1, 2021. |