

February 10, 2026

The Honorable Susan Donovan, Chair, House Committee on Health and Human Services

Via email to: HouseHealthandHumanServices@rilegislature.gov

Re: House Bill 7429, relating to insurance (physical therapy copay)

Dear Chairwoman Donovan and Members of the Committee:

Blue Cross & Blue Shield of Rhode Island (Blue Cross) shares the sponsor's commitment to the role of physical therapy but raises concern with this proposal to set the cost-sharing for physical therapy services at an amount equal to or less than that for primary care physicians or osteopaths.

Blue Cross purposely maintains low, and varying, cost-sharing for primary care. The General Assembly and the Health Insurance Commissioner have prioritized access to primary care due to their key role in healthcare. Blue Cross invests millions of dollars in primary care practices, enabling them to improve care for all their patients, including our members. Importantly, health plans are intentionally designed so that patients pay less for primary care, with some plans offering even lower cost-sharing at the most advanced practices and low or no cost sharing for some services.

This proposal takes away Rhode Islanders' plan options. Blue Cross offers a range of plan designs with different levels of cost sharing for various kinds of care. Employers and individuals want the ability to select the coverage and premium that meets their needs. Cost sharing for physical therapy, along with other care, varies depending on the plan.

Limiting cost-sharing here merely shifts the expense. This results in higher premiums and cost-sharing for employers, employees, and individuals when they purchase insurance or seek other services. As the Governor stated: Rhode Islanders cannot afford to pay higher health insurance premiums. He called for a temporary moratorium on new unfunded health insurance mandates, giving time to assess the cumulative costs of existing requirements and to ensure future mandates do not unintentionally raise premiums.¹

Mandating low cost-sharing for a specific disease or treatment establishes a problematic precedent. Eliminating cost-sharing for one set of services introduces inequities in care and sets a precedent prompting similar requests for other conditions. Advocates for individuals with other conditions or needing other services have and will petition for similar legislation.

Blue Cross recognizes physical therapy's value and welcomes conversations with physical therapists on improving communication about their services, as described in part (b) of the bill.

We appreciate your consideration of these concerns.

Sincerely,

Richard Glucksman

Assistant General Counsel

¹ [Governor McKee letter to Office of the Health Insurance Commissioner, September 15, 2025](#)