

## **Direct Access to Physical Therapy**

Minimize the Delays

Did you know that you may legally see a Physical Therapist of your choice, without contacting your insurance company or seeing your physician first. This law is called "Direct Access" and has been in effect in the state of Maryland since 1979. Unfortunately, this law is not well known or understood. "Direct Access" is defined by the American Physical Therapy Association ( APTA) as: The right of the public to directly access physical therapists for evaluation, examination, and intervention. The public is best served when access is unrestricted.

Direct Access reduces delays in you receiving treatment that ultimately shortens the duration of your pain and disability. This allows you to return to your prior level of function quicker. The reality is the longer time that passes before you have medical and/ or physical intervention to an injury, the longer that it may take you to fully recover from that injury. When we are injured, our body begins a process to heal itself. This includes an inflammatory response that can cause pain and stiffness. Prolonged periods of this process can lead to other problems such as atrophy (muscle wasting) and adaptive muscle shorting, which lead to a longer recovery.

It is important that you are aware of your individual health insurance benefits. Most Preferred Provider Organizations (PPO's) health plans allow you to self-refer to a physical therapist without seeing your physician first. Each plan is different, so you should contact your health insurance carrier for your specific benefits.

Most Health Maintenance Organizations (HMO's) contracts require that you obtain a referral from your Primary Care Physician prior to seeing a physical therapist in order for the treatments to be covered by your health plan. Some HMO's plans allow you to "Opt-out" of that HMO network, which gives you the option to see a physical therapist or specialist without seeing your PCP first. Opting out may make you responsible for a higher out of pocket expense.

Licensed physical therapists are well qualified to provide services independent of referral from physicians. Physical therapists are educated at the post baccalaureate level and receive extensive education and clinical training to be able to practice without a referral. Thirty-eight states currently have some form of direct access by a licensed physical therapist. (APTA)

Currently, Medicare requires their members to see a physician first and a prescription/ referral must be written to allow a member to have physical therapy. However, the APTA is working hard to bring about a change to Medicare's policy, which will allow all Medicare members to have "Direct Access" to the physical therapist of their choice with out delay.

Workers' compensation and auto accident cases currently require a physician's prescription/ referral prior to having any physical therapy treatment.

Listed below are names of some individual insurance plans and the individual requirements for physician referral/ prescription. It is very important that you contact your insurance carriers Member Service Department for information about your particular policy.

### **INSURANCE PLAN ACCESS TO PHYSICAL THERAPY**

**Aetna - HMO - Direct Access** – No Physician referral/ script needed

**Aetna - PPO - Direct Access** –No Physician referral / script needed

**Alliance - PPO - No Direct Access** – Physician referral/ script needed

**Blue Choice - (BlueCross BlueShield) - XIC - No Direct Access** – Physician referral/ script needed

**Blue Choice** - “Open Access” (BlueCross BlueShield) - XIC - **Direct Access** – No Physician referral/script needed

**CareFirst, BlueCross, BlueShield** - PPO - **Direct Access** - No Physician referral/script needed

**CareFirst BlueCross BlueShield** - FEP - **Direct Access** – No Physician referral not needed

**MDIPA** - **No Direct Access** – Physician referral/ script needed

**MAMSI** - **No Direct Access** – Physician referral/ script needed

**Optimum Choice** – “Open Access” **Direct Access** – No Physician referral needed

**Optimum Choice** - **No Direct Access** – Physician referral/ script needed

**Medicare** - **No Direct Access** – Physician referral/ script needed