152nd GENERAL ASSEMBLY
FISCAL NOTE

BILL:	**HOUSE BILL NO. 441**
SPONSOR:	**Representative Lambert**
DESCRIPTION:	**AN ACT TO AMEND TITLE 18, TITLE 24, TITLE 29, AND TITLE 31 OF THE DELAWARE CODE RELATING TO INSURANCE COVERAGE FOR PHYSICAL THERAPY, OCCUPATIONAL THERAPY, AND NEUROMUSCULAR MASSAGE THERAPY.**

Assumptions:

1. This Act is effective upon signature by the Governor. The provisions of the Act are effective for all policies, contracts or certificates issued, renewed, modified, altered amended or reissued after December 31, 2025. The provisions of the Act expire December 31, 2030.
2. This Act applies to individual health insurance policies, group and blanket policies regulated under Title 18, the State Employee Group Health Insurance Program (GHIP), and the Medicaid program.
3. This Act requires that coverage for medically necessary physical therapy, occupational therapy, and neuromuscular massage therapy be provided at no cost to individuals covered under the affected health plans. Further, the Act eliminates any annual or lifetime numerical limits for the provision of these services.
4. The Medicaid program does not currently have co-pays or other cost sharing for these services. In addition, there are no limits on the number of annual or lifetime treatments.
5. The fiscal impact to the GHIP is attributable to removing member cost sharing and an expected increase in utilization for these services.
6. Costs shown for the GHIP assume the provisions of the Act will be implemented for Medicare retirees effective January 1, 2026, resulting in six months costs during Fiscal Year 2026. The provisions for active employees and non-Medicare retirees would be effective July 1, 2026.

Cost:

	Cost to the GHIP
Fiscal Year 2025	$0
Fiscal Year 2026	$325,000
Fiscal Year 2027	$3.8 million - $5.0 million

Prepared by Robert Scoglietti
Office of the Controller General