Physical Therapy Billing Issue

The OBCE has received numerous inquires regarding insurance carriers denying payment for physical therapy provided by physical therapists when referred by chiropractic physicians for MVA/PIP covered patients.

Here are two links to information which explains why "licensed physician" in this statute does not mean "chiropractic physician."

1. Correspondence with Insurance Division and Farmers Ins. (1997) 7 pgs
2. Legislative history research by the Insurance Division (1995) 26 pgs

ORS 688.132 Section (2) states:
2) Notwithstanding any provision of ORS 742.518 to 742.542, personal injury protection benefits are not required to be paid for physical therapy treatment of a person covered by the applicable insurance policy unless the person is referred to the physical therapist by a licensed physician, podiatric physician and surgeon, naturopathic physician, dentist, physician’s assistant or nurse practitioner.

It will take legislative action to correct the problem. It's coming up now because insurers are referencing this statute as never before. The Physical Therapy Assn. wants to change it too is our understanding.

This is clearly an issue for the state association. You should contact the Oregon Chiropractic Association (http://theorcpa.org/) to find out about their efforts to change this law.