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**H. B. 4474**

(By Delegates Barrett, Campbell, Hunt, Walters,  
Wells and Iaquina)

[Introduced February 11, 2014; referred to the  
Committee on Banking & Insurance then the Judiciary.]

A BILL to amend the Code of West Virginia, 1931, as amended, by  
adding thereto a new section, designated §33-6-32a, relating  
to adding a prohibition on imposing higher copayments or  
coinsurance amount for podiatrists, dentists, optometrists,  
speech therapists, occupational therapists, physical  
therapists and chiropractic physicians than what is imposed on  
primary care physicians and practitioners.

*Be it enacted by the Legislature of West Virginia:*

*That the Code of West Virginia, 1931, as amended, be amended  
by adding thereto a new section, designated §33-6-32a, to read as  
follows:*

**ARTICLE 6. THE INSURANCE POLICY.**

**§33-6-32a. Prohibition on higher copayments or coinsurance for  
certain types of health care providers.**

No individual or group accident and sickness insurance policy

1 may provide for a higher copayment or coinsurance amount, for a  
2 person licensed to practice podiatry pursuant to section ten,  
3 article three, chapter thirty of this code, a person licensed to  
4 practice optometry pursuant to section three, article eight,  
5 chapter thirty of this code, a dentist, a speech therapist, an  
6 occupational therapist, a physical therapist or a chiropractic  
7 physician, than the copayment or coinsurance amount provided for  
8 the services of a primary care physician or practitioner for the  
9 same or a similar diagnosed condition even if a different  
10 nomenclature is used to describe a condition.

11 The requirements of this section apply to all insurance  
12 policies and subscriber contracts now existing or hereafter  
13 delivered or issued for delivery in this state.

NOTE: The purpose of this bill is to prohibit all insurance policies in West Virginia from charging higher copayments and coinsurance for podiatrists, dentists, optometrists, speech therapists, occupational therapists, physical therapists and chiropractic physicians than are charged for primary care physicians or practitioners.

This section is new; therefore, it has been completely underscored.