

WEST VIRGINIA LEGISLATURE

2026 REGULAR SESSION

Introduced

House Bill 4724

By Delegates Pritt, Chiarelli, and Bridges

[Introduced January 22, 2026; referred to the
Committee on Finance]

1 A BILL to amend and reenact §33-15-23 of the Code of West Virginia, 1931, as amended, relating
2 to insurance copayments for certain services; and capping copays at \$500 a year for
3 insureds who are terminally ill until death.

Be it enacted by the Legislature of West Virginia:

ARTICLE 15. ACCIDENT AND SICKNESS INSURANCE.

§33-15-23. Copayments for certain services; cap on copays for terminally ill insureds.

1 (a) A policy, provision, contract, plan, or agreement subject to this article may not impose a
2 copayment, coinsurance, or office visit deductible amount charged to the insured for services
3 rendered for each date of service by a licensed occupational therapist, licensed occupational
4 therapist assistant, licensed speech-language pathologist, licensed speech-language pathologist
5 assistant, licensed physical therapist, or a licensed physical therapist assistant that is greater than
6 the copayment, coinsurance, or office visit deductible amount charged to the insured for the
7 services of a primary care physician or an osteopathic physician.

8 (b) The policy, provision, contract, plan, or agreement shall clearly state the availability of
9 occupational therapy, speech-language therapy, and physical therapy coverage and all related
10 limitations, conditions, and exclusions.

11 (c) Notwithstanding any other provision of law to the contrary, a policy, provision, contract,
12 plan, or agreement subject to this article, or any other article in this code specifically relating to
13 sickness insurance, may not impose a copayment, coinsurance, or office visit deductible amount
14 charged to the insured who has been diagnosed with a "terminal illness" for services rendered for
15 each date of service by a licensed occupational therapist, licensed occupational therapist
16 assistant, licensed speech-language pathologist, licensed speech-language pathologist assistant,
17 licensed physical therapist, or a licensed physical therapist assistant that is greater than the
18 copayment, coinsurance, or office visit deductible amount charged to the insured for the services
19 of a primary care physician or an osteopathic physician or that exceeds \$500 for an entire year of
20 such services. For the purposes of this subdivision, "terminal illness" means an illness, disease or

- 21 condition which cannot be cured and will likely lead to the insured's death. The limitation on the
- 22 amount of copay shall continue annually and cease at the time of death of the insured.

NOTE: The purpose of this bill is to cap insurance copayments for certain services at \$500 a year for insureds who are terminally ill until death.

Strike-throughs indicate language that would be stricken from a heading or the present law and underscoring indicates new language that would be added.