

# **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.