

HOUSE BILL No. 1016

DIGEST OF INTRODUCED BILL

Citations Affected: IC 27-8-24.8; IC 27-13-37-1.5.

Synopsis: Selection of primary care provider. Provides that a policy of accident and sickness insurance and health maintenance organization that require an insured to select a primary care provider to receive coverage may permit an insured to select a participating provider who is a physical therapist to provide physical therapy services or an occupational therapist to provide occupational therapy services.

Effective: July 1, 2026.

Garcia Wilburn

December 1, 2025, read first time and referred to Committee on Insurance.



Second Regular Session of the 124th General Assembly (2026)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2025 Regular Session of the General Assembly.

HOUSE BILL No. 1016

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 27-8-24.8 IS ADDED TO THE INDIANA CODE
2 AS A **NEW** CHAPTER TO READ AS FOLLOWS [EFFECTIVE
3 JULY 1, 2026]:

4 **Chapter 24.8. Selection of Primary Care Provider**

5 **Sec. 1. This chapter applies to a policy of accident and sickness**
6 **insurance that is issued, delivered, amended, or renewed after June**
7 **30, 2026.**

8 **Sec. 2. As used in this chapter, "insured" means an individual**
9 **entitled to coverage under a policy of accident and sickness**
10 **insurance.**

11 **Sec. 3. As used in this chapter, "policy of accident and sickness**
12 **insurance" has the meaning set forth in IC 27-8-5-1. The term does**
13 **not include a policy, plan, or coverage set forth in IC 27-8-5-2.5(a).**

14 **Sec. 4. Subject to section 7 of this chapter, a policy of accident**
15 **and sickness insurance that requires an insured to select a primary**
16 **care provider to receive coverage may permit an insured to select**
17 **a participating provider who is:**



- (1) a physical therapist to provide physical therapy services;
- or
- (2) an occupational therapist to provide occupational therapy services.

Sec. 5. A policy of accident and sickness insurance must clearly state in literature explaining the policy the options available to an insured under section 4 of this chapter.

Sec. 6. A policy of accident and sickness insurance may not impose a higher premium, a higher copayment requirement, or any other additional expense on an insured because the insured selected a primary care provider in accordance with this chapter.

Sec. 7. Nothing in this chapter permits:

- (1) a physical therapist to practice physical therapy outside of the physical therapist's scope of practice under IC 25-27; or
- (2) an occupational therapist to practice occupational therapy outside of the occupational therapist's scope of practice under IC 25-23.5.

SECTION 2. IC 27-13-37-1.5 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]: **Sec. 1.5.** (a) This section applies to an individual contract and a group contract that is entered into, delivered, amended, or renewed after June 30, 2026.

(b) Subject to subsection (e), a health maintenance organization that requires an enrollee to select a primary care provider to receive coverage may permit an enrollee to select a participating provider who is:

- (1) a physical therapist to provide physical therapy services;
- or
- (2) an occupational therapist to provide occupational therapy services.

(c) An individual contract or a group contract must clearly state in literature explaining the contract the options available to an enrollee under subsection (b).

(d) A health maintenance organization may not impose a higher premium, a higher copayment requirement, or any other additional expense on an enrollee because the enrollee selected a primary care provider in accordance with this section.

(e) Nothing in this section permits:

- (1) a physical therapist to practice physical therapy outside of the physical therapist's scope of practice under IC 25-27; or
- (2) an occupational therapist to practice occupational therapy outside of the occupational therapist's scope of practice under



1 **IC 25-23.5.**

