

LYMPHEDEMA THERAPY SOURCE

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Subject: Support for HB 3863 and Insurer Payment
Fee Practices Affecting Texas Therapy Providers

To: Representative Terry Canales
Texas House of Representatives
P.O. Box 2910
Austin, TX 78768-2910

January 9th, 2026

Dear Representative Canales,

Thank you for introducing HB 3863. I am a licensed occupational therapy provider practicing in Little Elm, Texas, and have written other elected officials to request support for your bill, which would prohibit insurers from requiring providers to accept payment in a form that imposes extra fees on the provider for that payment.

In my therapy contract with [REDACTED], there is required phrase — easy to miss within a wordy 62-page document—stating that a [REDACTED] administrative fee is charged for each paper check, with a separate fee charged for EFT. (For some carriers, there's no fee for a check – only for EFTs.) As a result, providers are required to pay a fee regardless of how reimbursement is received.

This is particularly concerning because [REDACTED] already reduces payment to therapy providers based on fee schedules tied to Medicare rates. In addition, other CPT codes necessary for patient care (such as 29581 bandaging) are denied when provided by an occupational therapist (like myself). My specialty is lymphedema, and bandaging (as well as occasional wound care). Bandaging is a mandatory and medically necessary component of that care. When these services are denied, the necessary supplies for bandaging are also denied.

My concern is straightforward: these fees reduce reimbursement, which is already significantly reduced, and they create a financial barrier to participation in insurance networks. This ultimately results in fewer options for patients, particularly in specialized areas like lymphedema care, where there are already few certified providers with proper training.

Thank you for authoring HB 3863 and for addressing these unfair payment practices. I respectfully encourage continued efforts to ensure that no Texas provider is required to pay a payer-imposed fee simply to receive reimbursement.

Sincerely,
Rebecca Summers, OT, CLT-LANA, CSR
Cc: [REDACTED]