Original Article

Insurance and Awareness: A cross-sectional Study on Awareness of Health Insurance, Covering Physiotherapy Treatment Among General Population and Physiotherapists

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Abstract

Introduction: Physiotherapy plays a vital role in managing chronic and disabling conditions, yet its insurance coverage remains underutilized due to limited awareness of coverage and claim procedures. This gap may result in financial burden and delayed rehabilitation. With the growing prevalence of lifestyle-related and long-term health issues, improving awareness is essential. This study aims to assess the level of awareness about physiotherapy insurance coverage among the general population and physiotherapists to support better access to insured rehabilitative care.

Methodology: A cross-sectional observational study was conducted between March 2025 and May 2025 using self-structured Google Forms questionnaires to assess awareness of physiotherapy insurance coverage. A total of 91 participants from the general population and 70 physiotherapists were enrolled. Inclusion criteria were age ≥18 years for the general population and at least one year of clinical experience for physiotherapists. Participants who refused to participate and physiotherapists who do not directly interact with patients were excluded.

Results: The results show that only 45.7% of physiotherapists and 34.1% of the general population were aware that physiotherapy can be covered by insurance. Key information sources for physiotherapists were colleagues (27.1%) and hospitals (24.3%). Additionally, 59.3% of the general population lacked health insurance, and only 70.3% had access to physiotherapy services in their area.

Conclusion: This study reveals a major gap in awareness of physiotherapy insurance coverage among physiotherapists and the general population, highlighting the need for education, policy reform and public awareness to improve access and utilization of insured physiotherapy services.

Key words: Awareness, Health insurance, Physiotherapy

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Introduction

According to the Health Insurance Association of America, health insurance is defined as "coverage that provides for the payments of benefits as a result of sickness or injury. It includes insurance for losses from accident, medical expense, disability, or accidental death and dismemberment".[1] Health insurance or medical insurance is insurance that covers the whole or a part of the risk of a person incurring medical expenses.[2] The World Health Organization (WHO) estimates that out-of-pocket expenditure of over 15–20 % of total health expenditure or 40 % of household net income of subsistence needs can lead to financial catastrophe.[3] Insurance coverage for therapy and rehabilitation services has been a dynamic process over the past several decades.[4]

India requires an affordable, mandatory universal health insurance policy, especially for those below the poverty line. Insurers should adopt innovative models, promote portability, and reduce customer turnover. [5]

Physiotherapy insurance constitutes a category of health insurance that specifically encompasses the expenses related to physiotherapy treatments. Physiotherapy insurance helps control high treatment costs by reducing financial burden. Top plans offer benefits like no copayment, tax savings, restoration, daycare, domiciliary care, and free annual check-ups. Types of physiotherapy insurance include health insurance policies, professional liability insurance, public liability insurance etc. Physiotherapy insurance requires medical necessity, a concerned doctor's prescription, adherence to policy terms, waiting periods, and pre-authorization. Reviewing policy details and consulting the insurer ensures eligibility and proper claim processing. To claim physiotherapy expenses, obtain a doctor's prescription, verify policy coverage, maintain records, submit documents for reimbursement or cashless approval and follow up to ensure timely and successful claim processing.[6]

In this study, we examined awareness of physiotherapy coverage under both government and private health insurance schemes in India. Government schemes such as the Ayushman Bharat health insurance scheme may include physiotherapy services, particularly as part of inpatient rehabilitation or chronic disease management. However, the extent of coverage can vary depending on the hospital and the specific state-level implementation.[7]

For private health insurance, coverage of physiotherapy also varies. Some insurers provide it under post-hospitalization or outpatient care, but this is often subject to limitations or specific conditions. Typically, physiotherapy is covered only when linked to injuries or surgeries and not as a standalone treatment.

Despite the increasing burden of musculoskeletal and neurological disorders, physiotherapy remains underutilized, particularly due to limited awareness of health insurance coverage for these services. With the rising prevalence of diseases and an ageing population, there is an urgent need to improve both public and professional awareness about physiotherapy insurance claims. Understanding the current level of knowledge, identifying barriers and exploring perceptions regarding physiotherapy insurance claims is essential to bridge this gap. Therefore, this study aims to assess the awareness about physiotherapy insurance coverage among both general population and physiotherapists.

Material and Methods

This cross-sectional observational study was conducted using a self-structured questionnaire developed through Google Forms. Separate questionnaires were designed for physiotherapists and the general population, focusing on demographic data, knowledge, awareness and suggestions regarding physiotherapy insurance coverage. This tool was developed to evaluate participants' awareness of physiotherapy insurance coverage. Content and face validity of the questionnaire were reviewed by a panel of experts (n=3) in physiotherapy and public health. A pilot study was conducted on 10 participants to assess clarity and feasibility of the questionnaire.

Cronbach's alpha for internal consistency was calculated and found to be 0.81, indicating acceptable reliability

A total of 91 participants from the general population and 70 Physiotherapists were enrolled in the study between March 2025 and May 2025. Inclusion criteria included individuals aged 18 years or above from the general population and physiotherapists with at least one year of clinical experience. Participants who refused to participate and physiotherapists who do not directly interact with patients were excluded.

Participants from the general population were selected from both urban and rural areas to ensure diverse representation. Physiotherapists were approached through professional networks and academic contacts. All participants were informed about the purpose of the study and informed consent was obtained prior to participation.

Result

The study included 70 physiotherapists, the majority (94.3%) of whom belonged to the 18–30 years age group. Among them, 74.3% were females and 25.7% were males. Additionally, the study involved 91 participants from the general population, comprising 57.1% females and 42.9% males. Of these, 50.5% were from urban areas and 49.5% were from rural areas, as shown in Table 1.

Table 1. Demographic profile of participants included in study

Demographic Profile of Physiotherapist		**n (%)**
Age (years)	18-30	66(94.3%)
	31-45	4(5.7%)
Gender	Female	52(74.3%)
	Male	18(25.7%)
Demographic Profile of General Population		
Age (years)	18-30	54(59.3%)
	31-45	25(27.5%)
	46-60	7(7.7%)
	60+	5(5.5%)
Gender	Male	52(57.1%)
	Female	39(42.9%)
Residential area	Urban	46(50.5%)
	Rural	45(49.5%)

The results show that only 45.7% of physiotherapists are aware that insurance covers physiotherapy and their primary sources of information are from Physiotherapist colleague (27.1%) and hospitals (24.3%), however 35.7% of physiotherapists are not aware before this survey. Lack of awareness among physiotherapists (34.3%) and patients (31.4%) are major obstacles to physiotherapy insurance coverage. Only 14.3% of Physiotherapist inform their patients about physiotherapy coverage while 60% don't inform their patients due to their own lack of awareness. According to physiotherapists, the main challenge they face regarding physiotherapy insurance claims is the lack of awareness among patients about insurance benefits, as reported by 58.6% of respondents. 94.3% are interested in receiving training or workshops on physiotherapy insurance policies. 97.1% of physiotherapists support policy reforms. (as shown in table 2)

Table 2. Frequency distribution of the items included in questionnaire for Physiotherapists

Questions	Sub questions	n (%)
Are you aware that insurance covers physiotherapy?	yes	32(45.7%)
	no	38(54.3%)
Where did you learn about physiotherapy insurance coverage?	Doctor/Hospital	17(24.3%)
	Physiotherapist colleague	19(27.1%)
	Insurance provider	1(1.4%)
	Online source	7(10%)
	Word of mouth	1(1.4%)
	I was not aware before this survey	25(35.7%)
What do you think are the biggest obstacles to insurance coverage for physiotherapy?	Lack of awareness among patients	22(31.4%)
	Lack of awareness among physiotherapists	24(34.3%)
	Insurance policies do not prioritize physiotherapy	19(27.1%)
	Complicated claim process	3(4.3%)
	Insurance companies provide limited coverage	2(2.9%)
Do you inform your patients about possible insurance coverage for physiotherapy?	Yes, always	10(14.3%)
	Sometimes	17(24.3%)
	No, because I am not aware of insurance details	42(60%)
	No, because it is not my responsibility	1(1.4%)
What are the main challenges you face regarding physiotherapy insurance claims?	Patients are unaware of their insurance benefits	41(58.6%)
	Insurance companies deny physiotherapy claims frequently	9(12.9%)
	Paperwork and approval processes are too complex	19(27.1%)
	others	1(1.4%)
Would you be interested in receiving training or workshops on physiotherapy insurance policies?	Yes	66(94.3%)
	No	4(5.7%)
Recommendations and future improvements		**n (%)**
How do you think awareness about physiotherapy insurance can be improved?	Public awareness campaigns	24(34.3%)
	Educating physiotherapist about insurance policies	26(37.1%)
	Making insurance claim processes simpler	11(15.7%)
	Including physiotherapy more explicitly in standard insurance plans	9(12.9%)
Would you support a policy change that mandate health insurance providers to include physiotherapy as a standard benefit?	Yes	68(97.1%)
	No	2(2.9%)

Among the general population, 33% had received physiotherapy treatment, while only 70.3% reported having access to physiotherapy services in their area. Very few portions of participants (34.1%) are aware of insurance coverage of physiotherapy treatment. Even 59.3% of participants do not have a health insurance policy. Only 4.4% of participants had successfully claimed insurance for physiotherapy, 5.5% had their claims denied and 28.6% had never made a claim. 69.2% of participants believe that physiotherapist plays a vital role in educating patients about insurance coverage. Majority of participants (92.3%) support policy change that mandatory include physiotherapy as standard benefits in health insurance policies. (as shown in table 3)

Table 3. Frequency distribution of the items included in questionnaire for General Population

Questions	Sub questions	n (%)
Have you ever undergone physiotherapy treatment?	Yes	30(33%)
	No	61(67%)
Do you have access to physical therapy services in your area?	Yes	64(70.3%)
	No	17(18.7%)
	Not sure	10(11%)
Are you aware that health insurance can cover physiotherapy treatments?	Yes	31(34.1%)
	No	60(65.9%)
Where did you learn about physiotherapy insurance coverage?	Doctor /Hospital	9(9.9%)
	Physiotherapist	9(9.9%)
	Insurance provider	1(1.1%)
	Online sources	9(9.9%)
	Word of mouth	5(5.5%)
	I was not aware before this survey	58(63.7%)
Does your current health insurance policy cover physiotherapy	Yes	7(7.7%)
	No	15(16.5%)
	Not sure	15(16.5%)
	Don’t have health insurance	54(59.3%)
If yes, what types of physiotherapy services does your insurance cover	In-hospital physiotherapy	18 (19.6%)
	Outpatient physiotherapy	9 (9.9%)
	Home-based physiotherapy	5 (5.4%)
	Specialized treatments	1(1.1%)
	Not sure	58 (63.2)
Types of insurance agency	Government	8(8.8%)
	Private	13(14.3%)
	Don’t have health insurance	70(76.9%)
Have you ever tried to claim insurance for physiotherapy	Yes (successfully)	4(4.4%)
	Yes (denied)	5(5.5%)
	No	26(28.6%)
	Don’t have health insurance	56(61.5%)

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If denied, what was the reason?	Insurance does not cover physiotherapy	4(4.4%)
	Lack of proper documentation	7(7.8%)
	Insurance company rejected without explanation	3(3.3%)
	Don't have health insurance	76(84.4%)
What do you think are the biggest obstacles to insurance coverage for physiotherapy?	Lack of awareness among patients	19(20.9%)
	Lack of awareness among physiotherapists	34(37.4%)
	Insurance policies do not prioritize physiotherapy	11(12%)
	Complicated claim process	10(11%)
	Insurance companies provide limited coverage	17(18.7%)
Do you believe that physiotherapists should play a role in educating patients about insurance coverage	Yes	63(69.2%)
	No	7(7.7%)
	Not sure	21(23.1%)
Recommendations and future improvement		**n (%)**
How do you think awareness about physiotherapy insurance can be improved?	Public awareness campaigns	9(9.9%)
	Educating physiotherapist about insurance policies	0%
	Making insurance claim processes simpler	4(4.4%)
	Including physiotherapy more explicitly in standard insurance plans	2(2.2%)
	All of the above	76(83.5%)
Would you support a policy change that mandate health insurance providers to include physiotherapy as a standard benefit?	Yes	84(92.3%)
	No	7(7.7%)

Discussion

This study aims to evaluate the level of awareness regarding physiotherapy insurance coverage among both physiotherapists and the general population. The findings reveal a significant knowledge gap, as the majority of physiotherapists were unaware that health insurance could cover physiotherapy treatment. The main sources of information on this topic were colleagues (27.1%) and hospitals (24.3%). A considerable number of physiotherapists reported having no prior knowledge about insurance coverage for physiotherapy services before participating in this survey. This lack of awareness directly impacts their ability to educate patients effectively about their insurance options and benefits related to physiotherapy treatment.

Among the general population, awareness was even lower—only 34.1% were aware that physiotherapy could be included in health insurance coverage. Additionally, over half of the respondents did not have any health insurance at all. These results point to systemic issues, such as limited public education and the inadequate inclusion of physiotherapy in standard insurance policies.

Furthermore, the majority of participants believed that awareness could be improved through a combination of strategies, including public campaigns, simplifying the claims process and incorporating physiotherapy into regular health insurance plans. Based on the data, it is evident that both physiotherapists and the general population need greater awareness of the benefits associated

with physiotherapy insurance coverage. Another key finding was that only 70.3% of the general population had access to physiotherapy services in their area, indicating unequal availability across different regions.

The findings of the current study regarding limited awareness of physiotherapy insurance are supported by Shahabi et al. (2021) [8], who emphasized the importance of improving insurance coverage for physiotherapy services. Their study highlighted the role of evidence-informed policymaking in enhancing the accessibility and sustainability of such services within the health insurance system. This reinforces the need to increase awareness and understanding of physiotherapy insurance among the general population and healthcare providers to ensure better utilization and support for these essential services.

Another study by conducted by Kaitlin Pyrz, et al. (2024)[9] also revealed that a significant portion of practicing physical therapists in Alabama perceive inadequate insurance coverage for physical therapy services, particularly for common orthopedic conditions. This finding underscores systemic challenges in current reimbursement structures and emphasizes the pressing need to enhance awareness of physiotherapy-related insurance benefits among patients, healthcare providers, and insurers. Raising this awareness is crucial, as it can empower patients to access timely and appropriate physiotherapy, support physiotherapists in guiding patients about their entitlements, and influence healthcare policy toward more inclusive coverage. Ultimately, improved awareness and education regarding health insurance can lead to better treatment compliance, enhanced rehabilitation outcomes, and greater overall patient well-being—both physically and financially.

The findings from the study conducted at King Fahd Hospital of the University, Al Khobar, highlight that access to physiotherapy services remains a significant concern, even among individuals with health insurance coverage. Many participants reported difficulties in accessing physical therapy due to high costs, limited options provided by insurance, and a general lack of support from insurance companies. There was also notable dissatisfaction regarding the role of insurers in facilitating access to care. Additionally, the perceived variability in the quality of care across different facilities and the absence of direct access to physiotherapy services further emphasize existing challenges. These insights point to the need for improved health insurance frameworks that promote equitable, affordable, and timely access to physiotherapy, minimizing financial and systemic barriers to essential care.[10]

IRDA (Insurance Regulatory and Development Authority) must foster competition, while governments should introduce insurance education in school curricula to enhance public understanding and participation, so that individuals are better informed about their rights, benefits, and options related to health insurance, including physiotherapy coverage. However, the study had certain limitations, such as a relatively small sample size.

Additionally, there is a notable lack of published literature on awareness of health insurance covering physiotherapy treatment among the general population and physiotherapists. This highlights an urgent need for further research in this area to better understand the knowledge gaps, misconceptions, and barriers that may hinder the utilization of insurance benefits for physiotherapy services. Enhancing awareness is essential for promoting informed healthcare decisions and ensuring more equitable access to rehabilitation care.

Conclusion

This study identifies a critical gap in awareness of physiotherapy health insurance coverage among both physiotherapists and the general population. The findings underscore the need for targeted educational initiatives for physiotherapists, comprehensive health policy reforms and increased public awareness campaigns to improve understanding, access and utilization of physiotherapy services through insurance. Despite high demand and favorable attitudes toward policy change, knowledge deficits and systemic obstacles hinder utilization. Addressing the issues related

to physiotherapy health insurance requires multi-level strategies, including targeted professional education, public awareness campaigns to improve understanding of coverage options, simplification of insurance procedures and legislative mandates to ensure inclusive and equitable coverage for physiotherapy services.

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Declaration of Conflicts of Interest statement: No

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