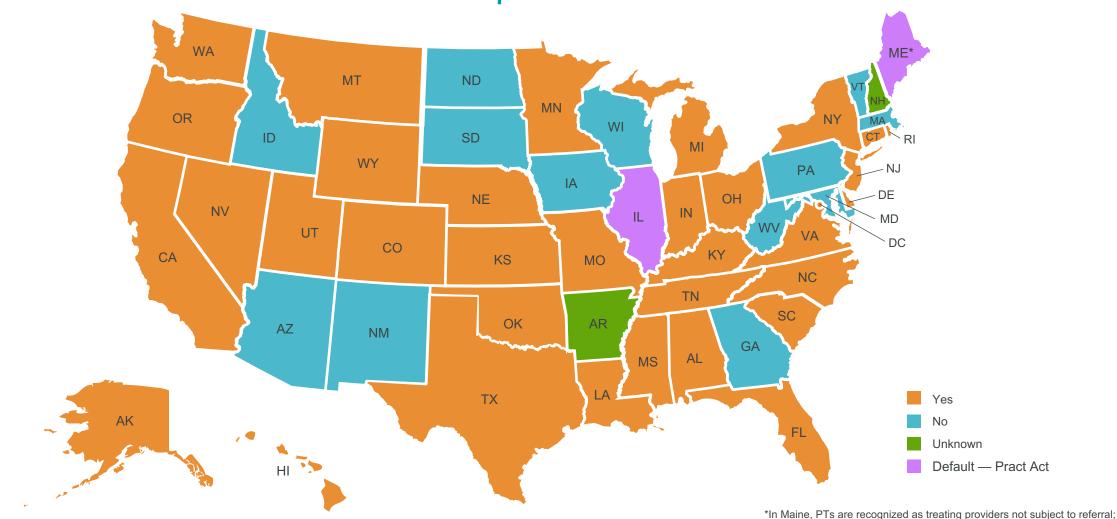
State Physician Referral Requirements for Physical Therapist Treatment Under Workers' Compensation





however, an employer is not obligated to pay for services without the referral.