

HCS HB 121 -- INSURANCE COVERAGE FOR CHIROPRACTIC CARE

SPONSOR: Holand (Portwood)

COMMITTEE ACTION: Voted "do pass" by the Committee on Health Care Policy by a vote of 11 to 0.

This substitute requires health insurers to provide chiropractic care as part of basic health care services for covered conditions. Health plan enrollees must be able to select their own chiropractic physician from the provider network without a referral or prior authorization. If applicable, the substitute requires that a referral or prior authorization clause apply equally to providers in the network. Health carriers that utilize gatekeepers may not misinform enrollees of the availability of chiropractic care. The substitute also requires health carriers to apply the same deductibles, co-payments, co-insurance amounts, fees, benefit limits, practice parameters, and utilization review to all in-network health care providers. It also prohibits health carriers from discriminating against any health care provider or group of providers based on licensure.

FISCAL NOTE: Estimated Net Income to Insurance Dedicated Fund of \$8,000 in FY 2004, \$0 in FY 2005, and \$0 in FY 2006. Estimated Net Cost to Highway Fund of Unknown in FY 2004, FY 2005, and FY 2006.

PROPOSERS: Supporters say that in recent years, federal legislation has required the provision of chiropractic health care benefits for certain federal employees. Chiropractic care is effective and would result in cost savings to patients and health insurers.

Testifying for the bill were Representative Portwood; and Missouri State Chiropractors Association. A written letter of support was submitted by Missouri Physical Therapy Association.

OPPOSERS: Those who oppose the bill say that mandating insurance coverage for chiropractic care will result in increased health care costs. The bill would not apply to insurance plans regulated by the federal government. The bill does not clearly define the scope of chiropractic care and contains a direct access provision which will be costly to implement (these provisions were revised in the substitute).

Testifying against the bill were Missouri Association of Health Plans; Group Health Plan; Coventry Health Plan; United Healthcare of the Midwest; Missouri State Medical Association; and St. Louis Area Business and Health Coalition.

Joseph Deering, Legislative Analyst