

HS HCS HB 121 -- INSURANCE COVERAGE FOR CHIROPRACTIC CARE  
(Portwood)

This substitute requires health insurers to provide coverage for chiropractic care delivered by a licensed chiropractor acting within the scope of Chapter 331, RSMo.

The coverage will include initial diagnosis and clinically appropriate and medically necessary services and supplies required to treat a diagnosed disorder, subject to conditions of the policy. The coverage may be limited to chiropractors within the health carrier's network. Health carriers are not required to contract with a chiropractor outside the health carrier's network nor are carriers required to reimburse for services provided by a non-network chiropractor, unless prior approval has been obtained from the health carrier by the enrollee.

Enrollees may access chiropractic care within the health carrier's network for a total of 20 chiropractic office visits per policy period and may be required to provide the health carrier with notice prior to any additional visits as a condition of coverage. In addition, health carriers may require prior authorization or notification before any follow-up diagnostic tests are ordered by a chiropractor or for any office visits for treatments in excess of 20 office visits in a policy period.

Certificates of coverage for any health benefit plan are required to state the availability of chiropractic coverage under the policy and any exclusions, limitations, or conditions of coverage. The insurance coverage contained in the substitute excludes benefits provided under the Medicaid program and other specified insurance policies.

Health carriers are prohibited from establishing rates, terms, and conditions of coverage for enrollees which cause a greater financial burden than for enrollees who access treatment for other physical conditions. Deductibles or out-of-pocket limits required by health carriers or a health benefit plan will be comprehensive for coverage of all health conditions.

FISCAL NOTE: Estimated Net Cost to General Revenue Fund of Unknown exceeding \$70,000 in FY 2004, FY 2005, and FY 2006. Estimated Net Cost to Highway Fund of Unknown in FY 2004, FY 2005, and FY 2006. Estimated Net Income to Insurance Dedicated Fund of \$8,000 in FY 2004, \$0 in FY 2005, and \$0 in FY 2006. Estimated Net Effect on Other Funds of Unknown exceeding \$11,500 in FY 2004, FY 2005, and FY 2006.