

HCS HB 1509 -- CHIROPRACTIC CARE

SPONSOR: Luetkemeyer (Portwood)

COMMITTEE ACTION: Voted "do pass" by the Committee on Financial Services by a vote of 19 to 0.

This substitute changes the laws regarding health insurance coverage for chiropractic care. The substitute requires health care plans to allow an enrollee direct access to a participating chiropractor of the enrollee's choice within the plan's network for at least 26 visits per policy period. Current law states that an enrollee may have access to chiropractic care for a total of 26 visits. The substitute also prohibits a health care plan from denying medically necessary and clinically appropriate chiropractic care for additional diagnostic tests or treatment, provided the attending chiropractic physician submits documentation supporting the necessity for additional tests or continued treatment.

FISCAL NOTE: No impact on General Revenue Fund in FY 2005, FY 2006, and FY 2007. Estimated Income on Other State Funds of \$8,000 in FY 2005, \$0 in FY 2006, and \$0 in FY 2007.

PROPOSERS: Supporters say that the bill merely clarifies the intent of a bill enacted last year. Changing "may have direct access" to "shall have direct access" should solve the gatekeeper problem that still exists. During the past year, every chiropractor that was not part of the health care plan's network was denied, and most of the health care plans interpreted the reference to 26 visits to be the limit on coverage, rather than a minimum, which was not the intent of the legislation last year. We need chiropractors to be able to request additional visits when it is medically necessary. The average number of visits to a chiropractor is about eight, so allowing more than 26 when necessary will not be a financial burden for health care plans.

Testifying for the bill were Representative Portwood; and Missouri State Chiropractic Association.

OPPOSERS: Those who oppose the bill say that a law to include chiropractic care was enacted last year. There haven't been any complaints from health care plan members or chiropractors, so there doesn't seem to be any great need for changes.

Testifying against the bill were Missouri Association of Health Care Plans; Group Health Plan; and Coventry Healthcare Plans.

Richard Smreker, Senior Legislative Analyst