

**Side-by-side comparison of House Proposal of Amendment to S.224  
and S.1 (Spec. Sess.) as passed by Senate**

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|  | <b>S.224 - House Proposal of Amendment</b>  | <b>S.1 (Spec. Sess.) as passed by Senate</b>  |
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| <b>Co-payment limit for chiropractic services starting in plan year 2019</b>     | [No similar provision]  | <ul style="list-style-type: none"> <li>For plan year <b>2019</b>, for silver and bronze plans, any required co-pay for chiropractic care must be <b>equal to</b> the co-pay amount for primary care under the plan (Sec. 1)</li> </ul>  |
| <b>Co-payment limit for chiropractic services starting in plan year 2020</b>     | <ul style="list-style-type: none"> <li>Starting in plan year <b>2020</b>, for silver and bronze plans, any required co-pay for chiropractic care must be <b>140-160%</b> of the co-pay amount for primary care under the plan (Sec. 1)</li> </ul> | <ul style="list-style-type: none"> <li>Starting in plan year <b>2020</b>, for silver and bronze plans, any required co-pay for chiropractic care must be <b>125-150%</b> of the co-pay amount for primary care under the plan, <b>up to a maximum of 50% of the total reimbursement amount to the provider for the services</b> (Sec. 2)</li> </ul>   |
| <b>Co-payment limit for physical therapy services starting in plan year 2020</b> | <ul style="list-style-type: none"> <li>Starting in plan year 2020, for silver and bronze plans, any required co-pay for physical therapy must be <b>140-160%</b> of the co-pay amount for primary care under the plan (Sec. 2)</li> </ul>         | <ul style="list-style-type: none"> <li>Starting in plan year 2020, for silver and bronze plans, any required co-pay for physical therapy must be <b>125-150%</b> of the co-pay amount for primary care under the plan, <b>up to a maximum of 50% of the total reimbursement amount to the provider for the services</b> (Sec. 3)</li> </ul>   |
| <b>Chiropractic and physical therapy co-payment limit impact reports</b>         | <ul style="list-style-type: none"> <li>By January 1, 2019, DVHA and the insurers must report on the <b>projected impact of the chiropractic and physical therapy co-pay limits</b> on rates, actuarial values, and plan designs</li> </ul>        | <ul style="list-style-type: none"> <li>By January 1, 2019, DVHA and the insurers must report on the <b>projected impact of setting the chiropractic co-pay limit at the primary care provider level for plan year 2019</b> on rates, actuarial values, and plan designs</li> <li><b>By January 1, 2020</b>, DVHA and the insurers must report on the <b>projected impact of the chiropractic and physical therapy co-pay limits</b> on rates, actuarial values, and plan designs</li> </ul> |

|  | S.224 - House Proposal of Amendment   | S.1 (Spec. Sess.) as passed by Senate   |
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|  | <ul style="list-style-type: none"> <li>By November 15, 2021, DVHA and the insurers must report on the impact of the chiropractic and physical therapy co-pay limits on utilization of chiropractic and physical therapy services (Sec. 3)</li> </ul>  | <ul style="list-style-type: none"> <li>By November 15, 2021, DVHA and the insurers must report on the impact of the chiropractic and physical therapy co-pay limits on utilization of chiropractic and physical therapy services (Sec. 4)</li> </ul>  |
| <b>Health insurance coverage for non-opioid approaches to treating and managing pain</b> | <ul style="list-style-type: none"> <li>DVHA must convene a working group to develop recommendations on insurance coverage for non-opioid approaches, including nonpharmacological approaches, to treating and managing pain. Recommendations due by January 15, 2019. (Sec. 4)</li> </ul>                                   | <ul style="list-style-type: none"> <li>Same, but <b>adds a third issue to be considered - the proper proportional relationship between the amount of the co-pay and the amount of the total charge for services for chiropractic care, physical therapy, and other non-opioid or nonpharmacological modalities for treating and managing pain</b> (Sec. 5)</li> </ul>   |
| <b>Effective dates</b>   | <ul style="list-style-type: none"> <li><b>140-160%</b> of primary care co-pay limit on chiropractic co-pays <b>starts in plan year 2020</b></li> <li><b>140-160%</b> of primary care co-pay limit on physical therapy co-pays <b>starts in plan year 2020</b></li> <li>Remaining sections take effect on passage</li> </ul> | <ul style="list-style-type: none"> <li><b>100%</b> of primary care co-pay limit on chiropractic co-pays effective <b>for plan year 2019 only</b> (this provision is effective on passage)</li> <li><b>125-150%</b> of primary care co-pay limit on chiropractic co-pays <b>starts in plan year 2020</b></li> <li><b>125-150%</b> of primary care co-pay limit on physical therapy co-pays <b>starts in plan year 2020</b></li> <li>Remaining sections take effect on passage</li> </ul> |