

1 S.224

2 Introduced by Senators Sirotkin and Ashe

3 Referred to Committee on

4 Date:

5 Subject: Health; health insurance; cost-sharing; chiropractors

6 Statement of purpose of bill as introduced: This bill proposes to require health
7 insurance plans to limit the co-payment for certain visits to a chiropractor to
8 not more than the co-payment for a visit to a primary care physician.

9 An act relating to co-payment limits for visits to chiropractors

10 It is hereby enacted by the General Assembly of the State of Vermont:

11 Sec. 1. 8 V.S.A. § 4088a is amended to read:

12 § 4088a. CHIROPRACTIC SERVICES

13 (a)(1) A health insurance plan shall provide coverage for clinically
14 necessary health care services provided by a chiropractic physician licensed in
15 this State for treatment within the scope of practice described in 26 V.S.A.
16 chapter 10, but limiting adjunctive therapies to physiotherapy modalities and
17 rehabilitative exercises. A health insurance plan does not have to provide
18 coverage for the treatment of any visceral condition arising from problems or
19 dysfunctions of the abdominal or thoracic organs.

1 (2) A health insurer may require that the chiropractic services be
2 provided by a licensed chiropractic physician under contract with the insurer or
3 upon referral from a health care provider under contract with the insurer.

4 (3)(A) Health care services provided by chiropractic physicians may be
5 subject to reasonable deductibles, co-payment and co-insurance amounts, fee
6 or benefit limits, practice parameters, and utilization review consistent with
7 any applicable regulations published by the Department of Financial
8 Regulation; provided that any such amounts, limits, and review shall not
9 function to direct treatment in a manner unfairly discriminative against
10 chiropractic care, and collectively shall be no more restrictive than those
11 applicable under the same policy to care or services provided by other health
12 care providers but allowing for the management of the benefit consistent with
13 variations in practice patterns and treatment modalities among different types
14 of health care providers.

15 (B) It shall be considered unfairly discriminative against chiropractic
16 care for a health insurance plan to require a co-payment amount for care and
17 services delivered by a chiropractic physician that is greater than the amount of
18 the co-payment applicable to care and services provided by a primary care
19 provider under the health insurance plan for care and services billed as one or
20 more of the following:

21 (i) a new patient office visit;

