



- S.1, as passed Act 7, was raised and passed during the 2018 Special Session and setting chiropractic co-pays at 125-150% of primary care co-pays for 2020 and beyond.
- In February 2019, rate filings for chiropractic co-pays were raised to the statutory max-150% of the allowable range. The VCA appealed the filing to the GMCB as the proposed co-pay would once again be at or above the cost of service. The appeal resulted in the GMCB lowering the co-pay to 125% of the PCP.
- Despite the concern/issue of timing and the plan design process, both DVHA and insurance carriers were able to make the necessary changes within the allowed timeframe because of minimum to no impact on actuarial values.
- In June 2019, VCA met with the GMCB Chair to discuss how to best handle the rate filings for the 2021 plan year and beyond. In these discussions, it was suggested that the best path forward is to have the legislature codify, in law, that chiropractic co-pays be capped at 125%.
- In January 2020, DVHA submitted the Chiropractic Co-payment Report describing impacts on plan design, actuarial values and insurance premium rates. Results of this report found negligible impact on rates.
- As you heard in testimony on February 6, 2020; DVHA asked their actuaries to look at the 125% and determined the actuarial values again would not be disrupted in the next enrollment.
- Again, timing should not be the issue. DVHA and the insurance carriers knew this was an issue. They were able to make this work for 2020 so they should be able to for 2021. We do appreciate their efforts on this.

Thank you.

Aimee Koch, Executive Director