



General Assembly

February Session, 2010

Raised Bill No. 392

LCO No. 1792

01792_____INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

**AN ACT CONCERNING INSURANCE COVERAGE FOR
ACUPUNCTURE TREATMENTS PROVIDED BY CHIROPRACTORS
AND THE MINIMUM PROFESSIONAL LIABILITY INSURANCE
CARRIED BY CHIROPRACTORS.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-507 of the general statutes is repealed and the
2 following is substituted in lieu thereof (*Effective January 1, 2011*):

3 [Every] Each individual health insurance policy delivered, issued
4 for delivery, [or] renewed, amended or continued in this state [on or
5 after October 1, 1989,] shall provide coverage for: [services]

6 (1) Services rendered by a chiropractor licensed under chapter 372
7 to the same extent coverage is provided for services rendered by a
8 physician, if such chiropractic services [(1)] (A) treat a condition
9 covered under such policy, and [(2)] (B) are within those services a
10 chiropractor is licensed to perform; and

11 (2) Acupuncture treatments provided by such chiropractor.

12 Sec. 2. Section 38a-534 of the general statutes is repealed and the

13 following is substituted in lieu thereof (*Effective January 1, 2011*):

14 [Every] Each group health insurance policy providing coverage of
 15 the type specified in subdivisions (1), (2), (4), (6) and (11) of section
 16 38a-469, delivered, issued for delivery, [or] renewed, amended or
 17 continued in this state [on or after October 1, 1989,] shall provide
 18 coverage for: [services]

19 (1) Services rendered by a chiropractor licensed under chapter 372
 20 to the same extent coverage is provided for services rendered by a
 21 physician, if such chiropractic services [(1)] (A) treat a condition
 22 covered under such policy, and [(2)] (B) are within those services a
 23 chiropractor is licensed to perform; and

24 (2) Acupuncture treatments provided by such chiropractor.

25 Sec. 3. Subsection (a) of section 20-28b of the general statutes is
 26 repealed and the following is substituted in lieu thereof (*Effective*
 27 *October 1, 2010*):

28 (a) Each person licensed to practice chiropractic under the
 29 provisions of section 20-27 who provides direct patient care services
 30 shall maintain professional liability insurance or other indemnity
 31 against liability for professional malpractice. The amount of insurance
 32 which each such person shall carry as insurance or indemnity against
 33 claims for injury or death for professional malpractice shall not be less
 34 than [five hundred thousand] one million dollars for one person, per
 35 occurrence, with an aggregate of not less than [one million five
 36 hundred thousand] three million dollars.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2011</i>	38a-507
Sec. 2	<i>January 1, 2011</i>	38a-534
Sec. 3	<i>October 1, 2010</i>	20-28b(a)

Statement of Purpose:

To require health insurance coverage for acupuncture treatments provided by a chiropractor and to increase the minimum amount of professional liability insurance a person licensed to practice chiropractic is required to carry.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]