



General Assembly

January Session, 2011

**Committee Bill No. 5438**

LCO No. 2854

\*02854HB05438INS\*

Referred to Committee on Insurance and Real Estate

Introduced by:  
(INS)

***AN ACT LIMITING COPAYMENTS, DEDUCTIBLES OR OTHER OUT-OF-POCKET EXPENSES FOR CHIROPRACTIC SERVICES.***

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 Section 38a-507 of the general statutes is repealed and the  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, 2012*):

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

10 (b) No such policy shall impose a copayment, deductible or other  
11 out-of-pocket expense greater than fifty per cent of the total cost of any  
12 single chiropractic service covered under subsection (a) of this section.

13 Sec. 2. Section 38a-534 of the general statutes is repealed and the  
14 following is substituted in lieu thereof (*Effective January 1, 2012*):

15 [Every] (a) Each group health insurance policy providing coverage  
16 of the type specified in subdivisions (1), (2), (4), (6) and (11) of section  
17 38a-469, delivered, issued for delivery, [or] renewed, amended or  
18 continued in this state [on or after October 1, 1989,] shall provide  
19 coverage for services rendered by a chiropractor licensed under  
20 chapter 372 to the same extent coverage is provided for services  
21 rendered by a physician, if such chiropractic services (1) treat a  
22 condition covered under such policy, and (2) are within those services  
23 a chiropractor is licensed to perform.

24 (b) No such policy shall impose a copayment, deductible or other  
25 out-of-pocket expense greater than fifty per cent of the total cost of any  
26 single chiropractic service covered under subsection (a) of this section.

This act shall take effect as follows and shall amend the following sections:		
Section	<i>January 1, 2012</i>	38a-507
Sec. 2	<i>January 1, 2012</i>	38a-534

**Statement of Purpose:**

To prohibit insurers from imposing a copayment, deductible or other out-of-pocket expense greater than fifty per cent of the total cost of any single chiropractic service covered under an individual or group health insurance policy.

*[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.]*

Co-Sponsors: REP. TALLARITA, 58th Dist.

H.B. 5438