
OLR Bill Analysis

sHB 5438

AN ACT LIMITING COPAYMENTS FOR CHIROPRACTIC SERVICES.

SUMMARY:

This bill prohibits certain health insurance policies from imposing a copayment on a covered chiropractic service that is greater than 50% of the total cost of the service. It applies to individual and group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut.

By law, certain health insurance policies must provide coverage for chiropractic services to the same extent as coverage for physician services if the chiropractic services treat a covered condition and are within the scope of the chiropractor's license. The law applies to individual and group health insurance policies delivered, issued, or renewed in Connecticut. The bill also applies the requirement to policies amended or continued in the state.

Due to the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

EFFECTIVE DATE: January 1, 2012

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 15 Nay 5 (03/15/2011)