



Connecticut Chiropractic Association

2257 Silas Deane Highway  
Rocky Hill, CT 06067  
Tel. (860) 257-0404 ~ Fax. (860) 257-0406  
CTChiro.com

March 15, 2016

Re: SB 435– An Act Concerning Health Carriers’ Use of Clinical Pathways and Health Insurance Coverage for Services Rendered by a Chiropractor

Senator Crisco, Representative Megna and members of the Insurance Committee,

My name is Dr. Richard Duenas and I am the Government Relations Chair of the Connecticut Chiropractic Association. I am here with our president, Dr. Mark Pappas to address Senate Bill 435 – An Act Concerning Health Carriers’ Use of Clinical Pathways and Health Insurance Coverage for Services Rendered by a Chiropractor.

The Connecticut Chiropractic Association appreciates the efforts taken by this committee and legislature to help assure individual choices in health care are affirmed in our health care system. We applaud your interest to affirm and strengthen the established insurance laws that require chiropractic services be covered in health insurance plans to the same degree as coverage is provided for medical services.

Section 2 of the bill relates to Section 38a-507 of the general statutes which addresses individual health insurance policies required to provide coverage for chiropractic services to the same extent coverage is provided by medical doctors. In Section 2 of the bill (Section 38a-507 of the general statutes) the statement “providing coverage of the type specified in subdivisions (1), (2), (4), (6) and (11) of section 38a-469” is new. There is no reference in the current law to Section 38a-469 which defines a “health insurance” policy. The current law requires ALL health insurance policies to abide. This bill introduces Section 38a-469 into law and identifies the health insurance policies that must follow the law. The language therefore limits those health insurance policies to types 1, 2, 4, 6 and 11. This reduces patient protections in the law. We do not believe this is the intent of the committee and consider this to be an error. We believe the law should apply to all health insurance policies sold in the state to maintain patient protections.

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We also believe Medical Foundations and organizations operating as Accountable Care Organizations should be included in the law at this point.

Also, using the term chiropractor is inconsistent with our interest and laws that identify us as physicians. Therefore, we recommend “chiropractic physician as licensed under chapter 372 and as defined as a provider under chapter 594b” is substituted and physician “as licensed under chapter 370 and as a provider under chapter 594b” in place of “physician” be substituted to differentiate the two physician level disciplines.

Our suggested revisions for section 2 of this bill are as follows:

Each individual health insurance policy **AS DEFINED IN SECTION 38a-469** ~~providing coverage of the type specified in subdivisions (1), (2), (4), (6) and (11) of section 38a-469,~~ delivered, issued for delivery, renewed, amended or continued in this state shall provide coverage for services rendered by a ~~chiropractor~~ **CHIROPRACTIC PHYSICIAN** licensed under chapter 372 **AND AS DEFINED AS A PROVIDER UNDER 594b** to the same extent coverage is provided for the same or comparable services rendered by a physician **LICENSED UNDER CHAPTER 370 AND AS DEFINED AS A PROVIDER UNDER CHAPTER 594b**, if such chiropractic services (1) treat a condition covered under such policy, and (2) are within those services a ~~chiropractor~~ **CHIROPRACTIC PHYSICIAN** is licensed to perform. Services covered under such policy and rendered by a ~~chiropractor~~ **CHIROPRACTIC PHYSICIAN** shall be subject to terms and conditions that are no less favorable than when such services are rendered by a physician **LICENSED UNDER CHAPTER 370 AND AS DEFINED AS A PROVIDER UNDER CHAPTER 594b.**

Section 3 of the bill relates to Section 38a-534 of the general statutes which addresses group health insurance policies required to provide coverage for chiropractic services to the same extent coverage is provided for medical services.

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In Section 3 of the bill and Section 38a-534 of the general statutes the first sentence is not changed from the current law. Since we believe all group health insurance policies should abide by the law, references to the five subdivisions of section 38a-369 (1, 2, 4, 6, 11) should be removed and the language written similar to 38a-507.

We also believe Medical Foundations and organizations operating as Accountable Care Organizations should be included in the law at this point.

Also, using the term chiropractor is inconsistent with our interest and laws that identify us as physicians. Therefore, we recommend “chiropractic physician as licensed under chapter 372 and as defined as a provider under chapter 594b” is substituted and physician “as licensed under chapter 370 and as a provider under chapter 594b” in place of “physician” be substituted to differentiate the two physician level disciplines.

Our suggested revisions for section 3 of this bill are as follows:

Each group health insurance policy **AS DEFINED IN SECTION 38a-469** ~~providing coverage of the type specified in subdivisions (1), (2), (4), (6) and (11) of section 38a-469,~~ delivered, issued for delivery, renewed, amended or continued in this state shall provide coverage for services rendered by a ~~chiropractor~~ **CHIROPRACTIC PHYSICIAN** licensed under chapter 372 **AND AS DEFINED AS A PROVIDER UNDER 594b** to the same extent coverage is provided for the same or comparable services rendered by a physician **LICENSED UNDER CHAPTER 370 AND AS DEFINED AS A PROVIDER UNDER CHAPTER 594b**, if such chiropractic services (1) treat a condition covered under such policy, and (2) are within those services a ~~chiropractor~~ **CHIROPRACTIC PHYSICIAN** is licensed to perform. Services covered under such policy and rendered by a ~~chiropractor~~ **CHIROPRACTIC PHYSICIAN** shall be subject to terms and conditions that are no less favorable than when such services are rendered by a physician **LICENSED UNDER CHAPTER 370 AND AS DEFINED AS A PROVIDER UNDER CHAPTER 594b.**

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We thank you for considering our positions. We believe chiropractic services, America's largest naturally based primary care profession, are best delivered when insurance policies are fairly established for patients.

Sincerely yours,

R. Mark Pappas, DC, DABCI, DACBOH  
President

Richard Duenas, DC, DABCN, FICC  
1<sup>st</sup> Vice President