

HB 1245-FN - AS INTRODUCED

2022 SESSION

22-2621

05/11

HOUSE BILL ***1245-FN***

AN ACT relative to copayments for services rendered by a chiropractor.

SPONSORS: Rep. Lundgren, Rock. 5; Rep. Dolan, Rock. 5; Rep. Love, Rock. 6

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill provides that copayments for the services of a chiropractor shall not be greater than those charged for a primary care physician or an osteopath.

Explanation: Matter added to current law appears in ***bold italics***.
 Matter removed from current law appears ~~[in brackets and struckthrough.]~~
 Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty Two

AN ACT relative to copayments for services rendered by a chiropractor.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 New Section; Insurance; Individual; Copayments for Chiropractic Services. Amend RSA 415
2 by inserting after section 6-a1 the following new section:

3 415:6-bb Copayments, Coinsurance, or Office Visit Deductible for Chiropractic Services. Each
4 insurer that issues or renews any individual policy, plan, or contract of accident or health insurance
5 that constitutes health coverage for the services chiropractors licensed under RSA 316-A shall not
6 charge a copayment, coinsurance, or office visit deductible that is greater than the copayment,
7 coinsurance, or office visit deductible amount charged to the insured for the services of a primary
8 care physician or an osteopath licensed under RSA 329 for an office visit.

9 2 New Section; Insurance; Group; Copayments for Chiropractic Services. Amend RSA 415 by
10 inserting after section 18-ee the following new section:

11 415:18-ff Copayments, Coinsurance, or Office Visit Deductible for Chiropractic Services. Each
12 insurer that issues or renews any policy of group or blanket accident or health insurance that
13 constitutes health coverage for the services of chiropractors licensed under RSA 316-A shall not
14 charge a copayment, coinsurance, or office visit deductible that is greater than the copayment,
15 coinsurance, or office visit deductible amount charged to the insured for the services of a primary
16 care physician or an osteopath licensed under RSA 329 for an office visit.

17 3 Health Service Corporations. Copayments for Chiropractic Services. Amend 420-A:2 to read
18 as follows:

19 420-A:2 Applicable Statutes. Every health service corporation shall be governed by this chapter
20 and the relevant provisions of RSA 161-H, and shall be exempt from this title except for the
21 provisions of RSA 400-A:39, RSA 401-B, RSA 402-C, RSA 404-F, RSA 415-A, RSA 415-F, RSA 415:6,
22 II(4), RSA 415:6-g, RSA 415:6-k, RSA 415:6-m, RSA 415:6-o, RSA 415:6-r, RSA 415:6-t, RSA 415:6-u,
23 RSA 415:6-v, RSA 415:6-w, RSA 415:6-x, RSA 415:6-y, RSA 415:6-z, **RSA 415:6-bb**, RSA 415:6-a1,
24 RSA 415:18, V, RSA 415:18, XVI and XVII, RSA 415:18, VII-a, RSA 415:18-a, RSA 415:18-i, RSA
25 415:18-j, RSA 415:18-o, RSA 415:18-r, RSA 415:18-t, RSA 415:18-u, RSA 415:18-v, RSA 415:18-w,
26 RSA 415:18-y, RSA 415:18-z, RSA 415:18-aa, RSA 415:18-bb, RSA 415:18-cc, RSA 415:18-dd, RSA
27 415:18-ee, **RSA 415:18-ff**, RSA 415:22, RSA 417, RSA 417-E, RSA 420-J, and all applicable
28 provisions of title XXXVII wherein such corporations are specifically included. Every health service
29 corporation and its agents shall be subject to the fees prescribed for health service corporations
30 under RSA 400-A:29, VII.

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1 4 Health Maintenance Corporations; Copayments for Chiropractic Services. Amend RSA 420-
2 B:20, III to read as follows:

3 III. The requirements of RSA 400-A:39, RSA 401-B, RSA 402-C, RSA 404-F, RSA 415:6-g,
4 RSA 415:6-m, RSA 415:6-o, RSA 415:6-r, RSA 415:6-t, RSA 415:6-u, RSA 415:6-v, RSA 415:6-w, RSA
5 415:6-x, RSA 415:6-y, RSA 415:6-z, ***RSA 415:6-bb***, RSA 415:6-a1, RSA 415:18, VII-a, RSA 415:18,
6 XVI and XVII, RSA 415:18-i, RSA 415:18-j, RSA 415:18-r, RSA 415:18-t, RSA 415:18-u, RSA 415:18-
7 v, RSA 415:18-w, RSA 415:18-y, RSA 415:18-z, RSA 415:18-aa, RSA 415:18-bb, RSA 415:18-cc, RSA
8 415:18-dd, RSA 415:18-ee, ***RSA 415:18-ff***, RSA 415-A, RSA 415-F, RSA 420-G, and RSA 420-J shall
9 apply to health maintenance organizations.

10 5 Effective Date. This act shall take effect 60 days after its passage.

**HB 1245-FN- FISCAL NOTE
AS INTRODUCED**

AN ACT relative to copayments for services rendered by a chiropractor.

FISCAL IMPACT: ☒ State ☒ County ☒ Local ☐ None

STATE:	Estimated Increase / (Decrease)			
	FY 2022	FY 2023	FY 2024	FY 2025
Appropriation	\$0	\$0	\$0	\$0
Revenue	\$0	Indeterminable	Indeterminable	Indeterminable
Expenditures	\$0	\$0	\$0	\$0
Funding Source:	<input checked="" type="checkbox"/> General <input type="checkbox"/> Education <input type="checkbox"/> Highway <input type="checkbox"/> Other			

COUNTY:

Revenue	\$0	\$0	\$0	\$0
Expenditures	\$0	Indeterminable	Indeterminable	Indeterminable

LOCAL:

Revenue	\$0	\$0	\$0	\$0
Expenditures	\$0	Indeterminable	Indeterminable	Indeterminable

METHODOLOGY:

This bill provides that copayments for the services of a chiropractor shall not be greater than those charged for a primary care physician or an osteopath.

The Insurance Department states, to the extent policies are in place today that utilize higher copays and deductibles for chiropractic services, such a change would place inflationary pressure on claim costs. Issuers would be responsible for a greater share of the cost of service and there may be increased utilization for such services with reduced cost sharing obligations. Issuers and insurance purchasers may respond by absorbing these pressures through increased premiums or by purchasing reduced coverages. The State collects premium tax on insurance premiums. The Department indicates it is unclear what, if any, impact this bill would have on premium tax revenues.

The Department of Administrative Services indicates this bill would have no impact on State health insurance expenditures because the State Health Benefit Plan for Employees and Retirees (the Plan) is a governmental self-insured plan that is not subject to insurance or

managed care law. In addition, the current plan design already covers chiropractic services at the same level as a primary care physician office visit.

It is assumed that any fiscal impact would occur after FY 2022.

AGENCIES CONTACTED:

Departments of Insurance and Administrative Services