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**TESTIMONY OF ERIC A. CIOPPA  
SUPERINTENDENT OF INSURANCE  
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DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION**

**Neither for nor Against L.D. 556**

**“An Act Regarding Copayment and Coinsurance Issues for  
Chiropractors”**

**Presented by Representative Doore**

**Before the Joint Standing Committee on Health Coverage, Insurance &  
Financial Services**

**April 22, 2021 at 10:00 a.m.**

Senator Sanborn, Representative Tepler, and members of the Committee, I am Superintendent of Insurance Eric Cioppa. I am here today to testify neither for nor against L.D. 556.

This bill would prohibit an insurer from setting a copayment or coinsurance requirement for chiropractic services that is more than those requirements for the same service if rendered by an in-network primary care provider. The bill also would prohibit an insurer from setting the copayment or coinsurance for a profession-specific manipulation code that would be more than what would be paid for a similar service rendered by an in-network primary



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care provider. The bill would apply to individual and group health insurance policies and to individual and group health maintenance organization contracts issued or renewed on or after January 1, 2022.

The 127<sup>th</sup> Legislature enacted a statute<sup>1</sup> prohibiting insurers from discriminating against in-network chiropractors who provide services within the scope of their license. This bill appears to expand upon that concept by providing more detail on the scope of the prohibition. However, no other statute requires a specialist copayment amount to be no more than that of a primary care provider. The Bureau has not heard from consumers about the copay or coinsurance issue this bill addresses. The Bureau has been contacted once during the past year by a chiropractor who asserted that a carrier was denying payment for a specific CPT code because the service was not rendered by a physical therapist.

Thank you, I would be glad to answer any questions now or at the work session.

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<sup>1</sup>PL 2015, Ch. 111