

**§2748. Coverage for chiropractic services**

**1. Therapeutic, adjustive and manipulative services.** Notwithstanding any other provisions of this chapter, every insurer which issues health care contracts providing coverage for the services of a "physician" or "doctor" to residents of this State shall provide coverage to any subscriber or other person covered under those contracts for those services when performed by a chiropractor, to the extent that the services are within the lawful scope of practice of a chiropractor licensed to practice in this State. Therapeutic, adjustive and manipulative services shall be covered whether performed by an allopathic, osteopathic or chiropractic doctor.

[PL 1985, c. 516, §3 (NEW).]

**2. Limits; coinsurance; deductibles.** Any contract which provides coverage for the services required by this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section or the limitations, coinsurance, deductibles or exclusions imposed on other providers.

[PL 1985, c. 516, §3 (NEW).]

**3. Reports to the Superintendent of Insurance.** Every insurer subject to this section shall report its experience for each calendar year to the Superintendent of Insurance not later than April 30th of the following year. The report must be in a form prescribed by the superintendent and include the amount of claims paid in this State for the services required by this section and the total amount of claims paid in this State for health care contracts. The report must include complaints concerning access to services under this section and the results of those complaints. The superintendent shall compile this data for all insurers in an annual report.

[PL 1993, c. 669, §2 (AMD).]

**4. Application; expiration.**

[PL 1989, c. 141, §4 (RP).]

**5. Reimbursement; discrimination.** An insurer subject to this section may not refuse to reimburse a chiropractic provider who participates in the insurer's provider network for providing a health care service or procedure covered by the insurer as long as the chiropractic provider is acting within the lawful scope of that provider's license in the delivery of the covered service or procedure. Consistent with reasonable medical management techniques specified under the insurer's contract with respect to the method, treatment or setting for a covered service or procedure, the insurer may not discriminate based on the chiropractic provider's license. This subsection does not require an insurer to accept all chiropractic providers into a network or govern the amount of the reimbursement paid to a chiropractic provider.

[PL 2015, c. 111, §1 (NEW); PL 2015, c. 111, §4 (AFF).]

**SECTION HISTORY**

PL 1985, c. 516, §3 (NEW). PL 1989, c. 141, §§3,4 (AMD). PL 1993, c. 669, §2 (AMD). PL 2015, c. 111, §1 (AMD). PL 2015, c. 111, §4 (AFF).

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