

HCS SS SB 597 -- FEES FOR INSURANCE SERVICES

SPONSOR: Riddle (Wiemann)

COMMITTEE ACTION: Voted "Do Pass with HCS" by the Standing Committee on Insurance Policy by a vote of 10 to 0. Voted "Do Pass" by the Standing Committee on Rules- Legislative Oversight by a vote of 10 to 1.

This bill relates to fees for insurance services.

CHIROPRACTIC SERVICES

This bill authorizes MO HealthNet reimbursement for up to 20 visits per year for services provided to MO HealthNet participants by licensed chiropractic physicians (Section 208.152).

These provisions are the same as HB 1516 (2018) and HB 209 (2017).

INSURANCE COMPANIES FEES

The bill modifies the fee requirements for every individual or entity making a filing with the Department of Insurance, Financial Institutions and Professional Registration. These fees will be deposited into the State Treasury to the credit of the insurance dedicated fund and have an effective date of January 1, 2019 (Sections 354.150, 354.495, 374.150 and 374.230).

These provisions are the same as HCS HBs 2337 & 2272 (2018).

INSURANCE GUARANTY ASSOCIATION ACT

This bill updates the laws regarding the Missouri Life and Health Insurance Guaranty Association Act to mirror the National Association of Insurance Commissioners model act which was approved by the commission in 2017.

The association provides protection to insureds and claimants against the impairment or insolvency of a life or health insurance company and provides continuation of coverage for policyholders.

Benefits provided by a long-term care rider to a life insurance policy or annuity contract will be considered the same type of benefit as the basic policy or contract to which it relates (Sections 375.1218, 376.715, 376.717, 376.718, 376.720, 376.722, 376.724, 376.725, 376.726, 376.733, 376.734, 376.735, 376.737, 376.738, 376.742, 376.743, 376.746, 376.747, 376.748, 376.755, 376.756, and 376.758).

These provisions are the same as HCS HB 1690 (2018).

PROPOSERS: Supporters say that this bill will allow Medicaid patients to have more choices in getting health care and at cheaper prices. It is generally about 40% cheaper to go to a chiropractor on the first visit.

Testifying for the bill were Senator Riddle; James Quinn D.C.; Ross Mattox; and Leonard Suiter, D.C.

OPPOSERS: Those who oppose the bill say that the Medicaid system is already strained and providing primary care should be the number one goal. Many times x-rays are required when you go to a chiropractor and that will cause the prices to increase.

Testifying against the bill were the Missouri Academy of Family Physicians and the Missouri State Medical Association.