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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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SENATE BILL

No. 1215 Session of  
2020

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INTRODUCED BY ARGALL AND J. WARD, JUNE 23, 2020

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REFERRED TO BANKING AND INSURANCE, JUNE 23, 2020

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AN ACT

1 Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An  
2 act relating to insurance; amending, revising, and  
3 consolidating the law providing for the incorporation of  
4 insurance companies, and the regulation, supervision, and  
5 protection of home and foreign insurance companies, Lloyds  
6 associations, reciprocal and inter-insurance exchanges, and  
7 fire insurance rating bureaus, and the regulation and  
8 supervision of insurance carried by such companies,  
9 associations, and exchanges, including insurance carried by  
10 the State Workmen's Insurance Fund; providing penalties; and  
11 repealing existing laws," in health insurance coverage parity  
12 and nondiscrimination, providing for nondiscrimination of  
13 chiropractic services and imposing penalties.

14 The General Assembly of the Commonwealth of Pennsylvania  
15 hereby enacts as follows:

16 Section 1. The act of May 17, 1921 (P.L.682, No.284), known  
17 as The Insurance Company Law of 1921, is amended by adding a  
18 section to read:

19 Section 607-B. Chiropractic services.

20 (a) Prohibitions.--An insurer may not do any of the  
21 following:

22 (1) Pay a chiropractor less for a service or procedure  
23 identified under a particular physical medicine and  
24 rehabilitation code, evaluation and management code or spinal

1 manipulation code than the insurer pays other licensed  
2 providers under the same or substantially similar code.

3 (2) Create a chiropractor-specific billing code.

4 (3) Place extra restrictions on managed care practices  
5 for chiropractic benefits.

6 (4) Charge higher copayments and other out-of-pocket  
7 expenses for chiropractic coverage than for similar care  
8 provided by other licensed providers.

9 (5) Put stricter limitations on the number of visits or  
10 days of coverage for chiropractic care.

11 (b) Construction of policies, plans and contracts.--

12 (1) Notwithstanding any other provision of law, when an  
13 insurer provides payment for medical expense benefits or  
14 procedures, the policy, plan or contract shall be construed  
15 to include payment to a chiropractor who provides the medical  
16 service benefits or procedures which are within the scope of  
17 a chiropractic physician's license.

18 (2) A limitation or condition placed on payment to, or  
19 upon services, diagnosis or treatment by a licensed physician  
20 shall apply equally to all licensed physicians without unfair  
21 discrimination to the usual and customary treatment  
22 procedures of any class of physicians.

23 (c) Antidiscrimination.--An insurer shall conform to the  
24 antidiscrimination provisions under section 2706 of the Federal  
25 Patient Protection and Affordable Care Act (Public Law 111-148,  
26 124 Stat. 119).

27 (d) Penalties.--An insurer that violates this section shall  
28 be subject to review and appropriate penalties imposed by the  
29 department, including possible nonrenewal of licenses as  
30 provided in this act or other applicable law.

1 Section 2. This act shall take effect in 60 days.