

Health Insurance Legislation Cuts Vital Coverage for Millions of Americans



Affordability Act,” tries to expand health care access and reduce insurance costs through the creation of small business health plans. Small business health plans, often called association health plans, or AHPs, offer insurance coverage purchased through guilds on behalf of the small businesses that make up their memberships.

However, if passed, the bill would take the unprecedented path of preempting state insurance laws. As a result, insurance companies and small business owners, instead of locally elected policymakers, would decide the benefits that consumers should have when they purchase health care. States would have no recourse to protect residents and they would lose their incentives to enact laws in the future.

“It would be more appropriate if this bill were titled the ‘Slash Healthcare for Millions of Americans Act,’” said ACA President Richard G. Brassard, DC. “As it’s currently written, this bill is simply unacceptable. Patients who have coverage for chiropractic services could suddenly see that benefit cut.”

Moreover, S. 1955 also would preempt stronger state laws that limit the ability of insurers to vary premiums based on health status, age, gender and geography. For many older Americans and those with complex health needs and disabilities, this would price them out of the health insurance market.

“S. 1955 would thwart years of state efforts to ensure that consumers have adequate health coverage, including chiropractic,” Brassard said. “As important as expanding health insurance coverage is, particularly in the small business market, it is also important for such coverage to reliably secure patients’ healthcare services. Should this bill steam- roll through the Senate, Capitol Hill will have done this country a great disservice.”

In an effort to combat this legislation, ACA has provided language intended to promote a policy of nondiscrimination among qualified licensed providers of health care services, and as a result, ensure patients’ access to chiropractic care. Specifically, ACA noted that the bill did not take into account the historic discrimination against the chiropractic profession and patients in terms of insurance coverage or reimbursement.

As part of this effort, ACA is asking doctors of chiropractic across the country to take action by calling their representative in the U.S. Senate and urging them to vote against this legislation. Senators can be reached by calling the U.S. Capitol switchboard at (202) 224-3121.

The Senate Committee on Health, Education, Labor and Pensions started consideration of the bill last Wednesday. According to the committee’s website, a second mark-up session is scheduled for March 15. The legislation was introduced in November 2005 by Senators Mike Enzi (R-Wyo.) and Ben Nelson (D-Neb.). Last July, the House passed a different bill (HR 525) that would allow small businesses to form AHPs.