



S. 1955: Association Health Plan Legislation Out of Alignment for Chiropractors/Patients

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TALKING POINTS: S. 1955 - Senate Association Health Plan Legislation Out of Alignment for Chiropractors and Chiropractic Patients

The U.S. Senate is considering S.1955, the Health Insurance Marketplace Modernization and Affordability Act, sponsored by Michael Enzi (R-WY). If this legislation becomes law, patients enrolled in this small-business friendly plan will have limited, if any, access to chiropractic care.

- The Enzi bill overrides important state laws that regulate insurance plans. **This legislation will allow insurers to offer plans without the benefits, services and health care providers that individual state legislatures have identified as critical, including chiropractic care and those services doctors of chiropractic are licensed to provide.**
- **Access to chiropractic provider protections will be lost.** State protections are the result of years of advocacy by your state associations and as a result of thoughtful consideration by state legislatures. These state mandates are there to protect unfair discrimination against the chiropractic profession and allow patients to seek valuable chiropractic care. Not only does the S. 1955 wipe-out these existing laws, but it also prevents state policymakers from making decisions in the future about even minimal protections for the state's health care consumers.
- The Enzi bill sets aside state laws that protect consumers in the small group market from discriminatory pricing practices. **Taking a step opposed by the National Association of Insurance Commissioners, the Enzi bill would allow insurers to charge small businesses as much as 50 percent more for premiums if some of their workers are in less-than-perfect health. It would also allow unlimited premium increases based on the sex or age of workers or on other demographic features.**
- **The Enzi bill forces consumers to choose between accepting barebones policies and paying higher rates for the more comprehensive coverage they need and want.** Many Americans who seek comprehensive coverage, including chiropractic care, will be forced to pay much higher premiums than they currently pay, making health insurance unaffordable for many.
- **The Enzi bill will permit and even encourage small business to offer chiropractic services through affinity plans and/or plans that require a M.D. referral for coverage of chiropractic services.**