
HOUSE BILL 2718

State of Washington

52nd Legislature

1992 Regular Session

By Representatives R. Meyers, R. King, Miller, Day, Ludwig, Nealey, P. Johnson, Jones and Pruitt

Read first time 01/24/92. Referred to Committee on Financial Institutions & Insurance.

1 AN ACT Relating to insurance for chiropractic health care; and
2 adding new sections to chapter 48.42 RCW.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** The legislative purpose of chapter ...,
5 Laws of 1992 (this act) is to require all insurers, health care service
6 contractors, and health maintenance organizations regulated by this
7 title to provide and pay for chiropractic services as defined in
8 chapter 18.25 RCW if medical treatment is provided for the same
9 condition. Sections 1 through 3 of this act apply to each individual
10 or group disability insurance policy, health care service contract, and
11 health maintenance agreement. However, sections 1 through 3 of this
12 act do not apply to insurance contracts that provide health care
13 services under Title XVIII of the social security act (79 Stat. 291; 42
14 U.S.C. Sec. 1395 et seq.), and short-term care, long-term care, dental,

1 vision, accident, fixed indemnity, disability income contracts,
2 civilian health and medical program for the uniform services (CHAMPUS)
3 (72 Stat. 1445; 10 U.S.C. Chap. 55), limited benefit or credit
4 insurance, coverage issued as a supplement to liability insurance,
5 insurance arising out of the workers' compensation or similar law, or
6 insurance under which benefits are payable with or without regard to
7 fault and which is statutorily required to be contained in any
8 liability insurance policy or equivalent self-insurance.

9 NEW SECTION. **Sec. 2.** (1) Insurers, health care service
10 contractors, and health maintenance organizations regulated by this
11 title and that provide direct health care services, shall provide or
12 pay for the reasonable and necessary services of a chiropractic
13 physician acting within the scope of his or her license under chapter
14 18.25 RCW. The coverage must include diagnosis and treatment of a
15 condition that is within the scope of practice of the chiropractic
16 physician regardless of the nomenclature used to describe the
17 condition, complaint, or service. Nothing in this section prohibits
18 the application of deductibles, coinsurance, preferred provider
19 organization requirements, cost containment measures, or quality
20 assurance measures if applied fairly to all health care providers, and
21 if any limitation or condition placed on payment to a health care
22 practitioner is fairly applied to all practitioners.

23 (2) "Fairly" for the purposes of this section means treating
24 chiropractic health care professionals the same as medical health care
25 professionals for the purposes of subsection (1) of this section.

26 NEW SECTION. **Sec. 3.** Chapter ..., Laws of 1992 (this act) is
27 supplementary to other laws on health care or insurance. If there is
28 any conflict between chapter ..., Laws of 1992 (this act) and other

1 laws of Washington, the provisions of chapter ..., Laws of 1992 (this
2 act) control.

3 NEW SECTION. **Sec. 4.** If any provision of this act or its
4 application to any person or circumstance is held invalid, the
5 remainder of the act or the application of the provision to other
6 persons or circumstances is not affected.

7 NEW SECTION. **Sec. 5.** Sections 1 through 4 of this act may be
8 known and cited as the "Chiropractic Insurance Fairness Act."

9 NEW SECTION. **Sec. 6.** Sections 1 through 5 of this act are
10 each added to chapter 48.42 RCW.