

Chiropractic Coding & Compliance Alert

Policy/Insurance: Command Insurance Equality the WCA Way

Wisconsin DCs look forward to inclusion, transparency, and more dollars in 2015.

Empowerment is in the air in Wisconsin! Following the seemingly tireless efforts of the Wisconsin Chiropractic Association (WCA), the Chiropractic Insurance Equality Modernization Act of 2015 was introduced in the 2015 state legislative session.

The aim of this pursuit is to reinstate protections under the state law that inhibit insurance companies from discriminating against chiropractors and chiropractic services. Here's more.

Background: The Wisconsin Insurance Equality Law was created about three decades back, with the intent to protect chiropractors and chiropractic services from discrimination by insurers. However, over time the law has not seemed to be implemented to its complete potential. WCA decided that its time the state took note of the situation, and that the Wisconsin Insurance Equality Law needs to be reinstated to keep abreast of the times.

Legislation Strikes a "Word" Of Difference

Transparency, clarity, and better inclusion seem to be the hallmarks of the new legislation. Here are a few highlights as to what difference the legislation is intended to make to the lives of the Wisconsin chiropractics:

Clarifies cost containment measures, copayments, and coinsurance: The legislation includes a proper universal definition of these terms directing insurers to apply the measures equally to chiropractors and chiropractic services, leading to equal treatment between chiropractors and primary care physicians.

Greater inclusion in provider networks and more: As per the Federal Public Health Service Act § 2706, the insurers need to ensure the inclusion of DCs in their provider networks, thereby allowing the patients equal access to DCs just like other physicians in the networks. "Yes, it needs to be nationwide," states **Doreen Boivin, CPC, CCA**, with Chiro Practice, Inc., in Saco, Maine.

In addition, the DCs should be an indispensable part of Accountable Care Organizations, Primary Care Medical Homes, or other collaborative care efforts that help patients receive the care they need, to impart care within the chiropractor's scope of practice.

Insurers to step up transparency: The insurers would be held accountable, having to submit an annual compliance report to the OCI demonstrating compliance with the Insurance Equality Law. This provision promotes transparency in compliance.

Currently, if an insurer restricts or terminates coverage provided by any provider, insurers need only explain the clinical rationale on the EOB. However, now they would also additionally require the insurer to disclose the details of the individuals who decide to terminate or restrict coverage.

Take home message: Let this be an eye opener. Find out if you are being included in the provider networks, and whether the insurance companies who reimburse you are well compliant with the Federal Public Health Service Act § 2706. Remember, knowledge is the prerequisite to empowerment.