

American **Chiropractic** Association

DEDICATED TO IMPROVING THE HEALTH AND WELLNESS OF AMERICA, NATURALLY.

Association Health Plan Legislation Unacceptable, Says American Chiropractic Association

Arlington, Va.—The American Chiropractic Association (ACA) has expressed its strong opposition to proposed legislation that would deregulate the health insurance market and gut state patient protection laws. As a result, millions of patients could find themselves without crucial health benefits, including preventive health screenings.

The bill, S. 1955, also known as the “Health Insurance Marketplace Modernization and Affordability Act,” attempts 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.

“S. 1955 would thwart years of state efforts to ensure that consumers have adequate health insurance coverage, including chiropractic,” said ACA President Richard G. Brassard, DC. “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.”

Additionally, enactment of S.1955 would:

- Result in “risk selection,” which would ultimately lead to insurance that is unaffordable for many consumers;
- Result in the proliferation of health plans that do not cover basic and preventive service such as annual physicals, mammography, colonoscopies, diabetic services and supplies, newborn coverage and other documented positive therapies, including treatment for mental health disorders;
- Result in consumers losing protections that many have today against unfair claims and handling practices;
- Result in significant rate increases for consumers, while failing to resolve the core issues impacting health plan affordability; and
- Seriously fragment the insurance market – resulting in the creation of two tiers of insurance: one for younger, healthy groups and another for all remaining consumers whose coverage will be far more expensive than it is today, making health insurance even less affordable for many small businesses that employ an average mix of employees, with respect to age, gender, and other demographic factors.

“S. 1955 forces consumers to choose between accepting barebones policies and paying higher rates for the more comprehensive coverage they need. As it’s currently written, this bill is simply unacceptable. Should this legislation steam-roll through the Senate, Capitol Hill will have done this country a great disservice,” Dr. Brassard said.

The American Chiropractic Association is the nation’s leading chiropractic organization representing more than 15,000 doctors of chiropractic and their patients. For more information, and to take action on this issue, visit the “S.1955 Action Center” on ACA’s Web site at www.acatoday.org.

###



1701 Clarendon Boulevard, Arlington, VA 22209
(703) 276-8800 Fax: (703) 243-2593 www.acatoday.com Email: memberinfo@amerchiro.org