

Section 2706 and *Chiropractic*

What is Section 2706?

A provision of PPACA, entitled, “NONDISCRIMINATION IN HEALTH CARE,” that will prevent insurance companies and health plans from arbitrarily excluding the participation of doctors of chiropractic, and the services they provide, in their health plans.

Definition of Coverage

The term “health insurance coverage” means benefits consisting of medical care (provided directly, through insurance or reimbursement, or otherwise and including items and services paid for as medical care) under any hospital or medical service policy or certificate, hospital or medical service plan contract, or health maintenance organization contract offered by a health insurance issuer.

What plans does 2706 affect?

- Section 2706 applies to all employee health benefit plans (insured and self-insured) and all health insurance policies.
- Excludes Medicare and plans considered “grandfathered” as of January 1, 2014.

2706 Applies When:

- Reimbursement to a DC occurs at a different level based upon licensure.
- An insurer or group health plan caps specific services provided by DC's based upon licensure.
- An insurer or group health plan denies specific forms of care provided by a DC, and the covered service is within the scope of practice of a doctor of chiropractic.
- If DC's are being excluded as a group from participation in a network's plan.

Summary

We encourage everyone to remind payers, legislators and regulators that Section 2706 prohibits discrimination in terms of coverage, payment and participation on the basis of provider type.

For more information from ACA on this topic, go to www.acatoday.org/inclusion and submit data and questions to insinfo@acatoday.org.