

CCA Uninsured Patient-Access Bill Signed by Governor Wilson

Common sense has prevailed! Chiropractors have traditionally discounted their fees from time to time to help people with modest incomes obtain chiropractic services. California chiropractic doctors and other health care providers may now give discounts to underinsured and uninsured patients and know that it is legal.

The California Chiropractic Association sponsored legislation, authored by California State Senator Richard Polanco, states that health care providers may discount their fees to uninsured or underinsured patients without the discounted fee being deemed to be the health care provider's usual, customary and reasonable fee. Governor Pete Wilson signed SB 1255 (Polanco) into law on April 14, 1998.

The bill not only applies to discounts a doctor gives to uninsured or underinsured patients, but also to patients without insurance. The bill also includes patients who may have insurance, but who are not covered for the particular service you are providing. For example, discounts you give to an individual who has chiropractic coverage, but has used up all of the covered visits, are also included in this bill.

The CCA found the bill necessary to combat the threat of fraud prosecutions initiated by insurance companies. Insurers have accused doctors of employing a dual-fee schedule to maximize insurance company reimbursement, with the only evidence being that the doctor had given occasional discounts.

The bill was proposed in the California State Assembly in the first half of the 1997-98 legislative session. Although there was no serious opposition to the bill it was sidetracked when Governor Wilson vowed last fall to veto all bills which appeared to have any connection to managed care. The bill was placed on inactive status. But with Governor Wilson's managed care task force completing its work, managed care reform was resurrected and SB 1255 was among the first of such bills signed.

CCA credits its many members who wrote letters to Governor Wilson urging him to sign the bill with this success. Grass roots politics remains an important component of any organization's political efforts.

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