

Empire Blue Cross/Blue Shield Fined \$1.1 Million

DISCRIMINATION AGAINST CHIROPRACTORS CITED

Editorial Staff

Empire Blue Cross/Blue Shield, the largest nonprofit health insurer in New York, has been fined \$1.1 million by the state's insurance regulators.

Among other things, Empire was charged with denying health coverage to certain patients:

Denying advanced chemotherapy and bone marrow treatments to some women with breast cancer, while approving treatments for others.

Denying in vitro fertilization procedures to some while approving the procedure for others.

Paying physical therapists for certain procedures, but denying payment to chiropractors for the identical procedures.

The \$1.1 million fine is the largest ever levied against a health insurer in the state of New York. Since the time of these infractions, Empire has seen the number of policyholders reduced by approximately 50 percent (to 4.8 million).

While Empire has positioned a new management team to recoup its losses, the fine should send a clear message to other carriers. The New York Insurance Department is expected to keep a close watch on Empire over the next three years.

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