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Insurance Win in Rhode Island

Editorial Staff

Rhode Island Gov. Gina Raimondo has signed legislation requiring state insurers to reimburse chiropractors for medically necessary non-opioid pain treatments.¹ [The legislation](#), which takes effect April 1, 2018, includes several significant stipulations that directly benefit the state's doctors of chiropractic.²

Relative to the opioid crisis, which has been characterized as epidemic in Rhode Island and is spearheading ongoing legislative and policy changes nationwide: "Patients with substance use disorders shall have access to evidence-based non-opioid treatment for pain, therefore coverage shall apply to medically necessary chiropractic care, and osteopathic manipulative treatment."

The legislation also adds an important medical necessity requirement to existing unfair discrimination language:

"[W]henever the insurance policy, certificate, or service contract provides for reimbursement for any services which may be legally performed by any person licensed under the provisions of chapters 29, 30, 35 and 37 of title 5, reimbursement under the insurance policy, certificate, or service contract *shall be based upon a determination of medical necessity* and shall not be denied because of race, color, or creed, nor shall any insurer make or permit any unfair discrimination against particular individuals or persons licensed under chapters 29, 30, 35 and 37 of title 5." [Italics added]



[Chiropractic physicians](#) are recognized as licensed providers in Chapter 5-30 of the Rhode Island General Laws, Title 5: Businesses and Professions.³

Editor's Note: For another example of positive changes spurred by the opioid crisis, read "[Coming Soon to a Hospital Near You](#)" in this issue. That article discusses recent standards revisions by The Joint Commission, which accredits nearly 90 percent of U.S. hospitals.

References

1. "Raimondo Signs Bill Requiring Non-Opioid Treatment Coverage." WPRI Channel 12 (Rhode Island), via the Associated Press, July 11, 2017.
2. S0789 / H6124: An Act Relating to Insurance - Accident and Sickness Insurance Policies. Introduced in the state Senate April 25, 2017; signed into law July 11, 2017.
3. 2013 Rhode Island General Laws. Title 5 - Businesses and Professions. Chapter 5-30 - Chiropractic Physicians.

