



INSURANCE INDUSTRY

## ASH Dealt Another Blow

Editorial Staff

American Specialty Health, which recently agreed to an \$11.75 million settlement, along with Cigna, in a chiropractor-initiated class-action suit filed against the two, has been dealt another blow. The New Jersey Department of Banking and Insurance has disapproved a proposed partnership between ASH and Blue Cross Blue Shield of New Jersey, as revealed in an Oct. 16, 2019 letter from N.J. DOBI Office of the Commissioner to Amy Boright, executive director of the Association of New Jersey Chiropractors:

"On Aug. 16, 2019, the Department received a contract for its review regarding a possible partnership between Horizon Blue Cross Blue Shield of New Jersey and ASH for the Horizon BCBSNJ Chiropractic & Physical Medicine Services Program. The department reviewed it and, on Oct. 11, 2019, disapproved the contract. Horizon and ASH may resubmit a new contract for the department's review."

The N.J. DOBI letter was in response to a letter from Ms. Boright / the ANJC urging the department to "closely scrutinize" the proposed partnership between Horizon and ASH based on the recent class-action settlement and the allegations therein. According to the ANJC letter:



"The case brought to light many of the improper practices that [ASH] was implementing while performing 'utilization management' and denying medically necessary care, amongst other aspects that interfered with patients' access to medically necessary care."

"The very same improper actions detailed in the Class-Action complaint will likely be imposed on the citizens of New Jersey that have Horizon as their carrier should ASH administer Horizon's chiropractic benefits in the same manner it did with Cigna."

Read "A Victory Worth \$11.75 Million" in our [November issue](#) for details on the Cigna / ASH settlement.

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