



# Patient Access and Insurance Providers

## **Background Information**

The Affordable Care Act contains a provision that prohibits insurance companies from discriminating with respect to participation under a group or individual health insurance plan against any provider that is acting within the scope of his or her license under State law. Illinois currently has similar language under its “Any Willing Provider” statute that prohibits insurance companies from refusing to accept certain provider types who otherwise meet the companies’ terms and conditions

## **The Issue**

The provisions in the Affordable Care Act were intended to allow States to adopt their own laws regarding the ability of insurance companies to refuse to include any provider (or provider type) who meets their terms and conditions. The Illinois Chiropractic Society strongly believes patients should be able to freely choose their type of healthcare provider. Also, the healthcare provider should be reimbursed fairly for the services provided.

The Illinois Chiropractic Society has in the past introduced legislation, HB 694 (Martwick), that codifies the provisions of the Affordable Care Act to ensure patients have the access to the provider of their choice. The legislation covers the three following points:

- Insurers shall not discriminate in coverage between providers acting within their state scope.
- Insurers may not deny certain provider types based on their type of licensure.
- Nothing shall prevent insurers from varying rates based on quality or performance measures.

## **Legislative Recommended Action**

The Illinois Chiropractic Society requests legislative **SUPPORT** for this issue.

**SUPPORT HB 694 (Martwick)**