

## ONE HUNDRED FIRST LEGISLATURE

## SECOND SESSION

## LEGISLATIVE RESOLUTION 483

Introduced by Pahls, 31.

PURPOSE: Motor vehicle insurance fraud is one area in which Nebraska consumers may be vulnerable, given evidence of increased unethical and fraudulent activities of medical providers engaging in solicitation of accident victims. Most notable is the utilization of runners or cappers accessing accident reports used for overzealous telemarketing and solicitation of victims for potentially unnecessary treatment by chiropractic clinics.

The risk to Nebraska consumers arises when victims of accidents are solicited to visit chiropractic clinics for a free evaluation, which is often followed by a succession of follow-up visits paid for by property and casualty insurance coverage. These services may drain bodily injury benefits as well as other coverage.

Other states, including Minnesota, Missouri, Michigan, Connecticut, Kentucky, Texas, Ohio, and Pennsylvania, have introduced or passed legislation to address chiropractic solicitation, the use of runners or cappers, telemarketing abuses, and other issues. The purpose of this resolution is to study these issues and determine whether similar legislation is needed in Nebraska. The study committee shall seek the input of insurers, the Department of Insurance, the Board of Chiropractic, the Nebraska

Chiropractic Physicians Association, and other interested parties as the committee deems necessary and beneficial.

NOW, THEREFORE, BE IT RESOLVED BY THE MEMBERS OF THE ONE HUNDRED FIRST LEGISLATURE OF NEBRASKA, SECOND SESSION:

1. That the Banking, Commerce and Insurance Committee of the Legislature shall be designated to conduct an interim study to carry out the purposes of this resolution.

2. That the committee shall upon the conclusion of its study make a report of its findings, together with its recommendations, to the Legislative Council or Legislature.