

One Hundred Third Legislature - First Session - 2013

Introducer's Statement of Intent

LB523

Chairperson: Senator Mike Gloor

Committee: Banking, Commerce and Insurance

Date of Hearing: March 05, 2013

The following constitutes the reasons for this bill and the purposes which are sought to be accomplished thereby:

Legislative Bill 523 is intended to address the problem of “phantom benefits” whereby an insured individual has coverage under a health benefit plan for certain services, but because of the provider chosen, the individual is charged a co-payment, coinsurance or deductible that may approach or exceed the cost of the services, resulting in the covered individual having to pay most of the cost out of pocket.

Under this bill, a covered individual may not be charged a co-payment, coinsurance or deductible for services rendered by a physical therapist, occupational therapist, audiologist, speech-language pathologist, or chiropractor that is greater than that charged to the insured by a primary care medical doctor or an osteopath for such services.

Principal Introducer: _____

Senator Mark Christensen