

LEGISLATURE OF NEBRASKA
ONE HUNDRED THIRD LEGISLATURE
FIRST SESSION
LEGISLATIVE BILL 523

Introduced by Christensen, 44.

Read first time January 23, 2013

Committee: Banking, Commerce and Insurance

A BILL

1 FOR AN ACT relating to insurance; to provide requirements for
2 insurers relating to copayments, coinsurance, and
3 deductibles; and to provide a duty for the Revisor of
4 Statutes.
5 Be it enacted by the people of the State of Nebraska,

1 Section 1. (1) For each date of service or separate
2 office visit by a covered individual, an insurer shall not charge an
3 insured a copayment, coinsurance, or deductible under a health
4 benefit plan for services rendered by a physical therapist,
5 occupational therapist, audiologist, speech-language pathologist,
6 chiropractor, or chiropractic physician licensed under the Uniform
7 Credentialing Act that is greater than the copayment, coinsurance, or
8 deductible charged to the insured for the services of a physician or
9 an osteopathic physician licensed under the act for such services. An
10 insurer shall state clearly the availability of physical therapy,
11 occupational therapy, audiology, speech-language pathology, and
12 chiropractic coverage under the health benefit plan and all related
13 limitations, conditions, and exclusions.

14 (2) For purposes of this section:

15 (a) Health benefit plan means any individual or group
16 sickness and accident insurance policy or subscriber contract,
17 nonprofit hospital or medical service policy or plan contract, or
18 health maintenance organization contract and any self-funded employee
19 benefit plan to the extent not preempted by federal law or exempted
20 by state law. Health benefit plan does not mean one or more, or any
21 combination, of the following:

22 (i) Coverage only for accident or disability income
23 insurance, or any combination thereof;

24 (ii) Credit-only insurance;

25 (iii) Coverage for specified disease or illness;

- 1 (iv) Limited-scope dental or vision benefits;
2 (v) Coverage issued as a supplement to liability
3 insurance;
4 (vi) Automobile medical payment insurance or homeowners
5 medical payment insurance;
6 (vii) Insurance under which benefits are payable with or
7 without regard to fault and which is statutorily required to be
8 contained in any liability policy or equivalent self-insurance
9 coverage; or
10 (viii) Hospital indemnity or other fixed indemnity
11 insurance; and
12 (b) Insurer means an insurer delivering, issuing for
13 delivery, or renewing in this state a health benefit plan.
14 (3) This section shall apply to all health benefit plans
15 delivered or issued for delivery or renewed on or after January 1,
16 2014.

17 Sec. 2. The Revisor of Statutes shall assign section 1 of
18 this act to Chapter 44, article 7.