



DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 10-04

376.391, limits on chiropractic copayments

Issued Sept. 23, 2010

To: Health insurance companies, health services corporations, health maintenance organizations, and chiropractors

From: John M. Huff, Director

Re: 376.391, limits on chiropractic copayments

Rescinded and Inoperative

The Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) issues this bulletin to remind health carriers of their responsibility to comply with Section 376.391. That section states:

A health benefit plan or health carrier, as defined in section 376.1350, including but not limited to preferred provider organizations, independent physicians associations, third-party administrators, or any entity that contracts with licensed health care providers shall not impose any co-payment that exceeds fifty percent of the total cost of providing any single chiropractic service to its enrollees.

It has come to the attention of the DIFP that some chiropractors who have contacted health carriers regarding the application of this statute have been impermissibly instructed by the carriers to collect a copayment amount that exceeds the statutorily prescribed limitation. Any chiropractor who receives direction from a health carrier to collect a copayment amount in excess of the limitations contained in Section 376.391 may call the DIFP Insurance Consumer Hotline at 800-726-7390 or [file a complaint](#) with the DIFP. These complaints may then be used to determine if there is sufficient cause to warrant a specific market conduct examination.