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DELAWARE STATE SENATE  
149th GENERAL ASSEMBLY

SENATE BILL NO. 225

AN ACT TO AMEND TITLE 16, TITLE 24, TITLE 29, AND TITLE 31 OF THE DELAWARE CODE RELATING TO INSURANCE COVERAGE FOR THE TREATMENT OF BACK PAIN.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF DELAWARE:

1 Section 1. Amend § 4732, Title 16 of the Delaware Code by making deletions as shown by strike through and  
2 insertions as shown by underline as follows and by redesignating Delaware Code subsections and internal references  
3 accordingly:

4 § 4732. Registration requirements; exemptions; inspections.

5 (a) Any pharmacy, distributor, manufacturer, practitioner, researcher or other controlled substance registrant who  
6 has or proposes to engage in activities accordingly within this State must obtain biennially a registration issued by the  
7 Secretary in accordance with the Secretary's rules.

8 (h) As a condition of biennial renewal of registration, an applicant shall demonstrate, in such a form and by such  
9 evidence as the Secretary deems appropriate, that the applicant, if a licensed practitioner, as defined in this chapter, or such  
10 officer or employee of the applicant, if a corporation, partnership, or other business entity, as is required to be registered as  
11 an individual, has completed continuing professional education relating to: all of the following:

12 (1) The prescribing, distributing, dispensing or delivery of controlled substances, as defined in this  
13 ~~chapter;~~ or chapter.

14 (2) The detection and recognition of symptoms, patterns of behavior, or other characteristics of  
15 impairment and dependency resulting from the abusive or illegal use of controlled ~~substances;~~ and substances.

16 (3) The risks of using opioids and effective alternatives to the use of opioids.

17 (4) Other topics as the Secretary deems appropriate.

18 Section 2. Amend § 716, Title 24 of the Delaware Code by making deletions as shown by strike through and  
19 insertions as shown by underline as follows:

20 § 716. Chiropractic practitioners eligible for compensation from insurance.

21 (a) For purposes of disability insurance, standard health and accident, sickness, and all other such insurance plans,  
22 whether or not they be considered insurance policies, and contracts issued by health service corporations and health

23 maintenance organizations, if the chiropractor is authorized by law to perform a particular service, the chiropractor ~~shall be~~  
24 is entitled to compensation for that chiropractor's services under such plans and ~~contracts.~~ contracts, and such plans and  
25 contracts may not have annual or lifetime numerical limits on chiropractic visits for the treatment of back pain.

26 Section 3. Amend Chapter 26, Title 24 of the Delaware Code by making deletions as shown by strike through and  
27 insertions as shown by underline as follows:

28 § 2621. Physical therapists eligible for compensation from insurance.

29 (a) For purposes of disability insurance, standard health and accident, sickness, and all other such insurance plans,  
30 whether or not they are considered insurance policies, and contracts issued by health service corporations and health  
31 maintenance organizations, if a physical therapist is authorized by law to perform a particular service, the physical therapist  
32 is entitled to compensation for that physical therapist's services under such plans and contracts, and such plans and  
33 contracts may not have annual or lifetime numerical limits on physical therapy visits for the treatment of back pain.

34 (b) Nothing in this section prevents the operation of reasonable and nondiscriminatory cost containment or  
35 managed care provisions, including deductibles, coinsurance, allowable charge limitations, coordination of benefits, and  
36 utilization review. Any copayment or coinsurance amount must be equal to or less than 25% of the fee due or to be paid to  
37 the physical therapist under the policy, contract, or certificate for the treatment, therapy, or service provided.

38 (c) The Insurance Commissioner shall issue and administer regulations to aid the administration, effectuation,  
39 investigation, and enforcement of this section.

40 Section 4. Amend § 5203, Title 29 of the Delaware Code by making deletions as shown by strike through and  
41 insertions as shown by underline as follows:

42 § 5203. Specifications of the coverage.

43 (a) The basic health care insurance plan for state employees shall be equivalent to the "minimum creditable  
44 coverage" as defined by applicable federal law.

45 (b) The plan shall be for regular employees and eligible pensioners under 65 years of age and for employees and  
46 eligible pensioners over 65 years of age who are not entitled to services, rights or benefits under the federal Medicare  
47 Program (U.S. Public Law 89-97, as amended) [42 U.S.C. § 1395 et seq.]; and a plan which is supplemental to Medicare  
48 parts A and B, or constructed as a plan under Medicare part C, for eligible pensioners entitled to services, rights or benefits  
49 under the federal Medicare Program.

50 (c) The plan may not place any annual or lifetime numerical limitations on physical therapy or chiropractic care  
51 visits for the purpose of treating back pain.

52 (d) The plan shall design a 12 month pilot program that does all of the following:

- 53                   (1) Begins January 1, 2019.
- 54                   (2) Includes a sufficiently large group of providers or employees and eligible pensioners to estimate usage  
55                   and costs for all employees and eligible pensioners.
- 56                   (3) Allows coverage for all of the following treatments for back pain:
- 57                   a. Massage therapy performed by a Delaware licensed massage therapist.
- 58                   b. Yoga instruction provided by an adequate network of providers meeting the plan administrator's  
59                   quality standards.
- 60                   c. Acupuncture by a Delaware licensed acupuncture therapist or Delaware licensed acupuncture and  
61                   eastern medicine practitioner.

62                   Section 5. Amend § 503, Title 31 of the Delaware Code by making deletions as shown by strike through and  
63 insertions as shown by underline as follows:

64                   § 503. Eligibility for assistance; amount; method of payment.

65                   (b) Medicaid — Medical assistance may be granted to medically and financially eligible persons in accordance  
66 with Titles IV-A, IV-E, XVI, and XIX of the Social Security Act [42 U.S.C. §§ 601 et seq., 670 et seq., 1381 et seq., and  
67 1396 et seq.], federally approved waivers of these sections of the act, and rules and regulations established by the  
68 Department of Health and Social Services. Eligibility for and payment of medical assistance shall be determined under  
69 policies and regulations established by the Department of Health and Social Services. Eligibility standards, recipient copay  
70 and provider reimbursement shall be set in accordance with state and federal mandates, state and federal funding levels,  
71 approved waivers and rules and regulations established by the Department. The amount of assistance in each case of  
72 medical care ~~shall~~ must not duplicate any other coverage or payment made or available for the costs of such health services  
73 and supplies. To the extent permitted by federal requirements, no annual or lifetime numerical limitations may be placed on  
74 physical therapy or chiropractic care visits that are for the purpose of treating back pain.

75                   Section 6. This Act takes effect 180 days from [the date of enactment].

#### SYNOPSIS

This Act encourages prescribers and patients to use proven non-opioid methods of treating back pain by doing the following:

1. Prohibits numerical limits on physical therapy and chiropractic care, which might deter prescribers or patients from using those treatments rather than opioids.
2. Adds continuing education requirements for prescribers relating to risks of opioids and alternatives to opioids.
3. Creates a pilot program within the state employee health care plan that allows the use of massage therapy, acupuncture, and yoga for the treatment of back pain.

Author: Senator Hansen