

17B:26-2

LEGISLATIVE HISTORY CHECKLIST

NJSA 17B:26-2

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Laws of 1975 Chapter 119

Bill No. A22

Sponsor(s) LeFante & Bate

Date Introduced Pre-filed

Committee: Assembly Banking & Insurance

Senate Labor, Industry, & Professions; Conference & Coordinating

Amended during passage ~~Yes~~ No

Date of passage: Assembly Sept. 30, 1974

Senate May 8, 1975

Date of approval June 6, 1975

Following statements are attached if available:

Sponsor statement Yes ~~Yes~~

Committee Statement: Assembly Yes No

Senate Yes No

Fiscal Note ~~Yes~~ No

Veto message ~~Yes~~ No

Message on signing ~~Yes~~ No

Following were printed:

Reports ~~Yes~~ No

Hearings Yes ~~Yes~~

974.90 New Jersey. Legislature. Senate. Labor, Industry
I59 and Professions Committee.
1975b Public hearing on A21, 22 and 23 (Insurance reimbursement
for chiropractic services) held 3/5/75

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10/4/76

MAY 1977

ASSEMBLY, No. 22

STATE OF NEW JERSEY

PRE-FILED FOR INTRODUCTION IN THE 1974 SESSION

By Assemblymen LEFANTE and BATE

AN ACT concerning health insurance other than group and blanket insurance and amending N. J. S. 17B:26-2.

1 BE IT ENACTED *by the Senate and General Assembly of the State*
2 *of New Jersey:*

1 1. N. J. S. 17B:26-2 is amended to read as follows:

2 17B:26-2. a. No such policy of insurance shall be delivered or
3 issued for delivery to any person in this State unless:

4 (1) the entire money and other considerations therefor are
5 expressed therein; and

6 (2) the time at which the insurance takes effect and terminates
7 is expressed therein; and

8 (3) it purports to insure only one person, except that a policy
9 may insure, originally or by subsequent amendment, upon the
10 application of an adult member of a family who shall be deemed
11 the policyholder, any two or more eligible members of that family,
12 including husband, wife, dependent children or any children under
13 a specified age which shall not exceed 19 years and any other person
14 dependent upon the policyholder; and

15 (4) the style, arrangement and over-all appearance of the policy
16 give no undue prominence to any portion of the text, and unless
17 every printed portion of the text of the policy and of any endorse-
18 ments or attached papers is plainly printed in light-faced type of
19 a style in general use, the size of which shall be uniform and not
20 less than 10-point with a lower-case unspaced alphabet length not
21 less than 120-point (the "text" shall include all printed matter
22 except the name and address of the insurer, name or title of the
23 policy, the brief description if any, and captions and subcaptions);

23a and

24 (5) the exceptions and reductions of indemnity are set forth in
25 the policy and, except those which are set forth in sections
26 17B:26-3 to 17B:26-31 inclusive, are printed, at the insurer's
27 option, either included with the benefit provision to which they
28 apply, or under an appropriate caption such as "exceptions," or
29 "exceptions and reductions," provided that if an exception or
30 reduction specifically applies only to a particular benefit of the
31 policy, a statement of such exception or reduction shall be included
32 with the benefit provision to which it applies; and

33 (6) each such form, including riders and endorsements, shall be
34 identified by a form number in the lower left-hand corner of the
35 first page thereof; and

36 (7) it contains no provision purporting to make any portion of
37 the charter, rules, constitution, or bylaws of the insurer a part of
38 the policy unless such portion is set forth in full in the policy, ex-
39 cept in the case of the incorporation of, or reference to, a statement
40 of rates or classification of risks, or short-rate table filed with the
41 commissioner.

42 b. A policy under which coverage of a dependent of the policy-
43 holder terminates at a specified age shall, with respect to an un-
44 married child covered by the policy prior to the attainment of age
45 19, who is incapable of self-sustaining employment by reason of
46 mental retardation or physical handicap and who became so
47 incapable prior to attainment of age 19 and who is chiefly de-
48 pendent upon such policyholder for support and maintenance, not
49 so terminate while the policy remains in force and the dependent
50 remains in such condition, if the policyholder has within 31 days
51 of such dependent's attainment of the limiting age submitted proof
52 of such dependent's incapacity as described herein. The foregoing
53 provisions of this paragraph shall not require an insurer to insure
54 a dependent who is a mentally retarded or physically handicapped
55 child where the policy is underwritten on evidence of insurability
56 based on health factors set forth in the application or where such
57 dependent does not satisfy the conditions of the policy as to any
58 requirement for evidence of insurability or other provisions of the
59 policy, satisfaction of which is required for coverage thereunder
60 to take effect. In any such case the terms of the policy shall apply
61 with regard to the coverage or exclusion from coverage of such
62 dependent.

63 c. Notwithstanding any provision of a policy of health insur-
64 ance, hereafter delivered or issued for delivery in this State,
65 whenever such policy provides for reimbursement for any opto-
66 metric service which is within the lawful scope of practice of a

67 duly licensed optometrist, the insured under such policy shall be
68 entitled to reimbursement for such service, whether the said service
69 is performed by a physician or duly licensed optometrist.

70 d. If any policy is issued by an insurer domiciled in this State
71 for delivery to a person residing in another state, and if the official
72 having responsibility for the administration of the insurance laws
73 of such other state shall have advised the commissioner that any
74 such policy is not subject to approval or disapproval by such official,
75 the commissioner may by ruling require that such policy meet the
76 standards set forth in subsection a. of this section and in sections
77 17B:26-3 to 17B:26-31 inclusive.

78 e. *Notwithstanding any provision of a policy of health insurance,*
79 *hereafter delivered or issued for delivery in this State, whenever*
80 *such policy provides for reimbursement for any service which is*
81 *within the lawful scope of practice of a duly licensed chiropractor,*
82 *the insured under such policy or the chiropractor rendering such*
83 *service shall be entitled to reimbursement for such service, when*
84 *the said service is performed by a chiropractor. The foregoing pro-*
85 *vision shall be liberally construed in favor of reimbursement of*
86 *chiropractors.*

1 2. This act shall take effect immediately.

STATEMENT

The purpose of this bill is to provide the health care consumer who is insured by an individual health policy with payment by the company issuing the health insurance policy, for medical services rendered to him by a licensed chiropractor within the scope of his license.