By: Armbrister S.B. No. 382

A BILL TO BE ENTITLED

1 AN ACT

- 2 relating to reimbursement under certain health benefit plans for
- 3 services provided by licensed athletic trainers.
- 4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:
- 5 SECTION 1. Subsection (B), Section 2, Chapter 397, Acts of
- 6 the 54th Legislature, Regular Session, 1955 (Article 3.70-2,
- 7 Vernon's Texas Insurance Code), is amended to read as follows:
- 8 (B) No policy of accident and sickness insurance shall make
- 9 benefits contingent upon treatment or examination by a particular
- 10 practitioner or by particular practitioners of the healing arts
- 11 hereinafter designated unless such policy contains a provision
- 12 designating the practitioner or practitioners who will be
- 13 recognized by the insurer and those who will not be recognized by
- 14 the insurer. Such provision may be located in the "Exceptions" or
- 15 "Exceptions and Reductions" provisions, or elsewhere in the policy,
- or by endorsement attached to the policy, at the insurer's option.
- 17 In designating the practitioners who will and will not be
- 18 recognized, such provision shall use the following terms: Doctor
- 19 of Medicine, Doctor of Osteopathy, Doctor of Dentistry, Doctor of
- 20 Chiropractic, Doctor of Optometry, Doctor of Podiatry, Licensed
- 21 Audiologist, Licensed Speech-language Pathologist, Doctor in
- 22 Psychology, Licensed Master Social Worker--Advanced Clinical
- 23 Practitioner, Licensed Dietitian, Licensed Professional Counselor,
- 24 Licensed Marriage and Family Therapist, Licensed Chemical

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- 1 Dependency Counselor, Licensed Hearing Instrument Fitter and
- 2 Dispenser, Advanced Practice Nurse, Physician Assistant, Licensed
- 3 Occupational Therapist, Licensed Physical Therapist, Licensed
- 4 Acupuncturist, Licensed Psychological Associate, [and] Licensed
- 5 Surgical Assistant, and Licensed Athletic Trainer.
- 6 For purposes of this Act, such designations shall have the
- 7 following meanings:
- 8 Doctor of Medicine: One licensed by the Texas State Board of
- 9 Medical Examiners on the basis of the degree "Doctor of Medicine";
- 10 Doctor of Osteopathy: One licensed by the Texas State Board
- 11 of Medical Examiners on the basis of the degree of "Doctor of
- 12 Osteopathy";
- Doctor of Dentistry: One licensed by the State Board of
- 14 Dental Examiners;
- Doctor of Chiropractic: One licensed by the Texas Board of
- 16 Chiropractic Examiners;
- Doctor of Optometry: One licensed by the Texas Optometry
- 18 Board;
- Doctor of Podiatry: One licensed by the Texas State Board of
- 20 Podiatric Medical Examiners;
- 21 Licensed Audiologist: One with a master's or doctorate
- 22 degree in audiology from an accredited college or university and
- 23 who is licensed as an audiologist by the State Board of Examiners
- 24 for Speech-Language Pathology and Audiology;
- Licensed Speech-language Pathologist: One with a master's or
- 26 doctorate degree in speech pathology or speech-language pathology
- 27 from an accredited college or university and who is licensed as a

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- 1 speech-language pathologist by the State Board of Examiners for
- 2 Speech-Language Pathology and Audiology;
- 3 Doctor in Psychology: One licensed by the Texas State Board
- 4 of Examiners of Psychologists and certified as a Health Service
- 5 Provider;
- 6 Licensed Master Social Worker--Advanced Clinical
- 7 Practitioner: One licensed by the Texas State Board of Social
- 8 Worker Examiners as a Licensed Master Social Worker with the order
- 9 of recognition of Advanced Clinical Practitioner;
- 10 Licensed Dietitian: One licensed by the Texas State Board of
- 11 Examiners of Dietitians;
- 12 Licensed Professional Counselor: One licensed by the Texas
- 13 State Board of Examiners of Professional Counselors;
- 14 Licensed Marriage and Family Therapist: One licensed by the
- 15 Texas State Board of Examiners of Marriage and Family Therapists;
- 16 Licensed Chemical Dependency Counselor: One licensed by the
- 17 Texas Commission on Alcohol and Drug Abuse;
- 18 Licensed Hearing Instrument Fitter and Dispenser: One
- 19 licensed by the State Committee of Examiners in the Fitting and
- 20 Dispensing of Hearing Instruments;
- 21 Advanced Practice Nurse: One licensed by the Board of Nurse
- 22 Examiners as a registered nurse and recognized by that board as an
- 23 advanced practice nurse;
- 24 Physician Assistant: One licensed by the Texas State Board
- of Physician Assistant Examiners;
- Licensed Occupational Therapist: One licensed by the Texas
- 27 Board of Occupational Therapy Examiners;

- 1 Licensed Physical Therapist: One licensed by the Texas Board
- 2 of Physical Therapy Examiners;
- 3 Licensed Acupuncturist: One licensed by the Texas State
- 4 Board of Medical Examiners as an acupuncturist;
- 5 Licensed Psychological Associate: One licensed by the Texas
- 6 State Board of Examiners of Psychologists and practicing under the
- 7 supervision of a licensed psychologist; [and]
- 8 Licensed Surgical Assistant: One licensed by the Texas State
- 9 Board of Medical Examiners as a surgical assistant; and
- 10 <u>Licensed Athletic Trainer: One licensed by the Advisory</u>
- 11 Board of Athletic Trainers.
- 12 SECTION 2. Section 3, Article 3.70-3C, Insurance Code, as
- 13 added by Chapter 1024, Acts of the 75th Legislature, Regular
- 14 Session, 1997, is amended by adding Subsection (p) to read as
- 15 follows:
- (p) A preferred provider may not refuse to contract with an
- 17 athletic trainer, as defined by Section 451.001, Occupations Code,
- 18 to be included in the provider's network or refuse to reimburse the
- 19 athletic trainer for a covered service that a physician has
- 20 requested the athletic trainer to perform.
- 21 SECTION 3. Section 1, Article 21.52, Insurance Code, as
- 22 amended by Chapters 812 and 1014, Acts of the 77th Legislature,
- 23 Regular Session, 2001, is amended to read as follows:
- Sec. 1. DEFINITIONS. As used in this article:
- 25 (a) "health insurance policy" means any individual,
- 26 group, blanket, or franchise insurance policy, insurance
- 27 agreement, or group hospital service contract, providing benefits

- 1 for medical or surgical expenses incurred as a result of an accident
- 2 or sickness;
- 3 (b) "doctor of podiatric medicine" includes D.P.M.,
- 4 podiatrist, doctor of surgical chiropody, D.S.C. and chiropodist;
- 5 (c) "doctor of optometry" includes optometrist,
- 6 doctor of optometry, and O.D.;
- 7 (d) "doctor of chiropractic" means a person who is
- 8 licensed by the Texas Board of Chiropractic Examiners to practice
- 9 chiropractic;
- 10 (e) "licensed dentist" means a person who is licensed
- 11 to practice dentistry by the State Board of Dental Examiners;
- 12 (f) "licensed audiologist" means a person who has
- 13 received a master's or doctorate degree in audiology from an
- 14 accredited college or university and is licensed as an audiologist
- 15 by the State Board of Examiners for Speech-Language Pathology and
- 16 Audiology;
- 17 (g) "licensed speech-language pathologist" means a
- 18 person who has received a master's or doctorate degree in
- 19 speech-language pathology from an accredited college or university
- 20 and is licensed as a speech-language pathologist by the State Board
- of Examiners for Speech-Language Pathology and Audiology;
- (h) "licensed master social worker--advanced clinical
- 23 practitioner" means a person who is licensed by the Texas State
- 24 Board of Social Worker Examiners as a licensed master social worker
- 25 with the order of recognition of advanced clinical practitioner;
- 26 (i) "licensed dietitian" means a person who is
- 27 licensed by the Texas State Board of Examiners of Dietitians;

- 1 (j) "licensed professional counselor" means a person
- 2 who is licensed by the Texas State Board of Examiners of
- 3 Professional Counselors;
- 4 (k) "psychologist" means a person licensed to practice
- 5 psychology by the Texas State Board of Examiners of Psychologists;
- 6 (1) "licensed marriage and family therapist" means a
- 7 person who is licensed by the Texas State Board of Examiners of
- 8 Marriage and Family Therapists;
- 9 (m) "licensed chemical dependency counselor" means a
- 10 person who is licensed by the Texas Commission on Alcohol and Drug
- 11 Abuse;
- (n) "licensed hearing instrument fitter and
- dispenser" means a person who is licensed by the State Committee of
- 14 Examiners in the Fitting and Dispensing of Hearing Instruments;
- 15 (o) "licensed psychological associate" means a person
- 16 who is licensed by the Texas State Board of Examiners of
- 17 Psychologists and who practices under the supervision of a licensed
- 18 psychologist;
- 19 (p) "occupational therapist" means a person who is
- 20 licensed to practice occupational therapy by the Texas Board of
- 21 Occupational Therapy Examiners;
- 22 (q) "physical therapist" means a person who practices
- 23 physical therapy and is licensed by the Texas Board of Physical
- 24 Therapy Examiners;
- 25 (r) "advanced practice nurse" means a person licensed
- 26 by the Board of Nurse Examiners and recognized by that board as an
- 27 advanced practice nurse;

- 1 (s) "licensed acupuncturist" means a person licensed
- 2 to practice acupuncture by the Texas State Board of Medical
- 3 Examiners;
- 4 (t) "physician assistant" means a person licensed by
- 5 the Texas State Board of Physician Assistant Examiners; [and]
- 6 (u) "nurse first assistant" has the meaning assigned
- 7 by Section 301.1525, Occupations Code; [-]
- 8 $\underline{\text{(v)}}$ [$\frac{\text{(u)}}{\text{u}}$] "Surgical assistant" means a person licensed
- 9 by the Texas State Board of Medical Examiners as a surgical
- 10 assistant; and
- 11 <u>(w) "licensed athletic trainer" means a person</u>
- 12 licensed by the Advisory Board of Athletic Trainers.
- SECTION 4. Section 3(a), Article 21.52, Insurance Code, as
- 14 amended by Chapters 812 and 1014, Acts of the 77th Legislature,
- 15 Regular Session, 2001, is amended to read as follows:
- 16 (a) Any person who is issued, who is a party to, or who is a
- 17 beneficiary under any health insurance policy delivered, renewed,
- 18 or issued for delivery in this state by any insurance company,
- 19 association, or organization to which this article applies may
- 20 select:
- 21 (1) a licensed doctor of podiatric medicine, a
- 22 licensed dentist, or a doctor of chiropractic to perform the
- 23 medical or surgical services or procedures scheduled in the policy
- 24 which fall within the scope of the license of that practitioner;
- 25 (2) a licensed doctor of optometry to perform the
- 26 services or procedures scheduled in the policy which fall within
- 27 the scope of the license of that doctor of optometry;

- 1 (3) an occupational therapist to provide the services 2 scheduled in the policy which fall within the scope of the license
- 2 scheduled in the policy which fall within the scope of the license
- 3 of that occupational therapist;
- 4 (4) a physical therapist to provide the services
- 5 scheduled in the policy which fall within the scope of the license
- 6 of that physical therapist;
- 7 (5) a licensed audiologist to measure hearing for the
- 8 purpose of determining the presence or extent of a hearing loss and
- 9 to provide aural rehabilitation services to a person with a hearing
- 10 loss if those services or procedures are scheduled in the policy;
- 11 (6) a licensed speech-language pathologist to
- 12 evaluate speech and language and to provide habilitative and
- 13 rehabilitative services to restore speech or language loss or to
- 14 correct a speech or language impairment if those services or
- 15 procedures are scheduled in the policy;
- 16 (7) a licensed master social worker--advanced
- 17 clinical practitioner to provide the services that fall within the
- 18 scope of the license of such certified practitioner and which are
- 19 specified as services within the terms of the policy of insurance,
- 20 including the provision of direct, diagnostic, preventive, or
- 21 clinical services to individuals, families, and groups whose
- 22 functioning is threatened or affected by social or psychological
- 23 stress or health impairment, if those services or procedures are
- 24 scheduled in the policy;
- 25 (8) a licensed dietitian including a provisional
- 26 licensed dietitian under a licensed dietitian's supervision to
- 27 provide the services that fall within the scope of the license of

- 1 that dietitian if those services are scheduled in the policy;
- 2 (9) a licensed professional counselor to provide the
- 3 services that fall within the scope of the license of that
- 4 professional if those services are scheduled in the policy;
- 5 (10) a licensed marriage and family therapist to
- 6 provide the services that fall within the scope of the license of
- 7 that professional if those services are scheduled in the policy;
- 8 (11) a psychologist to perform the services or
- 9 procedures scheduled in the policy that fall within the scope of the
- 10 license of that psychologist;
- 11 (12) a licensed chemical dependency counselor to
- 12 perform the services or procedures scheduled in the policy that
- 13 fall within the scope of the license of that practitioner;
- 14 (13) a licensed acupuncturist to perform the services
- or procedures scheduled in the policy that fall within the scope of
- 16 the license of that practitioner;
- 17 (14) an advanced practice nurse to provide the
- 18 services scheduled in the policy that fall within the scope of the
- 19 license of that practitioner;
- 20 (15) a physician assistant to provide the services
- 21 scheduled in the policy that fall within the scope of the license of
- 22 that practitioner;
- 23 (16) a licensed hearing instrument fitter and
- 24 dispenser to provide the services or procedures scheduled in the
- 25 policy that fall within the scope of the license of that
- 26 practitioner;
- 27 (17) a licensed psychological associate to provide the

- 1 services that fall within the scope of the license of that
- 2 professional if those services are scheduled in the policy; [or]
- 3 (18) $\left[\frac{(17)}{17}\right]$ a licensed surgical assistant to provide
- 4 the services or procedures scheduled in the policy that fall within
- 5 the scope of the license of that practitioner; [or]
- 6 $\underline{(19)}$ [$\frac{(18)}{}$] a nurse first assistant to provide the
- 7 services scheduled in the policy that:
- 8 (A) fall within the scope of the license of that
- 9 practitioner; and
- 10 (B) are requested by the physician whom the nurse
- 11 is assisting; or
- 12 (20) a licensed athletic trainer to provide the
- 13 services that fall within the scope of the license of that
- 14 professional if those services are scheduled in the policy.
- SECTION 5. Section 3(c), Article 21.52, Insurance Code, is
- 16 amended to read as follows:
- 17 (c) The payment or reimbursement by the insurance company,
- 18 association, or organization for services or procedures in
- 19 accordance with the payment schedule or the payment provisions in
- the policy shall not be denied because the same were performed by a
- 21 licensed doctor of podiatric medicine, a licensed doctor of
- 22 optometry, a licensed doctor of chiropractic, a licensed dentist,
- 23 an occupational therapist, a physical therapist, a licensed
- 24 audiologist, a licensed speech-language pathologist, a licensed
- 25 master social worker--advanced clinical practitioner, a licensed
- dietitian, a licensed professional counselor, a licensed marriage
- 27 and family therapist, a psychologist, a licensed psychological

- 1 associate, a licensed chemical dependency counselor, an advanced
- 2 practice nurse, a nurse first assistant, a physician assistant, a
- 3 licensed acupuncturist, [or] a licensed hearing instrument fitter
- 4 and dispenser, or a licensed athletic trainer.
- 5 SECTION 6. Section 3(d), Article 21.52, Insurance Code, as
- 6 amended by Chapters 812 and 1014, Acts of the 77th Legislature,
- 7 Regular Session, 2001, is amended to read as follows:
- 8 There shall not be any classification, differentiation, 9 or other discrimination in the payment schedule or the payment 10 provisions in a health insurance policy, nor in the amount or manner of payment or reimbursement thereunder, between scheduled services 11 12 or procedures when performed by a doctor of podiatric medicine, a doctor of optometry, a doctor of chiropractic, a licensed dentist, 13 14 an occupational therapist, a physical therapist, a licensed 15 athletic trainer, a licensed audiologist, а licensed pathologist, a licensed 16 speech-language master social 17 worker--advanced clinical practitioner, a licensed dietitian, a licensed professional counselor, a licensed marriage and family 18 therapist, a psychologist, a licensed psychological associate, a 19 licensed chemical dependency counselor, an advanced practice nurse 20 21 to provide the services scheduled in the policy, a nurse first assistant to provide the services scheduled in the policy and 22 requested by the physician whom the nurse is assisting, a physician 23 24 assistant to provide the services scheduled in the policy, a licensed acupuncturist, or a licensed hearing instrument fitter and 25 26 dispenser which fall within the scope of that practitioner's 27 license or certification and the same services or procedures when

performed by any other practitioner of the healing arts whose services or procedures are covered by the policy. However, a health insurance policy may provide for a different amount of payment or reimbursement for scheduled services or procedures when performed by an advanced practice nurse, a nurse first assistant, licensed surgical assistant, or physician assistant provided the reimbursement methodology used to calculate the payment for the service or procedure is the same methodology used to calculate the payment when the service or procedure is provided by a physician.

SECTION 7. Subchapter I, Chapter 843, Insurance Code, as effective June 1, 2003, is amended by adding Section 843.3121 to read as follows:

Sec. 843.3121. ATHLETIC TRAINERS. A health maintenance organization may not refuse to contract with an athletic trainer, as defined by Section 451.001, Occupations Code, to be included in the organization's provider network or refuse to reimburse the athletic trainer for a covered service that a physician has requested the athletic trainer to perform.

SECTION 8. This Act takes effect September 1, 2003, and applies only to a health insurance policy or contract or an evidence of coverage that is delivered, issued for delivery, or renewed on or after January 1, 2004. A health insurance policy or contract or an evidence of coverage that is delivered, issued for delivery, or renewed before January 1, 2004, is governed by the law as it existed immediately before the effective date of this Act, and that law is continued in effect for that purpose.