

**GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 2001**

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HOUSE BILL 1170

Short Title: Medical Treatment Protocol.

(Public)

Sponsors: Representative C. Wilson.

Referred to: Insurance.

April 12, 2001

A BILL TO BE ENTITLED

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2 AN ACT TO DEVELOP A CHIROPRACTIC TREATMENT PROTOCOL FOR THE
3 TREATMENT OF INJURIES RESULTING FROM AUTOMOBILE ACCIDENTS.

4 Whereas, the cost of medical expenses associated with the treatment of
5 persons injured in automobile accidents has been increasing over the past several years
6 and continues to increase; and

7 Whereas, the increasing cost of medical treatment has contributed to the
8 increasing cost of automobile insurance premiums; and

9 Whereas, statutorily mandated automobile insurance coverage is becoming
10 less available to the citizens of the State at affordable prices; and

11 Whereas, the State has not set guidelines or insurance regulations that
12 encourage insurers to take an active role in controlling the cost of medical treatment
13 associated with automobile accidents; Now, therefore,

14 The General Assembly of North Carolina enacts:

15 **SECTION 1.** The Department of Insurance shall develop a chiropractic
16 treatment protocol to be used by insurers for the treatment of persons injured in
17 automobile accidents. The protocol shall encourage insurers to accept comprehensive
18 treatment plans based on factors such as the injured person's general health and
19 preexisting conditions and to approve of those plans in advance of treatment. The
20 protocol shall contain specific guidelines concerning the type of spinal manipulation
21 allowed under the treatment plan, including limiting the number of spinal manipulation
22 treatments performed by chiropractors. For chiropractic spinal manipulation treatments,
23 the minimum number of visits allowed by Medicare and the reimbursement schedule for
24 Medicare shall be the standard the Department of Insurance shall establish.

25 **SECTION 2.** The Department of Insurance shall report to the General
26 Assembly on the chiropractic treatment protocol developed pursuant to this act on or
27 before April 1, 2002. The Department shall not adopt rules establishing the chiropractic
28 treatment protocol until the protocol is approved by the General Assembly.

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SECTION 3. This act is effective when it becomes law.