HARTFORD – The Office of the Attorney General announced today that Cigna and its agent, American Specialty Health Networks, Inc., have agreed to review and reprocess chiropractic benefit claims dating back to April 1, 2010, that may have been denied improperly under Connecticut law.

Cigna was responding to questions raised by the Office after it received complaints from chiropractic providers on behalf of themselves and their patients. The complaints concerned whether Cigna’s claims administration agreement with ASHN, which took effect April 1, 2010, included all the chiropractic services covered under Connecticut law.

Connecticut law requires health insurance plans to cover chiropractic care “to the same extent” coverage is provided for services rendered by a physician. Chiropractors licensed in Connecticut are permitted to provide a wide range of services, such as the use of X-ray and other diagnostic technology, the administration of foods and vitamins and preventative care.

Cigna’s claims process did not have payment codes for all the services chiropractors were authorized to provide in Connecticut, even though the same services provided by medical doctors were covered.

Cigna is the second insurance company to take a second look at its claims process for chiropractic services. Aetna agreed in July to make sure its guidelines conformed to state law. Aetna began using ASHN as its claims administrator on July 1.

“Cigna promptly and fairly addressed the issue. As a result, providers will be paid for covered services and Cigna’s enrollees will continue to receive the care to which they are entitled,” said Deputy Attorney General Nora Dannehy.

Attorneys for the Office will be working with the state Insurance Department to ensure that Cigna and ASHN reconsider all claims denied under the former, restrictive criteria, and that the companies consider all claims for services delivered since April 1, 2010, that were not submitted previously. ASHN restrictions may have discouraged some chiropractors from submitting legitimate claims they knew ASHN would deny.

This matter was handled by Assistant Attorney General Charles Hulin with Department Head Arnold Menchel of the Health Care Fraud Unit.

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