

LD 1030 FAQ

What is LD 1030? LD 1030 is a bill that requires private insurance companies doing business in Maine to have Naturopathic Doctors (ND) in network. Please be aware, insurance plans originating *outside* of Maine are not required to cover Naturopathic Doctors at the in network rate.

When Does This Go Into Effect? January 1st, 2019

Does That Mean My ND is Now Covered Under My Insurance? It depends. Your ND can choose *if they want* to contract with insurance companies. No one is required to contract in network with insurance companies. Therefore, they might be covered at the *out of network* rate if they are not contracted with a particular insurance company. You need to ask your Naturopathic Doctor if they participate in network with your insurance.

Does This Mean the NDs are Primary Care Doctors on my Insurance Plan? No, per our license we are most likely to be considered specialists on your insurance plan.

Is Medicare and MaineCare Included in This Bill? No, these are federal programs and not private insurance companies.

What About Supplemental Plans? This is complicated. Please work with your Naturopathic Doctor to see if you have coverage or can get reimbursed. There is no guarantee.

What about the ACA and Section 2706? You may have heard of this section of the Affordable Care Act (ACA). It bans discrimination of provider type by private insurance companies. LD1030 is a better, Maine state specific law, that won't be affected even if the ACA is removed or changed at the federal level.

What Happens if My Plan Says They Don't Have Any NDs In-Network in 2019? Please contact the Maine Bureau of Insurance. They are responsible to insuring compliance with all insurance law. Please contact MAND as well.

Does LD 1030 Have A Price Tag Attached? No, this bill does not cost the taxpayers of Maine nor does it use any federal funds. In fact, a Maine Bureau of Insurance study showed no increase in cost to insurance companies and might actually save them money.

What Do I Need to Do? Call your insurance company and ask if Naturopathic Doctors are in network and if you need a referral from your PCP. If you do need a referral we suggest the following language when requesting that referral: "I'd like to consult with a Naturopathic Doctor to coordinate care, could you please initiate a referral."