

SB09-061	Workers' Compensation	Property & Casualty Insurance*	Health Insurance ^b	Disability Insurance ^a
<p>Initial Claim Review/Denial</p>		<p>✓ CO-licensed health care professional; AND ✓ Appropriate expertise; OR ✓ CO-licensed professional consults or confers w/ appropriate expertise; OR ✓ If no CO-licensed expert available, expert licensed in another state may be used</p>	<p><i>Initial Claim Review</i> ✓ CO-licensed health care professional; AND ✓ Appropriate expertise; OR ✓ CO-licensed professional consults or confers w/ CO-licensed professional w/ appropriate expertise; OR ✓ CO-licensed professional confers with treating health care professional; OR ✓ If no CO-licensed expert available, expert licensed in another state may be used <i>1st or 2nd Level Appeal</i> ✓ CO-licensed health care professional; AND ✓ Appropriate expertise; OR ✓ CO-licensed professional consults or confers w/ CO-licensed professional w/ appropriate expertise; OR ✓ If no CO-licensed expert available, expert licensed in another state may be used</p>	<p>✓ CO-licensed health care professional; AND ✓ Appropriate expertise; OR ✓ CO-licensed professional consults or confers w/ CO-licensed professional w/ appropriate expertise; OR ✓ If no CO-licensed expert available, expert licensed in another state may be used</p>
<p>Independent Medical Examination (IME)</p>	<p>✓ CO-licensed physician; AND ✓ Appropriate expertise or Level II accreditation</p>	<p>✓ CO-licensed health care professional; AND ✓ Appropriate expertise</p>	<p>✓ CO-licensed health care professional; AND ✓ Appropriate expertise</p>	<p>✓ CO-licensed health care professional; AND ✓ Appropriate expertise</p>
<p>Utilization Review (UR)^a</p>	<p>✓ CO-licensed health care professional; AND ✓ Expertise in area of review</p>	<p>✓ CO-licensed, certified, or registered health care professional; AND ✓ Appropriate expertise OR ✓ CO-licensed professional who consults or confers with CO-licensed professional w/ appropriate expertise; OR ✓ If no CO-licensed expert available, expert licensed in another state may be used</p>	<p>✓ CO-licensed, certified, or registered health care professional; AND ✓ Appropriate expertise OR ✓ CO-licensed professional who consults or confers with CO-licensed professional w/ appropriate expertise; OR ✓ If no CO-licensed expert available, expert licensed in another state may be used</p>	

a. The requirements of the bill apply when the utilization review, or the decision about eligibility of payment of benefits under the particular insurance policy, involves a decision about treatment that is within the scope of a state-regulated health care profession.

b. The requirements of the bill do not apply to the following types of insurance policies or plans: accident only; long-term care; home health care; community-based care; credit; medicare supplement; dental; vision; hospital confinement indemnity; or specified disease. However, the requirements of the bill do apply to these types of policies or plans if the review of a request for benefits or the appeal of a benefit denial involves a decision about treatment that is within the scope of a state-regulated health care profession.