



**Rules of
Department of Insurance,
Financial Institutions and
Professional Registration**

**Division 2070—State Board of Chiropractic Examiners
Chapter 4—Chiropractic Insurance Consultant**

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**Title 20—DEPARTMENT OF
INSURANCE, FINANCIAL
INSTITUTIONS AND
PROFESSIONAL REGISTRATION
Division 2070—State Board of
Chiropractic Examiners
Chapter 4—Chiropractic Insurance
Consultant**

**20 CSR 2070-4.010 Chiropractic Insurance
Consultant**

PURPOSE: This rule sets out procedures for chiropractic physicians to become certified as chiropractic insurance consultants to perform third-party reviews, compensation for third-party reviews and annual reports.

(1) All licensees who review chiropractic records for the purposes of determining the adequacy or sufficiency of chiropractic treatments, or the clinical indication for those treatments, must be certified to do so and shall notify the board biennially that they are engaged in those activities and the location where those activities are performed.

(2) No licensee may receive compensation from a third-party payor based in whole or in part upon the amount of fees the licensee recommends be reduced or denied when the licensee is reviewing files of persons other than his/her patients for the purpose of determining the adequacy or sufficiency of chiropractic treatments of the clinical indication for the treatments.

(3) All licensees must report biennially to the board the number of reviews which they conduct and the amount of their income derived from claims review expressed as a percentage of their total income from the practice of chiropractic.

AUTHORITY: sections 331.060, 331.100.2 and 376.423, RSMo 2000. This rule originally filed as 4 CSR 70-4.010. Emergency rule filed Dec. 21, 1990, effective Dec. 31, 1990, expired April 29, 1991. Original rule filed Oct. 16, 1990, effective April 29, 1991. Amended: Filed Dec. 15, 2003, effective June 30, 2004. Moved to 20 CSR 2070-4.010, effective Aug. 28, 2006.*

**Original authority: 331.060, RSMo 1939, amended 1969, 1971, 1972, 1981, 1987; 331.100, RSMo 1939, amended 1949, 1969, 1980, 1981; and 376.423, RSMo 1990, amended 1992, 1993, 1997.*

20 CSR 2070-4.020 Application for Certification of Insurance Consultant

PURPOSE: This rule states where to obtain application forms and when to send the proof of education that is needed to become certified as an insurance consultant.

(1) Application shall be made on the form provided by the board. The application shall be signed by the applicant who shall swear that the information provided is true and correct according to the applicant's best knowledge, information and belief.

(2) Application forms may be obtained from the board office.

(3) Prior to obtaining certification, the licensee must submit proof that s/he has satisfied the requirements of section 376.423, RSMo. The licensee shall keep copies of all records proving compliance with section 376.423, RSMo for two (2) years and shall submit them to the board if requested.

AUTHORITY: section 331.100.2, RSMo 1986. This rule originally filed as 4 CSR 70-4.020. Emergency rule filed Dec. 21, 1990, effective Dec. 31, 1991, expired April 29, 1991. Original rule filed Oct. 16, 1990, effective April 29, 1991. Moved to 20 CSR 2070-4.020, effective Aug. 28, 2006.*

**Original authority: 331.100, RSMo 1939, amended 1949, 1969, 1980, 1981.*

20 CSR 2070-4.030 Renewal and Postgraduate Education

PURPOSE: This rule sets requirements for chiropractic insurance consultants to renew the certification and the required postgraduate education.

(1) The chiropractic insurance consultant's certification shall be renewed biennially. The board shall send a notice to each certified consultant.

(2) To renew the certification, the chiropractic insurance consultant biennially shall obtain twelve (12) hours of postgraduate education in insurance consulting approved by the board. This continuing education shall apply toward attainment of the twelve (12) required hours of continuing education pursuant to 20 CSR 2070-2.080(5), the general studies category of continuing education.

(A) Continuing education in the area of insurance consulting may also be submitted to the board for approval as formal continuing education hours.

AUTHORITY: sections 331.060 and 376.423, RSMo 2000 and section 331.050, RSMo Supp. 2007, and section 331.100.2, SB 788, Second Regular Session, Ninety-fourth General Assembly, 2008. This rule originally filed as 4 CSR 70-4.030. Original rule filed Feb. 15, 1991, effective July 8, 1991. Amended: Filed March 4, 1993, effective Sept. 9, 1993. Amended: Filed Dec. 15, 2003, effective June 30, 2004. Moved to 20 CSR 2070-4.030, effective Aug. 28, 2006. Amended: Filed June 27, 2007, effective Jan. 30, 2008. Amended: Filed Aug. 15, 2008, effective Feb. 28, 2009.*

**Original authority: 331.050, RSMo 1939, amended 1945, 1947, 1969, 1981, 1987, 1999, 2001, 2004; 331.060, RSMo 1939, amended 1969, 1971, 1972, 1981, 1987; 331.100, RSMo 1939, amended 1949, 1969, 1980, 1981, 2008; and 376.423, RSMo 1990, amended 1992, 1993, 1997.*