

SB 550-FN - AS INTRODUCED

2026 SESSION

26-2143

05/06

SENATE BILL        ***550-FN***

AN ACT            relative to insurance coverage for services provided by naturopathy providers.

SPONSORS:        Sen. Rochefort, Dist 1; Rep. Lundgren, Rock. 16

COMMITTEE:      Health and Human Services

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ANALYSIS

This bill requires group insurance policies issued in the state to include coverage for naturopathy providers.

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Explanation:     Matter added to current law appears in ***bold italics***.  
Matter removed from current law appears ~~[in brackets and struck through.]~~  
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

*In the Year of Our Lord Two Thousand Twenty-Six*

AN ACT relative to insurance coverage for services provided by naturopathy providers.

*Be it Enacted by the Senate and House of Representatives in General Court convened:*

1       1 Naturopathy Providers; Payment for Equivalent Types of Services; Group. Amend RSA  
2 415:18-w to read as follows:

3       415:18-w Naturopathy Providers; Payment for Equivalent Types of Services; Group. Each  
4 insurer that issues or renews any policy of group or blanket accident or health insurance providing  
5 benefits for medical or hospital expenses [~~may~~] **shall** provide to each group, or to the portion of each  
6 group comprised of certificate holders of such insurance who are residents of this state, coverage for  
7 expenses arising from a health service performed by a doctor of naturopathic medicine licensed  
8 under RSA 328-E if that particular type of service is within the scope of practice of such doctor and if  
9 the insurer would reimburse for that type of service when performed by any other type of health care  
10 provider. Such coverage, if provided, shall be subject to each insurer's standards and mechanisms  
11 for determining medical necessity, for credentialing pursuant to RSA 420-J:4, and for contracting  
12 pursuant to RSA 420-J:8. Any such benefits provided shall not be subject to any greater co-payment,  
13 deductible, or coinsurance than any other similar benefits provided by the insurer.

14       2 Effective Date. This act shall take effect 60 days after its passage.

**SB 550-FN- FISCAL NOTE**  
**AS INTRODUCED**

AN ACT relative to insurance coverage for services provided by naturopathy providers.

**FISCAL IMPACT:**

<b>Estimated State Impact</b>				
	<b>FY 2026</b>	<b>FY 2027</b>	<b>FY 2028</b>	<b>FY 2029</b>
<b>Revenue</b>	\$0	Indeterminable Increase (not provided by agency)	Indeterminable Increase (not provided by agency)	Indeterminable Increase (not provided by agency)
<i>Revenue Fund(s)</i>	General Fund			
<b>Expenditures*</b>	\$0	\$0	\$0	\$0
<i>Funding Source(s)</i>	None			
<b>Appropriations*</b>	\$0	\$0	\$0	\$0
<i>Funding Source(s)</i>	None			

\*Expenditure = Cost of bill

\*Appropriation = Authorized funding to cover cost of bill

<b>Estimated Political Subdivision Impact</b>				
	<b>FY 2026</b>	<b>FY 2027</b>	<b>FY 2028</b>	<b>FY 2029</b>
<b>County Revenue</b>	\$0	\$0	\$0	\$0
<b>County Expenditures</b>	\$0	Indeterminable	Indeterminable	Indeterminable
<b>Local Revenue</b>	\$0	\$0	\$0	\$0
<b>Local Expenditures</b>	\$0	Indeterminable	Indeterminable	Indeterminable

**METHODOLOGY:**

This bill requires group insurance policies issued or renewed in the state to provide coverage for health services performed by a licensed doctor of naturopathic medicine when the insurer would reimburse for the same type of service if performed by another health care provider. The bill prohibits insurers from applying higher co-payments, deductibles, or coinsurance to such services.

The Insurance Department states this bill may increase total claim expenditures by a small amount due to increasing the number of providers eligible to perform covered services. The Department notes this may also result in increased insurance premiums; however, the extent of any increase is indeterminable. The Department assumes any increase would be small because health carriers retain the authority to apply standards for medical necessity, credentialing, and

contracting and are not required to cover any specific items or services that are not already covered under the plan. To the extent counties and municipalities purchase health insurance, they could see an increase in their health insurance premiums.

**AGENCIES CONTACTED:**

Insurance Department