



**STATE OF HAWAII  
DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS**

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February 14, 2008

To: The Honorable Alex Sonson, Chair  
and Members of the House Committee on Labor and Public Employment

Date: February 14, 2008

Time: 10:00 a.m.

Place: Conference Room 309, State Capitol

From: Darwin L.D. Ching, Director  
Department of Labor and Industrial Relations

**Testimony in Opposition  
to  
H.C.R. 42 / H.R. 42 – Requesting the Department of Labor and Industrial  
Relations to Conduct a Pilot Project to Audit Workers’ Compensation Soft-  
Tissue Injury Cases.**

**I. OVERVIEW OF CURRENT PROPOSED RESOLUTION**

H.C.R. 42 / H.R. Resolution 42 requests the Department of Labor and Industrial Relations (“Department”) to conduct a pilot project to audit 100 workers’ compensation soft-tissue injury cases utilizing software designed by ClaimCheck Hawaii.

**II. CURRENT LAW**

ClaimCheck Hawaii has designed software that purports to manage and determine the value of soft tissue injuries marketed for claims adjusters and paralegals. The software is designed to defensibly verify or dismiss soft tissue claims through reports produced by their software utilizing data provided by the claimants medical providers. It also clearly summarizes the objective medical data.

**III. HOUSE BILL**

The Department of Labor and Industrial Relations (“Department”) opposes H.C.R. 42 / H.R. Resolution 42 for the following reasons:

1. The Department takes no position as to the validity or accuracy of the ClaimCheck product. However, the Department cannot support a pilot project that does not articulate what question is to be answered or specific goal that is the purpose of the resolutions.
2. Further, given the concern already noted, the Department is concerned that the resolution can be construed as an attempt to provide an endorsement by the Department for a product designed and marketed to private sector paralegals and claims adjusters. This is especially problematic if the Department must adjudicate contested claims in which employers/insurance carriers would utilize the ClaimCheck product to support denial of care.
3. Further, the Department has concerns that any study of soft tissue claims would need to be done on a closed claim study basis. This concerns the Department as the only claims that could be studied, would be the ones in which the Department has already issued a decision. If in the pilot project study, a particular claim is determined to have been overpaid or underpaid (treatment and wage replacement benefits), would the employer/employee have re-opening rights? Would the employer who overpaid be entitled to reimbursement?
4. If the goal of the resolutions is to control costs, then the proper venue to conduct such a pilot project should be with private insurance carriers or a human resource department with a public or private employer. In this instance, the pilot project would follow 50 claims utilizing the ClaimCheck software verse 50 claims under the status quo. The department does not have this capability.
5. The Department has concerns that this resolution appears to require the Department to violate procurement law by requesting the utilization of an outside vendor without going through the bidding process.

HOUSE OF REPRESENTATIVES  
THE TWENTY-FOURTH LEGISLATURE  
REGULAR SESSION OF 2008

COMMITTEE ON LABOR & PUBLIC EMPLOYMENT

Rep Alex M. Sonson, Chair  
Rep. Bob Nakasone, Vice Chair

Date: Friday, February 15, 2008

Time: 10:00 a.m.

Place: Conference Room 309, State Capitol

TESTIMONY FRED GALDONES/ILWU LOCAL 142

**RE: HCR 42, REQUESTING THE DEPARTMENT OF LABOR AND  
INDUSTRIAL RELATIONS TO CONDUCT A PILOT PROJECT TO AUDIT  
WORKERS' COMPENSATION SOFT-TISSUE INJURY CASES**

Thank you for the opportunity to present testimony regarding HCR 42. We oppose the measure.

HCR 42 proposes that the Department of Labor and Industrial Relations conduct a pilot project to audit 100 workers' compensation soft tissue injury claims so that a commercial enterprise known as "Claim Check" can be used to quantify the improvement and deficits in the range of motion of physical workers' compensation injuries. The pilot program also attempts to identify benchmarks when a claimant can safely return to work, identify maximum medical improvement, and identify possible fraudulent behavior. The concurrent resolution describes Claim Check as "the Hawaii-based small business that invented the innovative Claim Alert technology to produce an eProfile."

We have multiple concerns about this resolution and proposal. First, the pilot program makes no reference to financing of the measure. Where will funding for this pilot program come from? What is its cost? Is Claim Check suggesting it will do the pilot program on a pro bono basis?

Second, while the resolution speaks admiringly about the value of innovation and technology and the uses of such data in settlement of claims and decision making, it never defines the objectives of the pilot program. Is the goal to promote administrative efficiency in claims management? To combat fraud? To expedite return to work? Without defined objectives, there is no criteria for measuring the success or failure of the pilot program and this is an intrinsic shortcoming of both the pilot program and the resolution.

Third, no provision has been made to obtain the consent of the participants in this pilot study. However, basic rules of research ethics would require that if any study is undertaken that the confidentiality of those reviewed be protected and that they consent to having their cases

reviewed. More broadly, what ethical safeguards and expectations will be in place regarding use of the information discovered? If it is determined that fraud has occurred by employers or employees, will the fraud be prosecuted? If claims are mishandled and underpaid, will an attempt be made to correct the errors? If litigation ensues, will the State of Hawaii bear liability to the affected parties by consenting to this study? Will Claim Check indemnify the state for any losses it incurs?

Fourth, a closer examination of the company's website shows that it actually relies upon findings of range of cervical and lumbar motion measurements for its "objective data". Yet this data may vary significantly based upon the medical provider observing and recording the degrees of range of motion. Reliance on range of motion is also disfavored as a means of evaluating permanent impairment under the Fifth Edition of the American Medical Association's Guides to the Evaluation of Permanent Impairment, because of the potential for subjectivity and the influence of such factors as patient effort. This is not to say that range of motion assessment is of no value whatsoever or that it does not have an appropriate place in medical injury management, however the reliance placed on this single, sometimes subjective factor, by Claim Check suggests that they are over representing the degree of objectivity and precision of the conclusions offered by their data and graphs and that they may in fact be oversimplifying highly complex phenomena and substituting artificial numerical certainty for sound clinical judgment.

Fifth, and finally, the Committee should seek to clarify Claim Check's organizational identity. While the resolution describes it as a "Hawaii-based small business", a Goggle search of the name leads to an organization by the same name, with the same local address that is described on the website as "the *international* sales, marketing, and service provider of the Claim Check Report." (italics supplied) Thus, the local Claim Check may simply be a franchise or regional office of a larger entity, but in any case, the organization's nature must be made plain before the Department of Labor and Industrial Relations enters into pilot programs with it and before the legislature elects to decide upon HCR No. 42.

Multiple questions are thus raised by the adoption of HCR 42. Unless and until they are definitively and satisfactorily answered, we urge that the resolution be held.



TO: Representative Alex M. Sonson, Chair  
Representative Bob Nakasone, Vice Chair  
Committee on Labor and Public Employment

RE: HCR42. (Requesting the Department of labor and industrial relations to conduct a pilot project to audit workers' compensation soft-tissue injury cases.)

Friday, February 15, 2008

10:00 AM – Conference Room 309, Hawaii State Capitol

2-page Testimony submitted by: Christine Olah, President  
Claim Authority, LLC  
Subcontractor for Claim Check  
Business Developer for Claim Check

**I am testifying in support of HCR42.**

As a U.S. citizen and a resident and a voter in the State of Hawaii, I am bringing to the committee's attention the benefits of this resolution:

- Saving tax-payers' money. In 2006, \$250,799,000 was spent in compensation costs for State employee injuries. This figure may fluctuate annually, but not to a large degree. The largest amount of injuries was strains and sprains resulting in soft-tissue injury. According to the beta-testing on the Claim Check profile reports, many of these ongoing claim files (when examined objectively with the Claim Profile Report) can be closed *immediately* as the employee has reached Maximum Medical Improvement. *I would like to see the State retain the millions of dollars in insurance reserves to save taxpayers millions of dollars annually.*

- Returning trained employees back to work. (In 2006 over 1,000,000 days of loss were reported in Hawaii due to workmens' compensation claims.) A pilot project submitted by Claim Check would identify the Maximum Medical Improvement of employees on leave, confirm a high amount of "return to work" status and result in a trained work force returning to work...*thus, a healthier economy for the State of Hawaii.*
- Sustainability needs to be linked to innovation. The Claim Check Profile is a product that brings technology, innovation, and new jobs to the State of Hawaii. Used for the above benefits of cost savings and job retention, it is a product that will give measurable results. *The product is virtual and the impact on the environment is very small, as the work can be done from wherever a laptop is available to the worker.*
- Improve the environment for new small business entrepreneurs. Each person associated with Claim Check is an independent contractor who can work virtually from their own home even if the client is in any State of the Union or Country of the World. This newly patented product, Claim Profile, will extend from a beginning start in Hawaii to a product used nationally and internationally ... to be embraced by other States and Nations of the world. *With Approval of HCR42 our State's budget will benefit, and with future applications and use, local small businesses will be increased and the benefits to the State of Hawaii will reach far beyond our borders.*

In closing,

**I am submitting testimony in favor of HCR42.** This is a new (tested) product developed and recently patented by Roy Koenig whose roots are from Hawaii. As a sole-source provider, Native Hawaiian, Veteran, Nurse and Resident of Hawaii, Roy Koenig has a vision for the future of Hawaii that returns the bounties of his business back to our state's economy. He has produced a new eco-friendly business that promotes retention of workers in Hawaii. This HCR42, providing a pilot project to audit 100 workers' compensation soft-tissue injury claims, will insure that the State of Hawaii will be the FIRST State of the Union to benefit from the cost savings projected.

To the Representatives who represent the citizens of Hawaii, I would ask that this resolution be passed.

Christine Olah, President  
 Claim Authority, LLC  
 Subcontractor for Claim Check  
 Business Developer for Claim Check



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February 14, 2008

Representative Alex M. Sonson, Chair, Labor & Public Employment Committee

February 15, 2008 10:00 a.m. Conf Room 309

HCR42 REQUESTING THE DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS TO CONDUCT A PILOT PROJECT TO AUDIT WORKERS' COMPENSATION SOFT-TISSUE INJURY CASES.

Allen "Roy" Koenig, BSN, RN

Founder & CEO, HARK, Inc.

Founder and CEO, Claim Check

1088 Bishop Street, Suite 303, Honolulu, HI 96813

808-533-1776

[Roy@clmchk.com](mailto:Roy@clmchk.com)

I am testifying in favor of HCR42 and HR42 as a businessman, inventor, citizen and grandfather to 4 keiki.

As a **businessman, inventor and founder** of Claim Check, the passing of this resolution and implementation of the 100 case audits will result in the immediate sub-contracting of at least 6 Hawaii based new businesses. All of which are minority owned.

There are 4 Native Hawaiian owned companies, of which 2 are Native Hawaiian and Service Disabled Veteran Owned businesses and the other 2 are women owned businesses. We have at least 6 other Native Hawaiian owned small business on the mainland ready to begin their business when the volume of work allows. All of the owners of those companies plan to relocate their companies back to Hawaii as soon as reasonably possible to re-connect with their extended families and complete their dream of returning home to the islands.

Because all of these businesses are, or will be Hawaii based, the anticipated economic benefits to the state and our economy will be enhanced by our new business relationships.

As an Inventor, the Claim Alert® Application was designed, tested and developed in Hawaii based on a market study of the problems involved with the FAIR settlement and closure of Worker Compensation Soft-tissue injury claims.

The emphasis should be on FAIR and thus, the idea of using ONLY OBJECTIVE data from the claimant's own treating physician was considered the most non-biased approach to the actual recovery of the injury for treatments provided.



The development of the idea began in 2002 and was initially designed to OBJECTIVELY identify the point of Maximum Medical Improvement and quantify the level of objective percentage of deficits and percentage of improvement for each injury motion by each treating provider for each visit from the date of the first objective findings until the date of the profile audit.

The initial trials using 'dummy' data were very promising. From October 2003 through May 2004, we conducted a beta test project using real claim files with the cooperation of HIGA, Hawaii Insurance Guaranty Association.

The key goal was to quantify the value the profile provided in a non-biased data mining process.

Our cases ranged in age from 1.8 years to 36.7 years of age, meaning the length of time the cases had been open and active. The average case age was 7.9 years with 4.5 years and 5.9 years the Median and Mean respectively.

Significant Findings by the end of the Pilot Project were as follows:

1. There was a 470% ROI with \$587,000 returned to reserves at a cost of \$125,000.
2. The *Claim Alert@ Profile* was easy to read by non-medical adjusters and provided significant information that effectively reduced costs and time.
3. The *Claim Alert@ Profile* was accepted by all parties as a fair resolution to issues holding up movement of the cases to closure.
4. The most surprising discovery was the application's ability to quantify and identify objective soft-tissue injury fraudulent behaviors.

Upon discovery of this unique outcome, we immediately began the lengthy and expensive process of protecting our idea.

We have spent the past 3 years refining and protecting this idea both nationally and internationally. We are now protected and bringing this technology to market.

We have developed relationships within the Federal, State and municipal sectors to apply our technology for audits of soft-tissue injury cases with several agencies.

As the founder of Claim Check, I have been approached by non-Hawaii based business entities that wanted to purchase our company but I refused to sell unless they continued to base the headquarters out of Hawaii to insure jobs and economic sustainability to our island state. When they refused, I refused.



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We have the technology with the Claim Alert® Profile to objectively reform an adversarial process into a system of compromise and fairness. We ask for this opportunity to work with the State of Hawaii in a pilot project with the expectation that the outcomes and returns will produce favorable economic returns in the form of reduced claims costs and increased productivity by returning injured workers back to their previous duties in a **safe and timely manner**.

Finally, as a citizen and grandfather, I have always been an advocate of the “If it ain’t broke, don’t fix it” adage.

How can it be a bad thing to try a new approach to an old problem because it is broke and does need fixing?

I am confident that with your support of these resolutions, this pilot project will lead to greater returns to the state in revenues and recognition as the first state to introduce this revolutionary change and reform to a process that plagues each and every municipality, county, state and country. Plus, we have the next 17 or so years to continue to flourish under our patent.

I urge you to support HCR42 and HR42 as a sign of a symptom that is about to be cured.

Mahalo

A. Roy Koenig, BSN, RN USA Ret - Founder and President, Claim Check

Gilbert Kurata

Address:

98-1425 Hooihiki Street  
Pearl City, Hawaii 96782

Phone Number:

(808) 456-2951

Representative Alex M. Sonson, Chair, Labor & Public Employment Committee

February 15, 2008 10:00 a.m. Conf Room 309

HCR42 REQUESTING THE DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS TO  
CONDUCT A PILOT PROJECT TO AUDIT WORKERS' COMPENSATION SOFT-TISSUE INJURY  
CASES.

5 Copies

Chairman and members,

I have 41 years experience with WC claims management and experience.

I support HCR42 because I have direct knowledge of the value of the Claim Alert Application.

I was the at HIGA, Hawaii Insurance Guaranty Association, when Mr. Koenig approached me to participate in a pilot project for his newly developed technology.

As he explained it to me, they would mine the OBJECTIVE medical data provided by the treating providers to compile a Soft-tissue Injury Profile of the injuries and help our adjusters identify critical benchmarks such as the point of Maximum Medical Improvement. He explained that the profile will provide management action points to move the claim to closure either by settlement or a safe return to work.

I was surprised to discover that this application was truly non-biased and a valuable OBJECTIVE tool that helped me manage our soft-tissue injury cases. The Objective data was presented in an easy to understand format that summarized the claimant's injury deficits and injury improvements over the life of the claim.

On a case we were convinced was questionable for injuries and treatment, we were pleased to discover that the application disclosed just the opposite information. We settled that case based on our new information and our fiduciary duty. Perhaps no one was more surprised at the settlement offer than the attorney representing the claimant.

had never heard of technology like this before but was intrigued enough to initiate a pilot project of 33 soft-tissue injury cases.

A Pilot Project was conducted from October 2003 – May 2004 in Honolulu, Hawaii

Case Age Statistics – 33 Soft-tissue Injury Cases	Years Case Has Been Open
Average	7.9
Median	4.5
Mean	5.9
Range:	1.8
	36.7

- 1) An Initial Profile was conducted and then a Follow-up Profile was performed on the cases that remained open after 3 months.
- 2) Based on the OBJECTIVE information, we took immediate action on 23 cases [69.7%] after the initial Profile and requested more information on the remaining 10 cases [30.3%]
  - a) Outcome Actions on the 23 Cases.
    - (1) 10 Cases [30.3%] Settled or Closed.
    - (2) 9 Cases [27.3%] All future passive Physical Therapy sessions were denied. This was accepted by provider without appeal.
    - (3) 3 cases [09.1%] All future medical benefits were denied. This was accepted by provider without appeal.
    - (4) 1 case [03.0%] settled with a reduced offer accepted without discussion.
  - b) Outcomes of the 10 re-profile cases:
    - (1) 3 cases [09.1%] Treating Physician agrees to reduce the intensity of treatment without appeal.
    - (2) 2 cases [06.1%] Treating Physician agrees to discontinue unnecessary treatment without appeal.
    - (3) 3 cases [09.1%] Treatment intensity negotiated and accepted by both parties with good outcomes.
    - (4) 2 cases [06.1%] Treatment found to be reasonable, appropriate and necessary.

#### Significant Findings by the end of the Pilot Project

1. 470% ROI - \$287,000 returned to reserves at a cost of \$50,000.
2. The *eClaimProfile™* was easy to read by non-medical adjusters and provided significant information that effectively reduced costs and time.
3. The report, using the provider's own statistics and data clearly exposed months, and in some instances years, of over treatment after the claimant's condition had reached MMI.
4. Fairly resolved all questionable treatment issues with a phone call.

My personal experience with this revolutionary technology leads me to believe that this profile should be the standard for fairness in the industry.

I will be happy to meet with any members to further elaborate on the positive outcomes as a result of this technology.

  
Gilbert Kurata



Aloha,  
Caroline

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Caroline Kim  
Honolulu Center Director  
Hawai'i Small Business Development Center (SBDC) Network  
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MISSION STATEMENT: To foster businesses, hone individuals' managerial and entrepreneurial skills and provide resources that shape an economically and culturally vital Hawaii.

VISION STATEMENT: The Hawaii SBDC Network brings sustainable economic development to Hawaii by delivering high quality business services consistent with the values and culture of Hawaii. By 2011 we will have become a key force in building Hawaii's economy and will have become a recognized, collaborative leader within the small business, higher education and economic development communities, as evidenced by an increasing trend line in survey responses.

**The Hawai'i SBDC Network is a partnership program between the University of Hawai'i at Hilo and the U.S. Small Business Administration offering to small businesses consulting, training, and research and advocating on behalf of small business issues.**

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**From:** Caroline Kim [<mailto:caroline.kim@hawaii-sbdc.org>]  
**Sent:** Wednesday, February 13, 2008 5:16 PM  
**To:** 'LABtestimony@Capitol.hawaii.gov'  
**Subject:** Testimony for Resolution HCR42

Dear Representative Sonson (Chair), Representative Nakasone (Vice Chair), and  
Committee Members,

I have had the opportunity to work with Mr. Koenig over the last several years—both in the capacity as his business consultant and as a Board member. However, perhaps more importantly is that he has a service that will produce cost savings for all of Hawaii.

I worked at one time with the Washington State Department of Labor and Industries which processes all the health and safety claims for that state. So sure that it would save resources for them, I have contacted their director to offer this service.

I believe that applying this service to the Worker's Compensation Program in Hawaii will have long term effects that will reform the system, providing changes that



both houses of the legislature can embrace as a directional tool to target and support any sustainability efforts for our island state.

I would be happy to meet with any of you in support of Resolution HCR42. Thank you.

Aloha,  
Caroline

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*Caroline Kim  
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Thursday, February 14, 2008

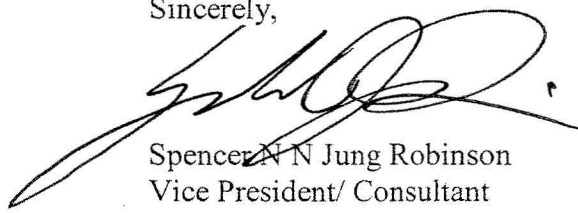
TO: Representative Alex Sonson, Chair  
Representative Bob Nakasone, Vice Chair  
Committee on Labor and Public Employment

RE: HCR42 (Requesting the Department of Labor and Industrial Relations to conduct a pilot project to audit workers' compensation soft-tissue injury cases.)

My name is Spencer N N Jung Robinson, and I am an associate at Accucopy Consulting Group, a Lobbying firm for SHOPO, UPW, and many other clients. I have worked with Christine Olah and Claim Check for sometime now, and I feel that this product is a great way for the State of Hawaii to save money as well as streamline the process of work injury recovery. This would allow a more efficient system to be in place for the State Government to carry on in its fullest capacity.

I would like to thank you for allowing this written letter of support. I feel that the State can really benefit from this program. I feel so confident that it will , that I am pitching it to all my clients and business associates. Please adopt this resolution and try out the pilot program, you will be the first people to endorse a money saving opportunity for the State. That is why I support it. Please feel free to contact me if you have any questions. Mahalo!

Sincerely,



Spencer N N Jung Robinson  
Vice President/ Consultant  
Accucopy COUNSULTING  
770 Kapiolnai Blvd., 603  
Honolulu, Hi 96813

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Labor & Public Employment Committee  
Friday, February 15, 2008 10:00 a.m. Conf Room 309

I write in support of Claim Check's Resolution. Claim Check's Claim Alert technology provides an unbiased, objective look into soft-tissue injury cases. These cases can be time consuming and costly, and are often clouded by subjective information centered around opinions... not facts.

Just imagine the collective sigh of relief knowing that your soft-tissue injury workers' compensation cases are being handled in a objective and unbiased manner. Put an end to the worry of whether or not a claim is being overpaid, or the possibility of a claimant returning to work prior to a safe medical release. What about the worries of possible fraudulent behavior? There is truly no price that can be put on peice of mind. The amount of time and money that can be saved by utilizing Claim Check's services is immeasurable.

I thank you for your time and consideration.

Sincerely,

Marlena Hodson DBA  
EMH East Claims Co.  
[emh.marlenahodson@yahoo.com](mailto:emh.marlenahodson@yahoo.com)  
859-803-8295

I would like add my support to HCR42, this is a solution to quantify the ongoing issue with soft tissue injuries. There has to be a better way to for Companies and Government to use the technology available to insure proper treatment and assessment is being done. The cost to companies and government is becoming astronomical and alternative methods needs to be considered.

Please add my support to this bill.

Richard Koenig  
State Farm Insurance (Retired)  
95-205 Ikaika Place  
Mililani, Hawaii 96789

Lindsey K.K. Smith  
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Labor and Public Employment Committee  
Friday, February 15, 2008 10:00 a.m.  
Conference Room: 309

As a native Hawaiian, I have always dreamed of owning my own business right here in Hawaii. Claim check not only gives me this opportunity to be an independent sub-contractor, but this is an opportunity to assist businesses and our very own local people. I have two friends who have waited longer than a year on a worker's compensation settlement for soft tissue injuries leaving them and their families stranded with the burden of no income. I have also worked for a company that had an employee out on worker's compensation for eleven months and not able to fill her position pending her return, leaving the rest of us short staffed and feeling burned out.

Claim Check brings new technology to improve business, which in return gives employers and their employees a better quality of life.

Thank you for your time.  
Respectfully,

Lindsey Smith

Eric Hodson DBA EMH East Claims Co.  
Labor & Public Employment Committee  
Friday, February 15, 2008 10:00 a.m. Conf Room 309

I'm writing on behalf of the Claim Check Resolution. The Claim Check software is a terrific way to bring all subjective data into one objective report. To rely simply on the opinions of an individual will never compare to using actual figures generated by the Range of Motion guidelines. By eliminating the subjective opinion, you are providing a clear understanding of whether a claim is improving or getting worse. Having the ability to know the true status of a claim will allow a company to be better prepared when handling that particular case. Not only does the Claim-Alert technology provide a clear understanding of the status of a claim, it simply saves time and money. We provide the information in a completely objective report which is very easy to follow with the use of graphical presentations. Simply put, the time and money that can be saved by our service is beyond measure. It benefits both the company and the individual involved in the claim by identifying the problem and providing the necessary information to get the employee back to work in a safe and timely manner.

Thank you,

Eric Hodson DBA  
EMH East Claims Co.  
859-384-8594  
[emh.erichodson@yahoo.com](mailto:emh.erichodson@yahoo.com)

I support HCR42 for the following reasons:

1. As a Native Hawaiian I am able to have my own business and improve the quality of life for my family and their future.
2. This pilot project to audit soft-tissue will objectively profile the cases to establish a percentage of improvements or deficit of injury, determine when it is safe to return to work and identify possible fraudulent behavior.
3. The use of this new technology can increase Hawaii's business market with more valuable products and services.

Mahalo

kalei kamakahi [kaleihawaiiangirl@yahoo.com]

Bill title: HCR 42 "Relating to a pilot project with Claim Check"  
To: Labor & Public Employment Committee

From: Veronica Tafoya  
19691 Marino Plz  
Yorba Linda, CA 92886

Representing: Sole Proprietor Business Owner

Hearing Date: February 15, 2008  
Hearing Time: 10:00 am  
Hearing Location: Conference Room 309

Dear Committee Chairperson, and distinguished members of the committee:

I was born and raised in Hawai'i and now live in California. I support this resolution because it will lay the foundation to allow me to move my family back to Hawai'i. By being a business owner, using this innovative technology, I would not only be able to support my family, I would be able to greatly contribute to the Hawai'i economy.

I firmly believe this innovative technology can help to save the government significant time and money currently spent on soft tissue workers' compensation claims. I support the resolution for a pilot program to prove this conclusively.

Aloha,  
Veronica Tafoya