



NEIL ABERCROMBIE
GOVERNOR

BRIAN SCHATZ
LT. GOVERNOR

STATE OF HAWAII
OFFICE OF THE DIRECTOR
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
335 MERCHANT STREET, ROOM 310
P.O. Box 541
HONOLULU, HAWAII 96809
Phone Number: 586-2850
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www.hawaii.gov/dcca

KEALI' I S. LOPEZ
INTERIM DIRECTOR

EVERETT KANESHIGE
DEPUTY DIRECTOR

TO THE HOUSE COMMITTEE ON
HEALTH

TWENTY-SIXTH LEGISLATURE
Regular Session of 2011

Tuesday, February 8, 2011
9:30 a.m.

TESTIMONY ON HOUSE BILL NO. 414 – RELATING TO DENTAL SERVICES.

TO THE HONORABLE RYAN I. YAMANE AND MEMBERS OF THE COMMITTEE:

My name is Gordon Ito, State Insurance Commissioner, testifying on behalf of the Department of Commerce and Consumer Affairs ("Department"). The Department takes no position on this bill which amends Hawaii Revised Statutes chapters 432, 432D, and 448D by prohibiting a mutual benefit society, health maintenance organization, or dental service organization from setting or recommending fees for dental services that are not covered services.

The Department does not regulate or oversee the contractual provisions or requirements between dental insurers and dental service providers.

We thank this Committee for the opportunity to present testimony on this matter.

HMSA



Blue Cross
Blue Shield
of Hawaii

An Independent Licensee of the Blue Cross and Blue Shield Association

February 8, 2011

The Honorable Ryan Yamane, Chair
The Honorable Dee Morikawa, Vice Chair

House Committee on Health

Re: HB 414 – Relating to Dental Services

Dear Chair Yamane, Vice Chair Morikawa and Members of the Committee:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify in opposition to HB 414 which would prohibit health or dental plans from requiring dentists to accept a set fee for a service which was determined by the plan unless the service is covered under the member's plan.

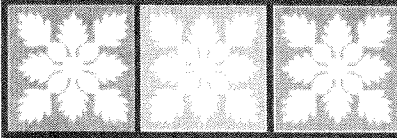
Although the language of HB 414 is seemingly benign, we believe that passage of this measure would set a dangerous precedent. When providers enter into contracts with plans these contracts represent negotiated terms which have been agreed to by both parties. The bill before the Committee today seems to be an attempt to address an issue some dentists have with the terms of a contract which they have already signed. HB 414 would constitute the legislature's direct involvement into a legal contractual relationship between two private entities.

Passage of legislation of this type could lead to many other aggrieved individuals seeking recourse from the legislature when, after entering into a contractual agreement, they are unhappy with the terms.

Given the many issues surrounding HB 414, we would respectfully request the Committee see fit to hold this measure today. Thank you for the opportunity to testify.

Sincerely,

Jennifer Diesman
Vice President
Government Relations



Hawaii Association of Health Plans

February 8, 2011

The Honorable Ryan Yamane, Chair
The Honorable Dee Morikawa, Vice Chair

House Committee on Health

Re: HB 414 – Relating to Dental Services

My name is Howard Lee and I am President of the Hawaii Association of Health Plans (“HAHP”). HAHP is a non-profit organization consisting of eight (8) member organizations:

AlohaCare	Kaiser Permanente
Hawaii Medical Assurance Association	MDX Hawai‘i
HMSA	University Health Alliance
Hawaii-Western Management Group, Inc.	UnitedHealthcare

Our mission is to promote initiatives aimed at improving the overall health of Hawaii. We are also active participants in the legislative process. Before providing any testimony at a Legislative hearing, all HAHP member organizations must be in unanimous agreement of the statement or position.

HAHP appreciates the opportunity to testify in opposition to HB 414 which would legislate contracted terms between private entities.

Although we do not believe that the contracting terms described within this measure are currently being implemented locally, before considering any prohibition on the ability of plans to negotiate a consumer discount with providers, we believe that a consumer benefit should be demonstrated. If HB 414 were to be passed, consumers would be harmed through a combination of higher prices and higher premiums for their coverage.

We also do not believe that states should be involved in prohibiting contract terms between providers and plans. This could set a precedent that will have future groups approaching the legislature for contract relief. For the reasons above, we respectfully oppose passage of HB 414.

Thank you for the opportunity to testify today.

Sincerely,

Howard Lee
President

Hawaii State Legislature
State House of Representatives
Committee on Health

Representative Ryan I Yamane, Chair
Representative Dee Morikawa, Vice Chair
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Room 329
House Bill 414 Relating to Dental Services

Honorable Chair Ryan I. Yamane, Vice Chair Dee Morikawa and
members of the House Committee on Health,

My name is Russel Yamashita and I am the legislative representative for the Hawaii Dental Association and its 960 member dentists. I appreciate the opportunity to testify in support of HB 414 Relating to Dental Services. The bill before you today would prohibit health and dental insurance companies from setting fees for dental services not subject to insurance company contracts. This bill is based on the model legislation from the National Conference of Insurance Legislators (NCOIL) which was approved and adopted last October.

Health and dental insurance companies are now including clauses in their contracts with participating dentists which state that non-covered services are subject to a fee schedule dictated by the insurance companies. Such price fixing and restraint of trade by these insurance companies harm not only the consumer, but in some cases will also cause patients with insurance to be turned away from their dentist due to these onerous clauses.

For instance, if an insurance company stipulates there is no reimbursement or coverage for a particular procedure, such as a crown. The insurance contract provision would prohibit a participating dentist from charging a fee for that service. Such a provision would require the patient to seek a non-participating dentist who is not bound by a contract, to perform the procedure. This absurd result clearly demonstrates how unintended consequences would result when boiler plate provisions are included in contracts of adhesion by insurance companies.

Additionally, should a patient with insurance seek the services of their family dentist for a serious dental problem or disease, they could find that their trusted dentist is restricted or prohibited from providing full and complete professional services to their family due the onerous restrictions in such a contract .

In other states, the Delta Dental Plans Association's response to similar bills as HB 414 has been to attack these laws claiming that these contract provisions enable patients to benefit from a discounts on services **which are not provided or covered in the benefits under their insurance coverage**. The HDA not only disputes this assertion and wishes to point out that in many instances this would put the participating dentist into a losing proposition, especially on the neighbor islands where costs of doing business is much higher.

On the neighbor islands, patients will find that dentists will be unwilling to participate with the insurance companies where fee schedules and reimbursements are based on Honolulu pricing. The consequences of such a situation will further burden the limited number of participating dentists and may result in further access to care on neighbor islands and in remote or rural areas.

In one of its documents, Delta Dental raised the question, “ What gives Delta the right to set fees you don’t even cover?”. The response was: “We believe every-one deserves access to affordable oral health care. Just as you must adjust service, techniques and material to remain competitive in your community, so must Delta Dental adapt to the evolving needs of our enrollees.”

The real response is that this is price fixing, pure and simple. It makes is easier for all the insurance companies to then run the business of the dental professionals. Without a federal antitrust exemption that most health insurance companies enjoy, dental and medical professionals are at the mercy of the insurance companies, unable to effectively negotiate like a union for fear of an antitrust or restraint of trade law suit. The only response the individual dentist can do is to reject the contract or sign a contract of adhesion.

Such unique and coercive practices are only allowed through the statutory authority granted to the insurance companies in the regulatory environment in which they exist in the 50 states. As a result, 26 states have seen the necessity to implement similar statutory prohibitions as HB 414 in the last 18 months in order to reign in the insurance industry’s unfair and deceptive activities in this respect. Currently, similar legislation is now pending in over 13 states and the National Conference of Insurance Legislators (NCOIL) adopted a model act last October on which HB 414 is based on.

This matter is not merely a matter of contractual relationships, the special and protected statutory environment which insurance companies enjoy, allow insurance companies virtual monopolistic power over many providers of a wide range of services. Only through legislative recourse can insurance companies be brought to answer for such over reaching actions such as HB 414 is attempting to remedy.

Therefore, the HDA and its members urge your favorable consideration of this bill and I thank you for this opportunity to testify in support of this bill.

morikawa2 - Grant

From: adachidmd@aol.com
Sent: Saturday, February 05, 2011 5:23 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Gerald Adachu
715 South King St
Honolulu, HI 96813-3020

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

HB 414 RELATING TO DENTAL SERVICES

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to accept a fee set by the plan for any services except covered services

Rep. Ryan I. Yamane, Chair; Rep. Dee Morikawa, Vice Chair; Honorable members of the Committee on Health, Thank you for the opportunity to testify in support of House Bill 414 which would prevent third party payors from imposing payment limits on non-covered dental services.

As a dentist practicing in the state of Hawaii. I strive to deliver dentistry to the best of my abilities for the benefit of my patients. To this end, I feel that there is an unfair ability by the insurance companies allowing them to interfere with the provision of these services.

As it stands now, a third party payor has the ability not only to deny payment on a non-covered service but in addition can limit what a dentist can collect on that service. This restricts what I can offer and provide to my patients. I have a fair amount of fixed and variable costs which I have to consider in my practice. All too often the insurance company will recognize the necessity any extra efforts but deny or restrict the amount that my patient can share in. This strikes me as an unfair way by the third party payor to limit what I can offer my patient.

I try to offer my patients a good value for my services. Please don't let an outside organization dictate how I can practice dentistry. It is also telling that the Hawaii Insurance Commission is in support of this measure.

Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Gerald Adachu, DMD
808 521 4421

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [e6461VVI]

morikawa2 - Grant

From: mpadora01@hawaii.rr.com
Sent: Monday, February 07, 2011 11:04 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Maria P. Adora
1210 Dillingham Blvd. Suite 12
Honolulu, HI 96817

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Maria P. Adora
8088471225

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [LSH46Bq0]

morikawa2 - Grant

From: mokuluanui@yahoo.com
Sent: Saturday, February 05, 2011 3:13 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Kevin Ching
1441 Kapiolani Blvd. Suite 408
Honolulu, HI 96814-4400

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Kevin Ching DDS
808-946-0442

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [ezefBVL8]

morikawa2 - Grant

From: weschoy@hawaiiantel.net
Sent: Monday, February 07, 2011 7:28 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

WESLEY CHOY
1744 Liliha St. Suite 101
Honolulu, HI 96817-3115

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

WESLEY CHOY
808-538-3303

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [h81860XP]

morikawa2 - Grant

From: mitchellchun@hotmail.com
Sent: Sunday, February 06, 2011 4:28 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

MITCHELL CHUN
3311 Kamaaina Dr.
Honolulu, HI 96817-1031

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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VOTE TO GET PATIENTS AND DENTISTS OUT OF THIS CRAZY SITUATION.

THESE GREEDY INSURANCE COMPANIES ARE CONTROLLING PATIENTS CHOICES, AND DENTISTS CHARGES ON SERVICES THE COMPANIES HAVE NOT MENTIONED IN THEIR CONTRACT.

HOW CRAZY IS THAT!

Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

MITCHELL CHUN
8085954638

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [r6937MOD]

morikawa2 - Grant

From: mauimec@gmail.com
Sent: Saturday, February 05, 2011 9:23 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Michael Clarke DDS
24 N. Church St. Suite 206
Wailuku, HI 96793-1606

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

Sincerely,

Michael Clarke, DDS, MS

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [e0313IGV]

morikawa2 - Grant

From: steveertel@aol.com
Sent: Sunday, February 06, 2011 4:48 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Lynn Fujimoto
850 Kam Hwy Suite 215
Pearl City, HI 96782-2603

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Lynn Fujimoto
456-4555

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [y8610SSE]

morikawa2 - Grant

From: marcus_hannah@hotmail.com
Sent: Monday, February 07, 2011 9:28 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Marcus Hannah
970 N. Kalaheo Ave. A305
Kailua, HI 96734-1870

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Marcus Hannah
8082545454

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [m4120YCP]

morikawa2 - Grant

From: gthayashids@hawaiiantel.net
Sent: Monday, February 07, 2011 6:38 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Garrett T. Hayashi D.D.S.
1003 Bishop Street, Pauahi Tower Suite 393 honolulu, HI 96813

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Garrett T. Hayashi D.D.S.

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [HNJ64Im6]

morikawa2 - Grant

From: pchayashi@hawaii.rr.com
Sent: Saturday, February 05, 2011 4:08 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Patrick Hayashi
1144 12th Ave
Honolulu, HI 96816-3712

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Patrick Hayashi
808-7373311

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [GMK77He4]

morikawa2 - Grant

From: mauios2011@aol.com
Sent: Sunday, February 06, 2011 12:08 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Earl Hasegawa DDS
135 S. Wakea Ave, #103
Kahului, HI 96732-1385

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Earl Hasegawa, DDS, MS

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [RUX91Sn3]

morikawa2 - Grant

From: toothdoctorhawaii@yahoo.com
Sent: Sunday, February 06, 2011 3:03 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

William Hu
377 Keahole St. #211
Honolulu, HI 96825-3405

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

HB 414 RELATING TO DENTAL SERVICES

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to accept a fee set by the plan for any services except covered services

Rep. Ryan I. Yamane, Chair; Rep. Dee Morikawa, Vice Chair; Honorable members of the Committee on Health, Thank you for the opportunity to testify in support of House Bill 414 which would prevent third party payors from imposing payment limits on non-covered dental services.

As a dentist practicing in the state of Hawaii. I strive to deliver dentistry to the best of my abilities for the benefit of my patients. To this end, I feel that there is an unfair ability by the insurance companies allowing them to interfere with the provision of these services.

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I try to offer my patients a good value for my services. Please don't let an outside organization dictate how I can practice dentistry. It is also telling that the Hawaii Insurance Commission is in support of this measure.

Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

William Hu

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [gkwsFMS2]

morikawa2 - Grant

From: ishihara4@hawaiiantel.net
Sent: Saturday, February 05, 2011 7:33 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Kerry Ishihara
810 Kilani Ave.
Wahiawa, HI 96786-2044

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Kerry Ishihara
621-8281

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [12jwpsv7]

morikawa2 - Grant

From: berwynito@aol.com
Sent: Monday, February 07, 2011 8:18 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Berwyn Ito
1600 Kapiolani Blvd. #1400
Honolulu, HI 96814-3807

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Berwyn Ito
(808)947-8888

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [r1741SVZ]

morikawa2 - Grant

From: ttkddsinc@hawaii.rr.com
Sent: Sunday, February 06, 2011 4:18 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Ted Kanamori
3434 Haleakala Hwy
Makawao, HI 96768-8510

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Ted Kanamori
808 572-0822

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [phukDYX1]

morikawa2 - Grant

From: kknzw@aol.com
Sent: Monday, February 07, 2011 2:23 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Peter Kanazawa
1010 South King ST., STE. 603
Honolulu, HI 96814-1707

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Peter J. Kanazawa D.D.S.
(808)591-0633

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [106370IC]

morikawa2 - Grant

From: mwmkim@yahoo.com
Sent: Saturday, February 05, 2011 5:48 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Mary Kim
1441 Kapiolani Blvd., #1515
Honolulu, HI 96814-4407

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Mary Kim

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [OOM14Nf3]

morikawa2 - Grant

From: mauidoc@wonderfulsmiles.com
Sent: Monday, February 07, 2011 11:23 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Carl Kobayashi
pob 395
Lahaina, HI 96767-0395

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Carl Kobayashi

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [GLU87Ei5]

morikawa2 - Grant

From: bkubodds@hawaii.rr.com
Sent: Monday, February 07, 2011 8:58 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Brian Kubo
64-5191 Kinohou Street
Kamuela, HI 96743-7392

February 7, 2011

House of Representatives Health Committee HI

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Hawaii State Legislature
House of Representatives
Committee on Health

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With aloha,

Brian S. Kubo, DDS
8088858465

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [CT077Ir0]

morikawa2 - Grant

From: janicelee@yahoo.com
Sent: Sunday, February 06, 2011 12:03 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Janice Lee
1519 Nuuanu Avenue, #117
Honolulu, HI 96817-3757

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Janice Lee
8084888119

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [oqtzGOZ4]

morikawa2 - Grant

From: macsak@gmail.com
Sent: Sunday, February 06, 2011 7:53 PM
To: HLTtestimony
Subject: HB 414

steven kumasaka
46-030 kamehameha highway
kaneohe, HI 96744-3714

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

steven a kumasaka dds
808-247-2240

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [w1741KJH]

morikawa2 - Grant

From: wshleong@aol.com
Sent: Saturday, February 05, 2011 3:23 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Wayne S H Leong DDS
82 Puuhonu Place Ste 201
Hilo, HI 96720-2010

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Wayne S H Leong, DDS
808 935-3552

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [jgkkWXM0]

morikawa2 - Grant

From: loren001@hawaii.rr.com
Sent: Monday, February 07, 2011 11:23 AM
To: HLTtestimony
Subject: Health

Loren Liebling
579 Keolu Dr. Unit E
Kailua, HI 96734-3980

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Loren Liebling
8087594767

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [02ffziz5]

morikawa2 - Grant

From: cmasondds@aol.com
Sent: Sunday, February 06, 2011 9:53 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Craig Mason
277 AikahiPlace
Kailua, HI 96734-1648

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Craig Mason
254-2888

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [RQR69Jy1]

morikawa2 - Grant

From: matsuuraw@hotmail.com
Sent: Saturday, February 05, 2011 10:28 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

wayne matsura
95-674 holani st
mililani, HI 96789-2932

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

wayne matsuura
488-1988

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [luigTBF5]

morikawa2 - Grant

From: mauismile@hawaii.rr.com
Sent: Saturday, February 05, 2011 3:33 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

James Merrett
140 Hoohana St. #301
Kahului, HI 96732-2467

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

James Merrett
8088730707

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [LZG48Sf4]

morikawa2 - Grant

From: cknaka@aol.com
Sent: Saturday, February 05, 2011 3:13 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Chester Naka
1060 Young Street, Suite 225
Honolulu, HI 96814-1609

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

HB 414 RELATING TO DENTAL SERVICES

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to accept a fee set by the plan for any services except covered services

Rep. Ryan I. Yamane, Chair; Rep. Dee Morikawa, Vice Chair; Honorable members of the Committee on Health, Thank you for the opportunity to testify in support of House Bill 414 which would prevent third party payors from imposing payment limits on non-covered dental services.

As a dentist practicing in the state of Hawaii. I strive to deliver dentistry to the best of my abilities for the benefit of my patients. To this end, I feel that there is an unfair ability by the insurance companies allowing them to interfere with the provision of these services.

As it stands now, a third party payor has the ability not only to deny payment on a non-covered service but in addition can limit what a dentist can collect on that service. This restricts what I can offer and provide to my patients. I have a fair amount of fixed and variable costs which I have to consider in my practice. All too often the insurance company will recognize the necessity any extra efforts but deny or restrict the amount that my patient can share in. This strikes me as an unfair way by the third party payor to limit what I can offer my patient.

I try to offer my patients a good value for my services. Please don't let an outside organization dictate how I can practice dentistry. It is also telling that the Hawaii Insurance Commission is in support of this measure.

Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Chester Naka
808 524 6996

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [HP042Lp1]

morikawa2 - Grant

From: ericsonng@hotmail.com
Sent: Sunday, February 06, 2011 11:23 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

ericson ng
750 20th ave
honolulu, HI 96816-4527

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

HB 414 RELATING TO DENTAL SERVICES

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

ericson ng
808 5381207

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [ztzwHMQ7]

morikawa2 - Grant

From: mnishimedds@hawaii.rr.com
Sent: Monday, February 07, 2011 7:43 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Michael Nishime
3660 Waialae Ave, suite 212
Honolulu, HI 96816-3258

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

HB 414 RELATING TO DENTAL SERVICES

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Michael Nishime
732-0291

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [v2650IEP]

morikawa2 - Grant

From: drogata@drogata.com
Sent: Saturday, February 05, 2011 10:08 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Lance D. Ogata DDS
444 Hana Hwy. A-2
Kahului, HI 96732-2315

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

HB 414 RELATING TO DENTAL SERVICES

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Lance D. Ogata, DDS
808-877-8090

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [GQL00De3]

morikawa2 - Grant

From: big_isle_smile_inc@yahoo.com
Sent: Monday, February 07, 2011 6:03 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Guy Rapoza
100 Pauahi St. # 210
Hilo, HI 96720-3046

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

HB 414 RELATING TO DENTAL SERVICES

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With aloha,

Gur R Rapoza dds

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [TZS29Hc2]

morikawa2 - Grant

From: mark_sakurai_1999@yahoo.com
Sent: Saturday, February 05, 2011 11:13 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

MARK D. SAKURAI D.D.S.
2715 TANTALUS DR.
HONOLULU, HI 96813-1202

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

MARK D. SAKURAI, D.D.S.

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [t53310EF]

morikawa2 - Grant

From: ayseto@hawaii.rr.com
Sent: Monday, February 07, 2011 1:28 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Allen Seto
32 N. School St.
Honolulu, HI 96817-3240

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

HB 414 RELATING TO DENTAL SERVICES

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Allen Seto DDS
808 533-1190

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [45bdjok1]

morikawa2 - Grant

From: teruyal004@hawaii.rr.com
Sent: Saturday, February 05, 2011 2:58 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Luke Teruya
Waiialae Ave. #405
Honolulu, HI 96816

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

HB 414 RELATING TO DENTAL SERVICES

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Luke Teruya
8087351733

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [yhulGVF7]

morikawa2 - Grant

From: rtamaru@hawaiiintel.net
Sent: Saturday, February 05, 2011 2:58 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Richard H.
615 Piikoi St., Ste. 804
HONOLULU, HI 96814-3140

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

HB 414 RELATING TO DENTAL SERVICES

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Richard H. Tamaru
(808)589-2711

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [71hvcow2]

morikawa2 - Grant

From: lcy62@aol.com
Sent: Saturday, February 05, 2011 2:53 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

lyle yanagihara
1441 kapiolani blvd. #1111
honolulu, HI 96814-4406

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

HB 414 RELATING TO DENTAL SERVICES

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

lyle yanagihara

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [t9139JSC]

morikawa2 - Grant

From: yeedaman@hawaii.rr.com
Sent: Saturday, February 05, 2011 2:18 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Randall Yee
1063 Lower Main St., Suite C-224
Wailuku, HI 96793-2096

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Randall Yee
808-242-6857

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [pwwqFJF8]

morikawa2 - Grant

From: tabata@hawaii.rr.com
Sent: Saturday, February 05, 2011 8:13 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Russell Tabata D.D.S.
1943 S. King St
Honolulu, HI 96826-2139

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

HB 414 RELATING TO DENTAL SERVICES

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Russell Tabata, D.D.S.
808-946-4939

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [UNH88My9]

morikawa2 - Grant

From: dtdds@aol.com
Sent: Sunday, February 06, 2011 6:18 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Duane Tamashiro
1010 S. King Street, Suite 204
Honolulu, HI 96814-1703

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Duane Tamashiro

This message has been verified by CapwizXC as authentic and sent by this individual.
Authentication ID: [RQD50Wj9]

morikawa2 - Grant

From: Darrell [teruyadt@att.net]
Sent: Saturday, February 05, 2011 8:34 AM
To: HLTtestimony
Subject: Testimony in support of HB 414

Hawaii State Legislature State House of Representatives Committee on Health
Representative Ryan I Yamane, Chair; Representative Dee Morikawa, Vice Chair
Hearing: Tuesday, February 8, 2011, 9:30 a.m. Room 329

HB 414 RELATING TO DENTAL SERVICES

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to accept a fee set by the plan for any services except covered services.

Honorable Chair Ryan I. Yamane, Vice Chair Dee Morikawa and
members of the House Committee on Health,

Thank you for the opportunity to testify in support of House Bill 414 which would prevent third party payors from imposing payment limits on non-covered dental services.

I am a general dentist practicing in the state of Hawaii for over 25 years. I strive to deliver dentistry to the best of my abilities for the benefit of my patients. To this end, I feel that there is an unfair ability by the insurance companies allowing them to interfere with the provision of these services.

As it stands now, a third party payor has the ability not only to deny payment on a non-covered service but in addition can limit what a dentist can collect on that service. This restricts what I can offer and provide to my patients. My fees have to be able to cover the costs of my services as well as to justify the efforts involved in the provision of those services. There may be additional lab fees and other attendant expenses. All too often the insurance company will recognize the necessity for the extra efforts but deny or restrict the amount that can be assessed. This strikes me as an effort by the third party payor to effectively restrict trade.

It is a specious argument that, by these practices, the insurance company keeps the cost of dental premiums down for the patient. This doesn't make sense to me as the maximum dental benefit is limited by the insurance carrier for each individual. This maximum has typically not been changed for 30 years or more. Conversely, I seriously doubt that the premiums have been kept in check at the previous levels.

Dentistry, through efficiency and advances in technology, has proven itself as health care that works. To deny the people of Hawai'i optimal levels of treatment through such exclusionary means is to deny choice.

Thank you for the opportunity to present this testimony in favor of HB 414.

Darrell T Teruya, DDS

Former president (2009), Hawai'i Dental Association

morikawa2 - Grant

From: cwada@hawaii.rr.com
Sent: Sunday, February 06, 2011 6:53 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Candace Wada
3314 Kamaaina Drive
Honolulu, HI 96817-1030

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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As it stands now, a third party payor has the ability not only to deny payment on a non-covered service but in addition can limit what a dentist can collect on that service. This restricts what I can offer and provide to my patients. I have a fair amount of fixed and variable costs which I have to consider in my practice. All too often the insurance company will recognize the necessity any extra efforts but deny or restrict the amount that my patient can share in. This strikes me as an unfair way by the third party payor to limit what I can offer my patient.

I try to offer my patients a good value for my services. Please don't let an outside organization dictate how I can practice dentistry. It is also telling that the Hawaii Insurance Commission is in support of this measure.

Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Candace Wada
808-222-2928

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Authentication ID: [LZG48Sf4]

morikawa2 - Grant

From: wakaiw001@hawaii.rr.com
Sent: Saturday, February 05, 2011 3:38 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Wendy Wakai
1268 Young St #202
Honolulu, HI 96814-1801

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

HB 414 RELATING TO DENTAL SERVICES

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to accept a fee set by the plan for any services except covered services

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With aloha,

morikawa2 - Grant

From: ltmbobo@aol.com
Sent: Saturday, February 05, 2011 8:18 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Michael Wong
1010 S. King St., #404
Honolulu, HI 96814-1705

February 6, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Michael Wong

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morikawa2 - Grant

From: myamadadds@yahoo.com
Sent: Saturday, February 05, 2011 5:28 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Melvin Yamada
3148 Manoa Road
Honolulu, HI 96822-1227

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Melvin T. Yamada, D.D.S.
988-6889

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morikawa2 - Grant

From: gsy@eshawaii.net
Sent: Monday, February 07, 2011 7:53 AM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Gary Yonemoto
1100 Ward Ave Suite 1015
Honolulu, HI 96814-1610

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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I try to offer my patients a good value for my services. Please don't let an outside organization dictate how I can practice dentistry. It is also noteworthy that the Hawaii Insurance Commission is in support of this measure.

Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Gary Yonemoto
532-3900

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morikawa2 - Grant

From: jyydds@aol.com
Sent: Saturday, February 05, 2011 5:08 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Jon Y. Yoshimura D.D.S.
1441 Kapiolani Blvd., Suite 1510
honolulu, HI 96814-4407

February 5, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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Ultimately this affects the quality of care for patients with insurance by not allowing them choices that may be more beneficial. Everyone deserves to be offered ALL options for treatments and not only what is determined by the insurance company. This is wrong and prevents freedom of choice for healthcare.

Thank you for the opportunity to present this testimony in favor of HB 414 and for your consideration of this measure.

With aloha,

Jon Y. Yoshimura D.D.S.
808-944-1155

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morikawa2 - Grant

From: kobayashi_michelle@yahoo.com
Sent: Monday, February 07, 2011 3:38 PM
To: HLTtestimony
Subject: Please Help your HDA Legislative Program

Michelle Kobayashi
3103 Pualei circle #301
Honolulu, HI 96815-4918

February 7, 2011

House of Representatives Health Committee HI

Dear House of Representatives Health Committee:

Hawaii State Legislature
House of Representatives
Committee on Health

Tuesday, February 8, 2011, 9:30 a.m. Conference Room 329

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With aloha,

Michelle Kobayashi
808-923-5235

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