

SB 122

Measure Title: RELATING TO NATUROPATHIC PHYSICIANS.

Report Title: Naturopathic Physician; Insurance

Description: Requires insurers, mutual benefit societies, fraternal benefit societies, and health maintenance organizations to provide coverage for health care services provided by a naturopathic physician.

Companion:

Package: None

Current Referral: CPN, WAM



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
Fax Number: 586-2856
www.hawaii.gov/dcca

KEALI'I S. LOPEZ
INTERIM DIRECTOR
EVERETT KANESHIGE
DEPUTY DIRECTOR

TO THE SENATE COMMITTEE ON
COMMERCE AND CONSUMER PROTECTION

TWENTY-SIXTH LEGISLATURE
Regular Session of 2011

Thursday, February 3, 2011
9 a.m.

**TESTIMONY ON SENATE BILL NO. 122 – RELATING TO NATUROPATHIC
PHYSICIANS.**

TO THE HONORABLE ROSALYN H. BAKER, CHAIR, 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 creates a mandated benefit for naturopathic physicians. Mandated benefits help some people, but impose costs on other people. We believe this trade off is best left to the wisdom of the Legislature.

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



HAWAII MEDICAL ASSOCIATION

1360 S. Beretania Street, Suite 200, Honolulu, Hawaii 96814
Phone (808) 536-7702 Fax (808) 528-2376 www.hmaonline.net

Thursday February 3, 2011; 9:30 a.m. Conference Room 229

To: COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
Senator Rosalyn H. Baker, M.D., Chair
Senator Brian T. Taniguchi, Vice Chair

From: Hawaii Medical Association
Dr. Morris Mitsunaga, MD, President
Linda Rasmussen, MD, Legislative Co-Chair
Dr. Joseph Zobian, MD, Legislative Co-Chair
Dr. Christopher Flanders, MD, Executive Director
Lauren Zirbel, Community and Government Relations

Re: SB 122 RELATING TO NATUROPATHIC PHYSICIANS

In Opposition.

Chairs & Committee Members:

A Primary Care Provider is tasked with the very important duty of being a patient's medical home. **A Primary Care Provider must coordinate care between specialists. If the Primary Care Provider and the Specialists that the patient is receive care from have not been trained in the same line of medicine, this can become very problematic and dangerous.**

To quote an article written by a Naturopath, **"A good portion of my practice involves taking patients OFF of statins (Lipitor), anti-inflammatories (Celebrex) and antidepressants (Prozac, Cymbalta and Zoloft) in order to promote true health and vitality.** In Naturopathic Medicine we call this "removing a barrier to cure." In most cases, prescription medications become the barrier to cure."

I hope the committee can realize that this can have **potentially deadly consequences** and that **Physician Specialists spend 4-8 years of extra training in residency to be able to appropriately care for patients with life threatening conditions.**

Now that it is legal for Naturopaths to call themselves Physicians in Hawaii, and to prescribe almost all drugs in Hawaii, it will be **very confusing for patients to differentiate who to listen to about which drugs and treatments they need.**

This legislation puts inadequately trained individuals in charge of important preventative health monitoring, such as mamograms.

NDs are only required to take 7 credits of 'pharmacology' for graduation. Why should insurance companies be forced to pay for prescriptive consultation from individuals who are not trained in this field? **Most states refuse to even license Naturopaths as medical providers (only 15 States/Territories do) and Hawaii has already given them unrestrained**

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prescriptive authority for all non-controlled substances with no requirement for continuing medical education. This is very dangerous and should be redressed.

Multiple state legislative reports have unearthed specific shortcomings in the education, training and competency testing of naturopaths:

1. The Colorado Office of Examination Services found in 2005 that “[T]here is little generalizable evidence that NPLEX2 Part II clinical licensing examinations actually measure clinical competence.” In comparison: the U.S. Medical Licensing Examination and the Comprehensive Osteopathic Medical Licensing Examination each specifically assess whether the examinee can apply medical knowledge and understanding of biomedical and clinical science essential for the unsupervised practice of medicine.

2. A 2004 sunrise report from the State of Florida concluded that there is “potential risk from licensing naturopathic physicians to allow them to provide a broad range of primary care services.” In 2006, a Missouri Senate committee report questioned the education and standardized testing of naturopaths, noting that the main naturopathic accrediting body has fallen “in and out of favor with the U.S. Department of Education.”

There is no consistent application of evidenced-based principles and scientific study for naturopathic treatments:

1. Some naturopathic-recommended treatments, such as using St. John’s wort for HIV-positive individuals, has been found by the National Institutes of Health to interact with protease inhibitors and significantly decrease their concentration in the blood.

2. The claim that a treatment has been used “for hundreds of years,” is not a substitute for randomized clinical trials and other rigorous scientific inquiry.

3. **In several studies funded by the National Center for Complimentary and Alternative Medicine, the efficacy of naturopathic treatments is not supported by clinical evidence. (For example: Ginkgo extract was found to produce no reduction in progression to dementia compared to a placebo; and shark cartilage supplement does not extend lives of lung cancer patients.)**

Naturopathy may have been in existence for more than 100 years, but modern accreditation standards as well as education and training standards show several shortcomings:

1. **No entrance exam**, such as the Medical College Admissions Test is required of applicants to schools of naturopathy. Compared to medical school and residency training, naturopathy has relatively few contact hours of study on pharmacological treatment of disease and little clinical reinforcement of pharmaceutical intervention on patients during clinical rotations or optional post-graduate training.

2. Graduates of four-year naturopathic programs take a standard examination that only measures their competency compared to other naturopathic practitioners – **without regard to any equivalency with medical board licensing.**

3. Clinical education for naturopaths typically begins in the third year of study, and graduates only are required to complete **720 hours of direct patient care over two years. In comparison, that is roughly two months of study of a first-year resident for a graduate of an accredited U.S. medical or osteopathic school of medicine.**

People in Hawaii deserve better protection than this. This bill has major public health and safety implications. Thank you for the opportunity to provide this testimony.



Hawaii Association of Health Plans

February 3, 2011

The Honorable Rosalyn Baker, Chair
The Honorable Brian Taniguchi, Vice Chair
Senate Committee on Commerce and Consumer Protection

Re: SB 122– Relating to Naturopathic Physicians

Dear Chair Baker, Vice Chair Taniguchi and Members of the Committee:

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 SB 122 which would require health plans recognize naturopathic physicians as primary care providers. HAHP generally opposes legislation considered to be a mandated benefit, whether it be mandating health plans provide coverage for a certain service or to provide certain services rendered by a specific provider type. At this time, most HAHP plans do not provide benefits for the coverage of services provided by naturopaths so mandating that all plans recognize them as PCPs would ultimately cause naturopaths to become a mandated provider type. Naturopathic services are also not required to be provided as basic benefits under the rules of the Hawai‘i Prepaid Health Care Council.

We would support requiring the Hawaii State Auditor to perform a study to examine the impacts of including coverage for naturopathic care as required under HRS 23-51. This statute requires that prior to passage of a mandate requiring the coverage for “certain providers of health care services”, the Auditor examine the social and financial affects of the mandated coverage. It has come to our attention that the Auditor performed a study on this issue 22 years ago in 1989. It is likely that some things have changed in that time and the provision of updated, relevant information would assist the legislature in determining whether to proceed with this mandate.

Additionally, although this week a Florida court struck down the Affordable Care Act as unconstitutional (this does not stay implementation of the law itself), it is worthwhile to note that once the Health Insurance Exchange is up and running in 2014, only those services considered to be “essential health benefits” will be required to be covered by qualified health plans. Any services mandated by a state which fall outside of the essential health benefits definition will be the financial liability of the state for those plans providing coverage within the Exchange. While it is unclear at this time what types of services will and will not be included within the

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HAHP c/o Howard Lee, UHA, 700 Bishop Street, Suite 300 Honolulu 96813
www.hahp.org

definition, the state needs to be aware that there is a risk of being financially liable for the inclusion of these types of mandates.

Due to the concerns expressed above, we would respectfully request that this measure be held and instead that the Auditor be requested to perform a study on mandating naturopathic services.

Thank you for the opportunity to provide testimony.

Sincerely,



Howard Lee
President

I am Michael Traub, ND. As Chair of the Legislative Committee, I am representing the Hawaii Society of Naturopathic Physicians and we are seeking your support of SB122.

The purposes of this legislation are to:

1. End many years of discrimination on the part of insurance plans that have not included benefits for naturopathic medicine;
2. Help solve the critical shortage of primary care providers by providing insurance coverage for patients to see naturopathic physicians.

I am providing in my testimony a great deal of background and rationale regarding this issue.

I would like to summarize the main points and then focus my testimony on language that should be added to improve this bill.

Background:

Although considered primary care physicians, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. Workers compensation and motor vehicle personal injury cases allow for naturopathic care. However, despite many years of repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have failed to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

Facts:

- In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.
- Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.
- Health insurance is regulated at the state level except for a huge number of covered lives under the Employee Retirement Income Security Act of 1974 (ERISA), for which the states have limited authority regarding plan design and benefit structure. ERISA are multi-state benefit plans for 50 million beneficiaries.
- Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.
- In 2010, the Patient Protection and Affordable Care Act (PPACA) was signed into federal law. It contains a provision to prohibit non-discrimination in health care insurance that becomes effective in 2014 (Section 2706):
 - (a) Providers- A group health plan and a health insurance issuer offering group or individual health insurance coverage ***shall not discriminate with respect to participation under the plan or coverage against any health care provider who is acting within the scope of that provider's license or certification under applicable State law.*** This section shall not require that a group health plan or health insurance issuer contract with any health care provider willing to abide by the terms and conditions for participation established by the plan or issuer. Nothing in this section shall be construed as preventing a group health

plan, a health insurance issuer, or the Secretary from establishing varying reimbursement rates based on quality or performance measures.

(b) Individuals- The provisions of section 1558 of the Patient Protection and Affordable Care Act (relating to non-discrimination) shall apply with respect to a group health plan or health insurance issuer offering group or individual health insurance coverage.

Note: A case is made here that this non-discrimination reaches into all self-funded ERISA plans, thus opening to over 50 million persons coverage of licensed integrative practitioners for services and procedures otherwise covered when this provision takes effect in 2014.

In legislation to mandate coverage for naturopathic medicine, five areas of standards must be incorporated:

1. Inclusion of naturopathic medicine shall be required in every health plan. The requirement applies to fee-for-service plans and managed-care plans. The requirement is not limited to any single plan or plan supplement for alternative care.
2. Carriers/Payers must actually cover claims for service by all naturopathic physicians, not merely contract with those providers.
3. Carriers/Payers must not exclude naturopathic physicians by asserting that the category fails to meet the carrier's standards for provision of "cost effective and clinically efficacious health services." Services within the provider's permitted scope of practice must be covered, without discrimination on the basis of provider type. For example, if a health plan covers rehabilitation therapy, that service must be covered whether treatment is rendered by an osteopathic physician, a chiropractor, a physical therapist, or a naturopathic physician, so long as the health care practitioner is operating within his or her scope of practice.
4. The law shall not limit the types of providers who may be designated by a carrier as a "primary care provider" (PCP). Naturopathic physicians may function as PCPs.
5. The law requires carriers/payers to permit naturopathic physicians to provide services for health care conditions covered by the basic health plan services. If a carrier imposes a limitation, such as number of visits or maximum benefit amount, on a type of service covered by a health plan, that limitation must be applied without regard to the type of provider performing the service.

In 2007, the state of Vermont enacted a law that meets these standards (Title 8, Banking and Insurance, Chapter 107: HEALTH INSURANCE § 4088d. Coverage for covered services provided by naturopathic physicians). As a result of this law, all insurance companies that are regulated by the state of Vermont are required to reimburse for the services of a naturopathic physician in the same way and to the same extent that they reimburse for the services of any physician. This includes Blue Cross/Blue Shield of Vermont, CIGNA, Medicaid, and others. This law does not apply to Medicare, out-of-state plans, and certain self-insured employers. This is a good model for Hawaii, and we request that you amend SB122 by including key provisions of the Vermont law.

The Legislative Committee of the Hawaii Society of Naturopathic Physicians is very happy with the text of SB122 in general. Our concerns are that the language of the bill does not address the need for a naturopathic physician to be compensated the same amount for services as provided by any other primary care physician, nor does it address reimbursement for services from out-of-network providers. These issues could be resolved by adding language at the end of Section

5. Section 431:10A-116 (6):

5. Section 431:10A-116 (6): Notwithstanding any provision to the contrary, any policy, contract, plan, or agreement issued or renewed in this State shall provide reimbursement for services within the respective allowable scope of practice provided by advanced practice registered nurses recognized pursuant to chapter 457[-] and naturopathic physicians licensed pursuant to chapter 455. Services rendered by advanced practice registered nurses and naturopathic physicians are subject to the same policy limitations generally applicable to health

care providers within the policy, contract, plan, or agreement." Any amounts, limits, standards, and review shall not function to direct treatment in a manner unfairly discriminative against naturopathic care, and collectively shall be no more restrictive than those applicable under the same policy to care or services provided by other primary care physicians, but may allow for the management of the benefit consistent with variations in practice patterns and treatment modalities among different types of health care providers. A health insurance plan may require that the naturopathic physician's services be provided by a licensed naturopathic physician under contract with the insurer or shall be covered in a manner consistent with out-of-network provider reimbursement practices for primary care physicians; however, this shall not relieve a health insurance plan from compliance with the applicable network adequacy requirements. Nothing contained herein shall be construed as impeding or preventing either the provision or the coverage of health care services by licensed naturopathic physicians, within the lawful scope of naturopathic practice, in hospital facilities on a staff or employee basis.

We hope you agree that adding this language (adapted from the Vermont law) would make this an even better bill, to ensure that insurance plans provide coverage for naturopathic physicians on an equal basis as they do for other primary care providers.

The Vermont law does not add any services, expand the scope of practice of naturopathic physicians, nor mandate the coverage of non-prescription natural medicines such as herbal or nutritional supplements

Similar laws prohibiting discrimination against naturopathic medicine exist in Alaska (Statute 21.26.090 Item D), Connecticut (Statute 38A 551G, 38A 816, item 10), Montana (MAC 33-22-111) and Washington (RCW 48.43.045).

These laws have not increased the cost of health care nor led to insurance rate hikes in any of these states. Washington State's Commissioner of Health testified on this issue, where there are over 1000 practicing naturopathic physicians (Hawaii has less than 100).

Studies done in Washington State

In 1995, the state of Washington passed a law which requires insurance reimbursement for naturopathic services. The actual claims data is now available. A group at the University of Washington has analyzed the claims data from Blue Cross and Blue Shield of WA, the state's two largest insurers. They have published two studies assessing the cost impact.

Study #1: Financial impact of the law on cost of pediatric care.

- 1% of the pediatric population saw an N.D.
- Of the \$185,368,687 spent on pediatric health care, only \$394,059 –or 2.1 tenths of one percent (0.21%) were spent on naturopathic services. Average # of visits for the year to different professionals among users:
 - Conventional provider: 3
 - Naturopathic physician 2
- Reasons for seeing an N.D.—same spectrum of diagnoses as conventional providers (ie. respiratory infections, allergies). Because of this pattern, visits to N.D. likely replaced that of a visit to a conventional provider. Therefore, it cannot be assumed that there was an overall increase in cost, even by the 0.2%, but more likely, close to a net zero effect
- (Bellas A, Lafferty WE, Lind B, Tyree PT. Frequency, predictors, and expenditures for pediatric insurance claims for complementary and alternative medical professionals in Washington State. Arch Pediatr Adolesc Med. 2005 Apr;159(4):367-72)

Study #2: Study of Insured Patients with Cancer in Washington State

General Statistics

- 441,841 all insured (not just cancer) ages 18-64
 - of the 346,428 that had health claims, 2.1% of the general population with health claims sought care from an N.D.
-

Patients with Cancer (this study represents the extreme of patients who use both conventional and naturopathic care for the same condition)

- 7915 patients with cancer had claims
- 4% of patients with cancer saw an N.D. (total of 318 cancer patients)
- average billed amount per year per patient for naturopathic care: \$413, representing 1.0% of those patient's mean total billed amount for health care year 2000.

Discussion: In these two studies, we are presented with a lot of information about the usage and costs of naturopathic medicine. 1% of children use it, accounting for 0% (0.213% to be exact) of their health costs. 2% of adults in general use it. Of adults with a cancer diagnosis, 4% use naturopathic medicine, resulting in 1% of the health care costs of that population. These populations represent perhaps the two extremes of use pattern: children requiring the least amount, and cancer patients the most. It is reasonable to assume that the non-cancer adult claims fall between these two groups: or somewhere between 0.2% and 1% of total health costs. Neither of these studies looked at the costs offset by the use of naturopathic physicians. If they had, we might very well be looking at a net zero effect, or even an immediate cost savings. In the instance of the pediatric patients, the documented use patterns suggest that the parents took their child to the ND instead of the MD for their sore throats, allergies etc. In the instance of the patients with cancer, patients almost certainly used both: they saw their oncologist, and an N.D. too. Patients of naturopathic physicians routinely report a decreased need for prescription drugs to counteract side effects of conventional treatments. One example of cost savings is the ability of cancer patients to complete chemotherapy with fewer or no injections to boost white blood cell counts when they are receiving naturopathic adjunctive treatment. Each pegfilgrastim (Neulasta) shot costs \$3,200. That represents a savings of \$12,800 for four shots, which are commonly required for patients to complete a chemotherapy regimen.

The lead researcher in both of these studies is William Lafferty, M.D. of the University of Washington. Dr. Lafferty is probably the current world's top expert in the cost impact of insuring naturopathic physicians. In his words, costs associated with coverage of naturopathic physicians by the top two insurance carriers in Washington State were "miniscule", "the proverbial drop in the bucket" and "not a threat to insurers." (Lafferty WE, Tyree PT, Devlin SM, Andersen MR, Diehr PK. Complementary and alternative medicine provider use and expenditures by cancer treatment phase. Am J Manag Care. 2008 May;14(5):326-34)

Study #3: Lafferty and his group evaluated how insured people used Complementary and Alternative Medicine (CAM) providers and what role this played in healthcare utilization and expenditures in Western Washington in 2002. They analyzed insurance demographic data, claims files, benefit information, diagnoses, CAM and conventional provider utilization, and healthcare expenditures for 3 large health insurance companies. The results were as follows: Among more than 600,000 enrollees, 13.7% made CAM claims. This included 1.3% of enrollees with claims for acupuncture, 1.6% for naturopathic medicine, 2.4% for massage, and 10.9% for chiropractic. Patients enrolled in preferred provider organizations and point-of-service products were notably more likely to use CAM than those with health maintenance organization coverage. The CAM provider visits usually focused on musculoskeletal complaints except for naturopathic

physicians, who treated a broader array of problems. The median per-visit expenditures were 39.00 dollars for CAM care and 74.40 dollars for conventional outpatient care. The total expenditures per enrollee were 2589 dollars, of which 75 dollars (2.9%) was spent on CAM. The authors concluded: "The number of people using CAM insurance benefits was substantial; the effect on insurance expenditures was modest." (Lafferty WE, Tyree PT, Bellas AS, Watts CA, Lind BK, Sherman KJ, Cherkin DC, Grembowski DE. Insurance coverage and subsequent utilization of complementary and alternative medicine providers. Am J Manag Care. 2006 Jul;12(7):397-404).

Study #4: Internal report, produced by Blue Shield of WA in response to the law passed in 1995. ("King County Medical Blue Shield Phase I Final Report, Alternative Healthcare Project Steering Committee")

The company wanted to know how best to implement the legislation: how to credential NDs, and how to best use them in order to have the best effects on costs. Blue Shield voluntarily chose to credential NDs as primary care providers in their HMO product. Blue Shield of Washington knew that using NDs as PCPs would save money, and were implementing these findings at the same time that the company tried to overturn the law, claiming it would increase costs. This document was subpoenaed from the company during their appeals, which failed in the U.S. Supreme 10th Circuit Court, and this document was part of the reason. It showed that what the insurance industry said about cost increases, it didn't even believe itself.

Finally, testimony on the Vermont legislation was received from Dr. Laura Patton, Director of Alternative Services at Group Health, the third largest insurance carrier in Washington State, in which she reported the results of a survey to their customers who specifically use naturopathic physicians: "59% of them reported decreased visits to (conventional) primary care physicians, and about 48% reported decreased visits to specialists. And then another major driver of health care costs, over 50% reported decreased use of prescription medications." These figures support the cost savings that Blue Shield projected in its 1995 internal report, which stated "An effective ND PCP centered managed care program could cut the costs of chronic and stress related illness by up to 40% and lower the costs of specialist utilization by 30%."

In conclusion, the facts speak for themselves:

Insurance plans should not discriminate against naturopathic physicians.

Including benefits for naturopathic care will help to solve the critical shortage of primary care providers, at a miniscule cost to insurers, and could actually cut the costs of healthcare significantly.

Mahalo for your support of SB122, and for amending it in the manner we have requested.

HMSA



Blue Cross
Blue Shield
of Hawaii

An Independent Licensee of the Blue Cross and Blue Shield Association

February 3, 2011

The Honorable Rosalyn Baker, Chair
The Honorable Brian T. Taniguchi, Vice Chair
Senate Committee on Commerce and Consumer Protection

Re: SB 122 – Relating to Naturopathic Physicians

Dear Chair Baker, Vice Chair Taniguchi and Members of the Committee:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on SB 122 which would require health plans recognize naturopathic physicians as primary care physicians. HMSA has concerns with this measure.

At this time HMSA's health plans do not cover the services provided by naturopathic physicians. Because these services are not a covered benefit, the language in SB 122 would seem to mandate plans to contract with naturopaths and provide this coverage. HMSA would be mandated to contract with a type of provider that we currently do not contract with. Numerous pieces of legislation regarding naturopaths have been debated for years at the legislature and now may be the time to gain a better understanding of the impact that mandating their coverage could have on the health system overall.

As you are aware, prior to mandating any additional health service, coverage for specific disease or "certain providers of health care services" the legislature is required to request a social and financial assessment by the Hawaii State Auditor, as required by HRS 25-51. Upon research into whether the Auditor has ever conducted such a study on these services, we were able to uncover a 22 year old report published in 1989 entitled, *Study of Proposed Mandatory Health Insurance for Naturopathic Care*. The overview section of this report states that "there is no evidence of a significant demand or need to require insurers to include naturopathic coverage in their plans" and that "there is no evidence that coverage will add to the cost of insurance or to the total cost of health care." Given the date of these findings we would speculate that potentially neither of these statements are accurate today. Therefore we would request that rather than pass SB 122, the Legislature have the Auditor conduct a revised study on these services. This study should also examine any potential financial impact to the State in the future when the essential benefits of the Affordable Care Act are defined, as the State may face financial liability for the cost of any state mandated benefits not considered "essential".

Due to our concerns with SB 122, we would respectfully request the Committee see fit to hold this measure at this time. Thank you for the opportunity to testify today.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark K. Oto".

Mark K. Oto
Director
Government Relations

SB 122: Naturopathic Medicine, relating to insurance

COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

Senator Rosalyn H. Baker, Chair

Senator Brian T. Taniguchi, Vice Chair

Hearing Date: Thursday, February 3, 2011

Time: 9:00 a.m.

Place: Conference Room 229

February 2, 2011

I am in support of SB 122.

My name is Ye Nguyen. I am a naturopathic physician and past president of the Hawaii Society of Naturopathic Physicians. I came here over 8 years ago to do a residency with naturopathic physician, Dr. Lori Kimata, who was born and raised here in Honolulu. My private practice is currently in Honolulu.

I graduated from Bastyr University, an accredited 4 year naturopathic doctorate university. It was a vigorous program that is very much similar to medical school, as we take all the same basic & clinical sciences. On top of that we study, nutrition, counseling, botanical medicine, homeopathy and many other courses in naturopathic medicine. The last 2 years consist of the students working in the clinic with patients, being supervised by licensed naturopathic physicians.

I would like to take the time to share with you about one of my patients, with his permission.

Steve Wehrman has been coming to me for years now as his primary care physician. He is a well respected professional in his field and a father to 2 children. He is currently stepping down as chair of the Respiratory Program at KCC due to his medical condition. He tells me that if he could, he would give all his friends and family the gift of naturopathic medicine.

He says that only the wealthy can afford naturopathic care because they have to pay out of pocket and it is nearly impossible for those on a fixed income to come in. He has fibromyalgia along with a number of other major health concerns. He is in constant chronic pain. Most days the pain is so bad, that it is unbearable for him to go to work and maintain his normal activities of daily living. He came to me when his medical doctors gave up.

He comes in for nutritional counseling, advice on botanical & nutritional supplements, massage & cranio-sacral therapy, yoga therapy, and counseling regularly anywhere from 1 to 3x week.

He comes in to share with me all the pain and suffering that he is going through. Some days are better than others. There are days that he is extremely depressed and wants to give up on life. He says that it is not an option for him to miss a treatment during these hard times. And yet, he is struggling to pay for his care.

This is just one of many patients that comes in for continuous care for a chronic condition.

Many times, my patients are going through not only the stress of their medical condition, but

also the dilemma of how they will pay for their medical care.

Patients are seeking alternatives to western medicine or complementary care on a daily basis more and more. I hear everyday how truly self-empowering & healing it is to be heard by a doctor from my patients. Prevention through education is one of the most powerful aspects of naturopathic medicine.

I urge you to pass SB122. There is an inequity in insurance coverage for naturopathic physicans that needs to addressed.

Thank you for your time and consideration.

With deepest respect,

Dr. Ye Nguyen

From: Trish Ellis [ahhawaii@gmail.com]
Sent: Tuesday, February 01, 2011 7:04 AM
To: CPN Testimony
Subject: Please Support SB122

Dear Committee,

I am writing to urge you to please support SB122 which would provide insurance coverage for naturopathic care. In 2009, I was diagnosed with breast cancer. Although I chose to have a mastectomy as well as chemotherapy treatment, I was also treated by a wonderful naturopathic doctor throughout my chemotherapy. While undergoing chemotherapy treatment is never easy, my Naturopath, Dr. Traub, provided supplements and other treatments that dramatically reduced the side effects of chemotherapy and helped me get back on my feet much more quickly than some of my friends who did not have the benefit of these additional treatments. Fortunately, my oncologist, Dr. DeSalvo supported and encouraged my decision to include Naturopathic services as part of my treatment plan. I was also very fortunate to have HMAA insurance which did provide some limited coverage for Naturopathic services. Still, my naturopathic treatments resulted in several thousand dollars of uncovered expenses.

On behalf of Hawaii's thousands of cancer patients, I urge you to please extend insurance coverage for Naturopathic services. The decision would not only improve the quality of life for these patients and their families, but I believe, would benefit the community as a whole.

Mahalo for your consideration.

Patricia Ellis
78-6731 Walua Road
Kailua Kona HI 96740
808-781-7617

To Committee Members:

I have been under the care of a naturopathic doctor for over ten years. Although it is considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. Despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, to provide coverage for naturopathic medicine, they have not acted to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.

I urge committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Thank you,

Lani Uyeno

Testimony for CPN 2/3/2011 9:00:00 AM SB122

Conference room: 229
Testifier position: support
Testifier will be present: No
Submitted by: Daniel M. Mita
Organization: Individual
Address: 91-204 Opio Pl Kapolei, HI
Phone: 808-674-0351
E-mail: danlm2@hawaii.rr.com
Submitted on: 2/1/2011

Comments:

In 2004, I questioned my Internist MD why after being treated for high blood pressure for 20 years and diabetes, there have been no healing. He didn't accept my challenge, cut me off, so I went to Naturopathic Doctor John M. Turetzky. His phospholipid therapy (intravenous chelation) cleansed my arteries. I'm doing well now and try to watch what I eat. I am 82 years old and expect to live an active life until - - - . Daniel M. Mita

Background:

Although considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. Workers compensation and motor vehicle personal injury cases allow for naturopathic care. However, despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

Facts:

- In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.
- Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.
- Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.

I have tried repeatedly to get my insurance carrier to cover my visits to my naturopathic doctor, to no avail. Naturopathic medicine has helped me become a mother for the first time, something that allopathic medicine could not do. While allopathic doctors recommended expensive surgeries and fertility treatments, my naturopathic doctor has provided not only effective but inexpensive treatment both short- and long-term. It is not fair to be paying for expensive health insurance that does not provide the care I and my family need.

Conclusion:

Please urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Maria Gabriela Lo Coco
P.O. Box 6761
Kamuela, HI 96743

I have been an HMSA member for nearly 50 years. At age 59 in 2004, I was diagnosed with cancer of the breast. I never dreamed that I would choose to take the Naturopathic means to treat my condition. However, after much thought and consideration, and reading about the side effects of medical treatment with chemotherapy, and radiation, I chose to have merely a lumpectomy and be treated by a Naturopath to bring me back to good health. My intent by taking this route was to, not kill my good cells along with the bad cells with chemotherapy, nor put myself through the debilitating side effects that radiation would have on my heart and lungs, as explained when I questioned the Radiologist.

After inquiring with my insurance carrier if reimbursement would be covered for Naturopathic care, and vitamins and supplements necessary for my condition, to strengthen my health while battling cancer, I was told the policy did not cover such Naturopathic treatment or prescriptions.

Over the years, I have spent thousands of dollars without the assistance from any insurance carrier, and had to accept it, as it was my choice to have my Naturopath Physician work together with my Oncologist and get me through life to where I am now. The irony of it all, is that I actually saved the Insurance Carrier thousands of dollars, by my choice of health care treatment and maintenance.

I am approaching my seventh year as a cancer survivor, thanks to the close attention, care, and very knowledgeable insight of my Naturopath Physician. It would be so helpful, now in my senior years while on social security income because of the state of the economy, to have some type of compensation for Naturopathic care.

Your favorable understanding and support of SB122, would be appreciated.

Charlotte Chang

January 31, 2011

Testimony for CPN 2/3/2011 9:00:00 AM SB122

Conference room: 229

Testifier position: support

Testifier will be present: No

Submitted by: Rickie Deniz

Organization: Individual

Address: 1233 Puhau St. Hilo, HI

Phone: 80-960-7907

E-mail: rickie.divag@hawaiiantel.net

Submitted on: 2/1/2011

Comments:

Testimony for CPN 2/3/2011 9:00:00 AM SB122

Conference room: 229

Testifier position: support

Testifier will be present: No

Submitted by: Linda Krentler

Organization: Individual

Address: 3019 Kalakaua Ave # 9 HI

Phone: 808 922-4200

E-mail: hawaiicpa@hawaii.rr.com

Submitted on: 2/1/2011

Comments:

I have regained my health thanks to alternative medicine. Since I am healthy now the insurance company benefits too.

Testimony for CPN 2/3/2011 9:00:00 AM SB122

Conference room: 229

Testifier position: support

Testifier will be present: No

Submitted by: Subhana Begum

Organization: Individual

Address: 95215 Waioleka Street #59 Mililani, HI

Phone: 757 806 8353

E-mail: subhanabegum@gmail.com

Submitted on: 2/1/2011

Comments:

After personally visting a naturaphathic physician for troubles with my ongoing issues with headaches, I have to admit the experience was very educatiional. Not only was I informed of the causes for the pain, but pain management was the key to avoiding further episodes, and this is what benefits patients, the educational background on natural remedies to control and prevent future problems, which are usually masked by medicating by strong prescriptions which only control the symptoms. I personally found this type of practice to be extremely helpful and it lead to avoiding the ongoing need for prescribed medicine and doctor's visits which can be time consuming and unproductive at times. I support this bill and hope it is implemented in the near future so all Naturapaths can be compensated accordingly to their services.

Thank you,

Subhana Begum

Testimony for CPN 2/3/2011 9:00:00 AM SB122

Conference room: 229
Testifier position: support
Testifier will be present: No
Submitted by: Sandra J Tompkins
Organization: Individual
Address: Kalaheo Ave Kailua
Phone: 808778-4597
E-mail: hb112@aol.com
Submitted on: 2/1/2011

Comments:

I have been helped tremendously by my Naturopathic Physician. The care and treatments that I received from him changed my life. I don't know where I would be without these services. I urge HMSA to cover Naturopathic Physicians. Please hear our requests and approve this coverage. Thank you.

Committee Members,

I am writing this letter to encourage you to support SB122. I have used chiropractic and naturopathic physicians as my primary care for years. I chose to do this because I was not getting better with mainstream treatments and have had very positive results with "alternative" treatment. I know there are many people like me who respond better to this type of medicine and use pharmaceuticals and surgery only as a last resort.

It is important to have a choice in our own health care but it is extremely difficult given that insurance does not cover natural medicine. It has been a financial hardship for me for years. Due to a back injury and subsequent surgery I see a chiropractor twice a month, \$160 out of my pocket. In this economy that is difficult, but I need to in order to be able to continue working. It seems very unfair that my insurance would pay for a \$10,000 surgery but will not pay for a \$60 visit. As another example, I was diagnosed with ovarian cysts and told I needed to have surgery and that in most cases it would have to be done again because they grow back. I was treated by a naturopathic physician in Alaska and over a period of a few months the cysts not only went away but did not come back. Again, insurance would have paid for the surgery but refused to pay for the treatment that actually fixed the problem without surgery.

Please consider this bill and making naturopathic and chiropractic medicine available for all who need it.

Thank you for your time,

Julie Maxwell

Aloha kakou,

As a patient of a naturopathic physician, I am writing in support of SB122, insurance coverage for naturopathic medicine.

More and more scientific studies are showing the benefits of naturopathic care, and naturopathic medicine should be included in all of Hawaii's insurance plans. In addition to being effective medical care, naturopathy encourages whole-body health and preventive medicine, resulting in healthier and happier patients.

When comparing to conventional physicians I have seen, I find that my naturopathic doctor is more responsive to my concerns, more communicative about treatment options, and more thorough in explaining my condition, its causes, its treatment, and any side effects that might occur. In addition, she will not hesitate to prescribe antibiotics -- if my symptoms warrant their use. She truly is treating my entire health problem, which may be related to more than one system in my body.

I feel that the breadth of my care is infinitely greater at my naturopath's office than at the conventional clinic, and I leave with a feeling of hope and well-being, based on learning how to help my body function correctly -- instead of leaving with confusion, unanswered questions, and a slew of prescriptions, which is often the case with a conventional physician.

When I use naturopathic medicine, I know that I am getting the best of both worlds. I am getting help from Mother Nature as well as centuries of man's knowledge of medicine. And if medicated, I get the benefit of a medication that has been tried and tested, sometimes for centuries. (Think Vioxx as a counter-point.)

The American culture has a bad habit of treating the symptoms of illness, not the underlying causes. Naturopathic medicine should be covered by every insurance policy. Helping Hawaii's citizens live healthier, happier lives is a goal that naturopathic medicine, even more than conventional medicine in my experience, is achieving day by day.

Background:

Although considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of

services annually with that benefit shared with chiropractic and acupuncture. Workers compensation and motor vehicle personal injury cases allow for naturopathic care. However, despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

Facts:

- In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.

- Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.

- Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.

Conclusion:

Please urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Mahalo nui loa,

Kirsten Snook

Hilo, HI

HERB CHING CONSTRUCTION COMPANY INC.
PO BOX 594
HOLUALOA, HI 96725

CPNTestimony@Capitol.hawaii.gov.

Subject: SB122: February 3, 2011 9:30 am.

To Whom it May Concern:

My Primary Care Physician is a Naturopath and since my insurance offered by my employer is HMSA, I basically have no insurance coverage, even though my employer pays a hefty premium every month to HMSA.

I am dedicated to the practice of preventive maintenance and have kept my family in good health for many years. My husband and I are both 60yrs old and we aren't on any prescription medicine, our cholesterol and blood pressures are low and we're in good physical shape. We visit the chiropractor regularly and I do acupuncture treatments, which aren't covered by my insurance.

Background:

Although considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. Workers compensation and motor vehicle personal injury cases allow for naturopathic care. However, despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

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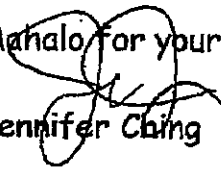
HERB CHING CONSTRUCTION COMPANY INC.
PO BOX 594
HOLUALOA, HI 96725

- Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.
- Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.

Conclusion:

Please urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Mahalo for your consideration of my testimony,


Jennifer Ching

I would like to make a personal statement in support of SB122:

For 2 years I suffered a chronic eczema skin rash, which MDs, including 2 dermatologists and a immunologist failed to properly treat. Last winter I consulted with Dr. Michael Traub, a naturopathic physician, and he was able to diagnose and treat an excess of lead in my system and diminished my problem.

I paid for the treatment, which was not covered by my medical insurance, and it saved the insurance company more MD fees.

I feel that my health insurance should cover naturopathic doctor fees, lab tests and treatment and urge the passing of this bill.

Lynn Chapman

68-1025 N. Kaniku Dr, #313

Kamuela, Hawaii 96743

(808) 315-7483

To all Committee Members,

I would just like to say that having access to Naturopathic treatment and herbs has kept me on my toes for many years. As a patient of Michael Traub, ND, ihe had dealt with several problems I was having.

It would be great if this was covered under healthcare in my HMSA Individual insurance, which costs SO MUCH already!

There are certain times, according to just what my problem is, I would rather go to a naturopath, who would give the right herbs and make me better, rather than bother my PCP, who would probably prescribe medication.

And there are times I don't go to him, as he is not covered and my PCP is. This is juts not fair to those of us who wish to use alternative therapies.

There are so many inequities in our current Health System...

Please support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Mahalo and with aloha, Mara Hisiger

Mara Hisiger
mara@marasdive.com

To Whom It May Conern

This measure is probably the most important one of our times. As a human race we are advancing in our knowledge of the ability of the body to heal itself which the Eastern countries have known for a long time. It is time that we as citizens of the United States come to modernize our medicine and abilities to heal ourselves. Please vote for this measure Thank you. Lisa J. Sims, 74-5072 Tomi Tomi Dr., Kailua Kona, HI 96740

Aloha Committee members,

Please support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

We are of a time when alternative medicine is needed. It has helped me in so many ways and been instrumental in healing many issues that normal allopathic medicine could not help me with.

We have Blue Cross Blue Shield and while they honor the Chiropractors and cover a great deal of our visits, they don't cover in the state of HI the NDs. My ND has been instrumental in keeping me healthy.

Please help to make this coverage for ND's.

With great Aloha,

Kim Driggs

Dear Sir or Madam,

I would like to express my strong support for SB122, which will require ALL insurance companies in Hawaii to fully cover the services of Naturopathic Doctors, including visits, labs, imaging, etc., the same as any primary care physician. This is long overdue in my experience. I have been seeing Naturopaths for over 6 years.

Regards,

Stephen Wheat.
45-3306 Kamani Street
Box 1941
Honoka'a, HI 96727
Ph: 808-775-1478 (day)

Dear legislators,

I am writing in support of legislation requiring health insurance companies in Hawaii to cover medical services provided by Naturopathic Doctors (NDs).

Such doctors have undergone extensive education and testing, on par with other medical doctors and osteopaths. They have had more training than physician assistants or registered nurses. Hawaii has recently increased the scope of practice for NDs commensurate with this training and expertise. It is time that insurance companies recognize the medical care these doctors provide and cover their services.

sincerely,
Howard Rhinehart

To whom it may concern:

I am writing this email to express my complete and utter support of SB122.

I am a Hawaii licensed acupuncturist, working along side a Naturopathic doctor. It is abhorrent to me the way Naturopathic physicians are forced to practice in our beloved state. We are in a epidemic health care crisis here in Hawaii. Physicians are needed desperately here - especially on the outer islands. I watch this beautiful, intelligent, amazing Doctor struggle every day to keep her practice afloat, because while she is recognized as a primary care physician, she is unable to accept most insurance patients. We turn away potential patients nearly every day of the week, because they cannot afford the out of pocket expense for her services.

HMAA will cover her - for less than \$30 a visit. ASH will cover her - for less than \$40 a visit. It doesn't take much to be able to comprehend the enormous injustice this poses, and it shouldn't take much to grasp the immense burden it puts on all the Naturopathic Doctors here.

Please consider the inequitable balance that presently exists in our state between the insurance companies and our dedicated Naturopaths. Allow them to do their jobs. Allow them to be able to meet the demands of the public. Allow them the same rights and privileges as all other Physicians.

Pass SB122. It is the only reasonable, honest, and enlightened decision that you could possibly make.

Aloha,

Cathrine Wingate, L.Ac.

Hilo Natural Health Clinic

www.hilonaturalhealth.com

Background:

Although considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. Workers compensation and motor vehicle personal injury cases allow for naturopathic care. However, despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

Facts:

- In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.
- Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.
- Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.

I have had Naturopathic physicians in the past and would very much like to go that route again, but I cannot at this time due to the lack of insurance coverage for this wonderful type of medicine.

Conclusion:

Please urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Mahalo!
Linda Quarberg
PO Box 583
Volcano, HI 96785

To Whom It May Concern:

Aloha, my name is Danielle and I am a 29 year old Big Island resident. As I near 30, I have been feeling the need to take more responsibility of my health by educating myself and making better choices regarding my diet and exercise. I had recently been diagnosed with a medical condition by my regular physician in which the only "solution" was to be on long-term medication; a medication which I feel had been the cause of my symptoms in the first place. I turned down the suggestion and decided to turn to naturopathy instead. I firmly believe that we leave too much of our vital health decisions to our doctors. Obviously doctors are the people we turn to when we need to get better, but ultimately, WE are responsible for our OWN health and I had finally realized that about a month ago. I decided that with the proper diet, exercise, and the right herbs and supplements, I was going to face my health issues head on and treat it from the inside out, not by simply popping a pill every day to mask my symptoms.

When I found Dr. Sarah Strong, ND., I was hopeful. From the get-go, she has been nothing but kind, patient, and genuinely caring. As a single woman, I make a meager salary and the cost of naturopathic care definitely isn't cheap. However, my health is priceless and that is why I made the choice to pay the out-of-pocket expense. In the short time that I have been a patient of Dr. Strong, I can sincerely say that the work she is doing is changing lives. She has never treated me as just another number in her office, like past experiences I have had, where a doctor would see me for two minutes and the send me off to pick up medication that would have awful side effects. Dr. Strong took her time with me, answered all of my questions, made some suggestions, and put me on a regimine of supplements. I followed through with her instructions and in one month, my health issues are resolving. How empowered I feel today because I have taken control of my health the natural way!

For me, naturopathy is the way to go. I cannot speak for anyone else but I really, really hope that naturopathy services will be covered by all insurance providers very soon, so that everyone can at least be afforded the option of seeing a naturopathic doctor. Please urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Sincerely,
Danielle Medeiros
Hilo, Hawaii

Hello, My name is Lorraine Shin, and I live in Hilo, Hawaii. I am in support of of the passage of SB122 because it's more than just being examined, advised, and medicated by care providers who at times seem to perform their duties in a cookie cutter fashion. Naturopathic medicine needs to be included in the health care insurance plans in Hawaii. Many may agree that Naturopathic medicine may be a cost-effective type of healthcare through its wellness, prevention, and limited use of high priced medications and procedures, but it's more than that.

It's about giving patients a choice on who they want to take care of them. My family uses Naturopathic medicine services in Hilo, and we ask for your support to pass SB122. Aloha, Lorraine Shin

Lorraine P. Shin
Hilo, Hawaii 96720

Aloha, I am writing in regards to my support for SB 122. As a person with medical coverage I should be allowed to use Naturopathic Doctors if I so desire. Why must I pay out of pocket expenses for a type of medicine I want? These doctors are trained and certified and should be allowed to see persons who want their services with the medical insurance that person has. Doctors are hard to find. Please have the medical plans offer this service for more coverage for all people. Support SB121! Mahalo, Dan Widdows

Please support SB122!!!

Over the recent years the scope of practice for naturopathic physicians in Hawaii has been updated to allow them to practice as trained. However, while licensed and practicing as primary care physicians, there is still very limited insurance coverage. This means that access to these physicians is greatly limited, which is especially critical on the outer islands where primary care physicians are in great shortage.

The insurance companies that do cover naturopathic visits (such as HMAA) only offer \$500 a year for visits, which must be shared between naturopathic care, acupuncture, and chiropractic. Insurance companies, such as HMSA, Kaiser, and UHA have failed to offer coverage for naturopathic primary care physicians. This is at a point where legislative action needs to be taken.

As a naturopathic physician practicing in the Big Island, it is with great frustration that my office has to turn away clients on a daily basis that have insurance but cannot afford to pay out-of-pocket for their primary care needs. Often they are not able to even find a physician in the area that is taking new patients.

Naturopathic training has evolved over the years to be comparable to other primary care physicians, such as MDs and DOs, greatly exceeding that of other practitioners (such as NPs) that are covered by insurance plans. Naturopathic care should be reimbursed at a rate comparable to other primary care physicians, including diagnostic reimbursement for clients using services outside of their provider network. Please help the residents of Hawaii gain access to better primary care options and pass SB122!

Aloha,

Dr Sarah Strong, ND
Hilo Natural Health Clinic
152 Puueo St Hilo, HI 96720
808-933-HEAL (4325)
fax: 888-475-5141
www.HiloNaturalHealth.com

Natural Cancer Wellness Foundation
Dr. Myron Berney, ND LAc

COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

Senator Rosalyn H. Baker, Chair

Senator Brian T. Taniguchi, Vice Chair

DATE: 02/03/11

TIME: 9:30 a.m.

PLACE: Conference Room 229, State Capitol

SB 122 RELATING TO NATUROPATHIC PHYSICIANS.

Requires insurers, mutual benefit societies, fraternal benefit societies, and health maintenance organizations to provide coverage for health care services provided by a naturopathic physician.

IN SUPPORT

Insurance coverage is primarily managed for the benefit of the Insurance Company and it's stockholders. Insurance companies profit from covering health care services. HMSA is managed for the benefit of HMSA not its members.

Insurance coverage, the Medicare Fee Schedule, had gotten so bad that a few months ago, the Federal Government threatened MD physicians that they would be arrested should they refuse Medicare patients. Since then the Congress repealed the unreasonable fee schedule so physicians wouldn't go bankrupt.

HRS 393-7c3A already requires insurance coverage for licensed physicians. HRS 393 does not define physicians deliberately on purpose. HRS 393 was left without defining physician to allow for the expansion and inclusion of additional health care services. HRS 393 requires coverage for a licensed physician; ND are included as a licensed physician in the licensing laws, HRS 455.

To date, The State of Hawaii refuses to comply with Federal Fair Trade Policy or the recommendations of the prior Legislative Auditors Report that confirms beyond any doubt that the inclusion of Naturopathic Physician services SAVES MONEY across the board for the State.

If Insurance Companies were managed by the State for the benefit of the public then this measure wouldn't be necessary since HRS 393-7c3A already has this as a legal requirement. But since the State has been mismanaged for the benefit of a HMA medical monopoly, Queen's Hospital, and the Insurance Industry, the Hawaii State Government refuse to enforce HRS 393-7c in its entirety, instead letting the largest insurance Companies in the State to set the legal minimal insurance standards ignoring the actual Law itself.

If the Governor and the Director of DLIR followed the law then this wouldn't be necessary.
If the Governor wants to require Naturopathic Physician coverage he has the Law to do so.
If the Governor doesn't want to cover Naturopathic Physician coverage he has a veto.

Has anyone been able to discuss these issues with Governor Abercrombie? When he was a Senator he was a big supporter of Naturopathic Medicine, Acupuncture and Chiropractic. The Governor's chief of staff indicated during the campaign that he supported all the various medical systems.

Maybe you need to pass the another Law to assure that the Governor will obey the current Law.

That is 100% the case with HRS 455 and SR 53 which has been criminally mismanaged by the Lingle Administration, Candice Ito, Rodney Tam, esq, Mark Bennet and the Lingle Administration under the professional decision making of Drs. Traub, Kern and Gibson.

These “honorable gentlemen” openly practice INJECTION while at the same time by rule and within the Naturopathic Formulary hold that INJECTION is an unlawful licensing violation.

They SPIT on the Letter of the Law and the Will of the Senate!

They violate the Constitutional Right to Life and Choice in Medical Care.

They violate Article IX of the Hawaii State Constitution.

They ignore the Supreme Court Case Law on Medical Necessity branding my failed chemotherapy and the need for what is now the Naturopathic Standard of Care as “PLAYING THE CANCER CARD”-- SOMETHING ONLY A FULL BLOWN SOCIOPATH COULD UTTER.

[In my humble opinion, David Kern seems to fit all the diagnostic checklist for a psychopathic sociopathic personality disorder. This would have to be confirmed or denied by a forensic psychologist or psychiatrist.]

By limiting health care delivery the members of the State Board of Naturopathic Medicine are in essence serial killers, black angles.

Playing the cancer card??? —what the heck kind of a thing to say is that?
I have never heard of anything so inhumane!

That should be a licensing violation in itself. Anyone that could say such a thing or come up with a concept like “playing the cancer card” certainly isn't qualified to be any kind of healer at all. How Disgusting can one person be? [Me, I can be pretty disgusting, good thing you don't see me during one of my frequent 4 to 24 hour non-stop vomiting attacks, that is definitely grouse.]

The Board actions have been *ultra varies*, beyond the Powers of the Board, by Law. The Board had actually adopted rules on 1-21-2010 automatically triggering the full scope of Naturopathic practice as defined in HRS 455-1. However, the Board under the guidance of Candice Ito submitted testimony delivered by Candice Ito that defrauded the Legislature and the people of Hawaii resulting in untimely deaths and unnecessary costs.
LIVES COULD HAVE BEEN SAVED. SUFFERING COULD HAVE BEEN MIMIZED.

The Board actions have been *ultra varies*, beyond the Powers of the Board, by Law. The Board members who are doing injection while hold injection is unlawful, want to require a Continuing Education course which is explicitly unlawful in itself. The Legislative Auditor, The Legislature, The Governor and the Board itself found and made law that the Board was totally unqualified and lacked the expertise to approve any continuing education program, any course of study or any licensing examination. The Lingle Administration from the Governor on down subordinated these unlawful acts.

These bad acts should not go unrewarded.

The Senate need to take back it's Power to assure public health is both “protected and promoted” as required by Article IX of the Hawaii State Constitution.

The current board members need to be immediately removed from the Board and future Board members after Senate confirmation should serve only at the pleasure of the Senate.

The various medical licensing boards need to be restructured within DCCA to assure the Federal Constitutional Right to Privacy, Choice in the all Health Care Decisions.

Primarily, The Attorney General needs to be in independent office outside of the influence of the Governor. Specifically, The various medical boards need to be able to hire their own attorney with their own attorney client privilege, a fundamental legal right. This Right had been eliminated by the Lingle Administration adversely affecting the public health and benefiting an HMA medical monopoly. This bad legal advise contrary to the actual rule of Law has adversely affected public health in the areas of Chiropractic Medicine as well as Naturopathic Medicine. Since this was accomplished by two different DAGs then this was evidently a coordinated effort by the Lingle Administration.

Since the Board has agreed previously with the Legislative Auditor, the Legislature and the Governor that they lacked any capacity or expertise in the area of curriculum, testing, approval of schools or approval of CE, **THEY ALSO LACK THE CAPACITY AND EXPERTICE TO DEVELOP ANY STANDARD OF PRACTICE.**

A STANDARED OF PRACTICE is not to be legislated. That power is not given to the State. That is nothing but bad Law and a windfall for malpractice attorneys and a full on violation of Privacy barring the government from any power in health care delivery. No Power means no power no exceptions.

The Law governing Naturopathic Medicine should mirror the Law governing MD and DO medicine. The Law governing Naturopathic Medicine can not restrict or define Naturopathic medicine to be more restrictive than defined by the profession itself based upon the education and training at accredited schools of Naturopathic Medicine.

After all these other bad acts, to put another nail in the coffin,...

Candice Ito conspired with the nursing board to restrict the Lawful practice of Naturopathic medicine. The past and current Law gives naturopathic physicians all the rights and responsibilities as physicians...in all matters pertaining to the public health. This boiler plating has been trashed by the Lingle Administration requiring and necessitating immediate changes in all the health care licensing laws to include naturopathic physicians as having all the rights and responsibilities as physicians...in all matters pertaining to the public health including all aspects of working in the healthcare marketplace, including supervision of professional staff, and exemptions from pharmacy and other laws as necessary and appropriate.

As a working basis, for your consideration, May I submit the following language for your consideration to amend this bill as follows:

§455-1 Definitions. As used in this chapter:

"Behavioral medicine" means mental, emotional and psychological therapy and techniques including biofeedback, relaxation training, hypnosis, mindfulness-based stress reduction, and cognitive therapy.

"Board" means the State board of naturopathic medicine.

"Common diagnostic procedures" means all diagnostic procedures including the use of venipuncture consistent with the practice of naturopathic medicine, commonly used diagnostic modalities consistent with naturopathic practice, taking of health history, physical examination, radiography, laboratory medicine, and obtaining samples of human tissue as authorized as a minor office procedure.

~~consistent with the practice of naturopathic medicine, commonly used diagnostic procedures and modalities consistent with naturopathic practice, including but not limited to interviewing the patient, the taking of personal and family health history, review of medical records, physical examination, radiography, laboratory medicine, and obtaining samples of human tissue as authorized as a minor office surgery procedure including the use of venipuncture.~~

"Department" means the State department of commerce and consumer affairs.

"Diagnosis" means using all recognized and accepted physical and laboratory diagnostic procedures including the taking of blood and other tissue samples for diagnostic purposes.

"Disaster condition" means a sudden catastrophic event that overwhelms public order, causes loss of property or life, and exceeds or disrupts the capabilities of available medical resources to provide medical care within a community.

"Homeopathic" means attenuated minute doses of substances that have been sequentially diluted ~~and shaken~~ according to standardized homeopathic pharmaceutical methods.

"Hygiene and immunization" means the use of preventative and therapeutic techniques including personal hygiene, asepsis, public health including immunizations approved by the FDA and/or CDC

"Legend drug" means any drug ~~falling within section 503(b)(1) of the federal Food, Drug and Cosmetic Act and which is~~ required to be labeled with the statement "Rx only".

"Manual manipulation" or "mechanotherapy" means manipulation of a part or the whole of the body by hand or mechanical means.

"Minor office ~~surgery procedures~~" means care and procedures relative to superficial lacerations, lesions, and abrasions, and the removal of foreign bodies located in superficial structures not including the eye; and the topical and parenteral use of substances consistent with the practice of naturopathic medicine, ~~in accordance with rules established by the board.~~

"Naturopathic formulary" means all Natural Medicines including means vitamins, minerals, dietary supplements, botanical and zoological medicines, homeopathic medicines including hormones, and ~~these legend drugs~~ consistent with naturopathic medical practice.

"Naturopathic medicine" means the practice of the art and practice of Natural Health Care, including the science of diagnosis, prevention, and treatment of disorders of the body by support, stimulation, or both, of the natural processes of the human body including all natural medicines, natural procedures and natural therapeutic. The practice of naturopathic medicine includes but is not limited to the prescription, administration, dispensing, and use of nutrition and food science, physical modalities, manual manipulation, parenteral therapy, minor office procedures, naturopathic formulary, hygiene and immunization, contraceptive devices, common diagnostic procedures, and behavioral medicine, ~~of the type taught in education and training at naturopathic medical colleges; provided that the use of~~

~~parenteral therapy and performance of minor office procedures shall not be allowed until the board adopts rules in accordance with chapter 91 pursuant to section 455-6.]~~

"Naturopathic physician" means a person who holds a current license issued under this chapter to practice naturopathic medicine or is licensed in another jurisdiction during the time that the State or Federal Government has declared a Disaster condition.

"Nutrition and food science" means the prevention and treatment of disease or other human conditions through the use of food or diet.

"Parenteral therapy" means the administration of substances by means other than by mouth, not through the gastrointestinal tract, including application to the skin or mucus membranes, intravenous, subcutaneous, intramuscular and intravenous injection and other congenial means.

"Physical modalities" means use of physical, chemical, electrical, magnetic, electromagnetic and other physical medical therapeutics and modalities, physical means, including the use and prescription of medical devices including but not limited to heat, cold, air, light, including lasers, water in any of its forms, sound, massage, ~~and~~ therapeutic exercise and the use of medical devices and instruments.

~~"Radiography" means the ordering of radiographic diagnostic and other imaging studies, including but not limited to computed tomography scans, x rays, magnetic resonance imaging, positron emission tomography scans, and ultrasounds. The term also means and includes the taking and interpreting of x-rays. the use of diagnostic imaging studies including but not limited to x-rays, computed tomography scans, magnetic resonance imaging, positron emission tomography scans, and ultrasounds. Radiography also includes the taking and interpreting of diagnostic imaging studies providing that all images studies must also be submitted for analysis and interpretation by a Board Certified Licensed Radiologist.~~

[§455-1.5] Exceptions; scope of chapter. Nothing in this chapter shall be construed to prohibit or restrict:

(1) The practice of a profession by individuals who are licensed, certified, or registered under the laws of this State who are performing services within their authorized scope of practice;

(2) The practice of naturopathic medicine by an individual employed by the government of the United States while the individual is engaged in the performance of duties required of the individual by the laws and regulations of the United States;

(3) The practice of naturopathic medicine by students enrolled in a school that meets the requirements of section 455-3. The performance of naturopathic medicine by students shall be pursuant to a course of instruction or assignments from an instructor and under the supervision of an instructor who is a naturopathic physician licensed pursuant to this chapter; and

(4) The practice by a doctor of naturopathic medicine duly registered or licensed in another state, territory, or the District of Columbia who is called into this State for consultation with a licensed naturopathic physician, including in-person, mail, electronic, telephonic, fiber-optic, or other telemedicine consultation; provided that:

(A) The naturopathic physician from another state shall not open an office, appoint a place to meet patients, or receive calls within this State for the provision of care for a patient who is located in this State; and

(B) The licensed naturopathic physician of this State retains control and remains responsible for the provision of care for the patient who is located in this State. [L Sp 2009, c 22, pt of §1]

(5) Nothing in this chapter or Law shall be construed to prohibit a duly licensed naturopathic

physician from using support, auxiliary personnel or other licensed health care professional.

(A) Naturopathic physicians licensed under this chapter may supervise, contract with and employ any duly licensed health care professional for professional services.

(B) Naturopathic physicians licensed under this chapter may use support or auxiliary personnel to assist the naturopathic physician in the practice of naturopathic medicine; provided that such support or auxiliary personnel shall perform only those duties that they are qualified to perform as allowed by the rules defining scope of practice adopted by the board; and provided further that such support or auxiliary personnel shall perform these duties under the supervision and direction of a naturopathic physician.

§455-4 State board of naturopathic medicine. The governor shall appoint the board of naturopathic medicine, consisting of five members. Each member shall be confirmed by the Senate and serve a two year term. Board members serve at the pleasure of the Senate. Board members may be removed by an affirmative vote carrying 30% of the Senate. ~~until the member's successor is appointed and qualified.~~ Three members of the board, before appointment, shall have been licensed as a naturopathic physician in the State and two shall be public members who are and have been patients and consumers of Naturopathic Medical Services for a minimum of 3 years. The members of the board may elect a chairperson and a vice-chairperson who shall each serve one year or until a successor is elected. No person can serve the State Board of Naturopathic Medicine in any capacity that is not currently an active consumer of Naturopathic Medical Services and has been a consumer for a minimum of 3 consecutive years.

§455-6 Powers and authority of the board. In addition to any other powers and duties authorized by law, the board may:

- (1) Adopt and use a seal to be affixed to all official acts of the board;
- (2) Adopt, amend, or repeal rules in accordance with chapter 91. ~~[to carry out the purposes of this chapter; provided that all rules shall be approved by the governor and the director of commerce and consumer affairs; and provided further that the rules:~~
 - ~~(A) May forbid acts or practices deemed by the board to be detrimental to the accomplishment of the purpose of this chapter;]~~
 - ~~(B) Shall establish standards of practice, care, and ethics; and~~
 - ~~(C) Shall establish the education and training requirements for parenteral therapy and the standards to administer parenteral therapy, and establish examination standards and require the passage of an examination on minor office procedures, which standards and requirements shall take effect after December 31, 2009;~~
- ~~(3) Develop standards for licensure;~~
- (4) Issue, renew, suspend, and revoke licenses and fine licensees;
- (5) Investigate and conduct hearings regarding any violation of this chapter and any rules of the board;
- (6) Maintain a record of its proceedings;
- (7) Annually or more frequently as required establish and publish a naturopathic formulary ~~that has been approved by the board for prescription, administration, or dispensing by naturopathic physicians;~~ and

~~—(8) Do all things necessary to carry out the functions, powers, and duties set forth in this chapter.~~

~~§455-11 [Discipline; grounds; proceedings; hearings. (a) In addition to any other actions authorized by law, the board shall have the power to deny, revoke, suspend, or refuse to renew any license to practice naturopathic medicine applied for or issued by the board in accordance with this chapter, and to fine or otherwise discipline a licensee for any cause authorized by law, including but not limited to the following:~~

~~—(1) Procuring, or aiding or abetting in procuring, a criminal abortion;~~

~~—(2) Employing any person to solicit patients;~~

~~—(3) Obtaining a fee on the assurance that a manifestly incurable disease can be permanently cured;~~

~~—(4) Betraying a patient's confidence;~~

~~—(5) Making any untruthful and improbable statement in advertising one's naturopathic practice or business;~~

~~—(6) False, fraudulent, or deceptive advertising;~~

~~—(7) Being habituated to the excessive use of drugs or alcohol; or being addicted to, dependent on, or an habitual user of a narcotic, barbiturate, amphetamine, hallucinogen, or other drug having similar effects;~~

~~—(8) Practicing naturopathic medicine while the ability to practice is impaired by alcohol, drug, physical disability, or mental instability;~~

~~—(9) Procuring a license through fraud, misrepresentation, or deceit or knowingly permitting an unlicensed person to perform activities requiring a license;~~

~~—(10) Professional misconduct or gross carelessness or manifest incapacity in the practice of naturopathic medicine;~~

~~—(11) Conduct or practice contrary to recognized standard of ethics of the naturopathic profession;~~

~~—(12) Using medical service or treatment which is inappropriate or unnecessary;~~

~~—(13) Submitting to or filing with the board any notice, statement, or other document required under this chapter which is false or untrue or contains any material misstatement of fact;~~

~~—(14) Failure to report to the board any disciplinary action taken against the licensee in another jurisdiction within thirty days after the disciplinary action becomes final;~~

~~—(15) Using the title "physician" without clearly identifying oneself as being a naturopathic physician;~~

~~—(16) Prescribing, administering, and dispensing naturopathic formulary that are not included in the formulary established by the board under section 455-6; and~~

~~—(17) Violation of any provision of this chapter or rules adopted under this chapter.~~

~~—(b) Any fine imposed by the board after a hearing in accordance with chapter 91 shall be no less than \$500 and no more than \$10,000 for each violation.~~

~~§453-8.2] Disciplinary action. (a) In addition to any other actions authorized by law, in disciplining a licensee in a proceeding held in conformity with chapter 91, the board may impose one or more of the following sanctions:~~

(1) Place the licensee on probation, including conditions of probation as requiring observation of the licensee by an appropriate group or society of licensed physicians, osteopathic physicians, or surgeons;

(2) Suspend the license;

(3) Revoke the license;

(4) Limit the license by restricting the fields of practice in which the licensee may engage;

(5) Fine the licensee, including assessment against the licensee of the costs of the disciplinary proceedings. Any fine imposed by the board after a hearing in accordance with chapter 91 shall be not less than \$500 and not more than \$5,000 for each violation, exclusive of the costs of the disciplinary proceedings;

(6) Require further education or training, or require proof of performance competency; or

(7) Censure or reprimand.

(b) Unless otherwise expressly provided, the actions, remedies, or penalties provided by this chapter are cumulative to each other and to the actions, remedies, or penalties available under all other laws of this State.

HRS 393-3cA already requires insurance coverage for licensed physicians. HRS 393 does not define physicians deliberately on purpose. HRS 393 was left without defining physician to allow for the expansion and inclusion of additional health care services. HRS 393 requires coverage for a licensed physician; ND are included as a licensed physician in the licensing laws, HRS 455.

To date, The State of Hawaii refuses to comply with Federal Fair Trade Policy or the recommendations of the prior Legislative Auditors Report that confirms beyond any doubt that the inclusion of Naturopathic Physician services SAVES MONEY across the board for the State.

I believe naturopathic medicine to be a valuable alternative for health care in Hawaiï. As of now, only HMAA this benefit. I believe there needs to be a provision for naturopathic medicine. We now have an opportunity to remedy this through legislation.

Please support SB122. It is time to level the playing field with naturopathic medicine.

Mahalo,

Sherri Carden

(808) 982-7252

Please support SB122

DATE: Thursday, February 3, 2011

TIME: 9:30 a.m.

PLACE: Conference Room 229

State Capitol 415 South Beretania Street

Natural medicine should be prioritized for all Hawaiians. This can make us healthier and lower costs because basic health problems don't get out of hand and become surgical.

Please equalize the system for Naturopath healing within the Health Insurance system of Hawaii by paying these incredible healers.

Thank you for all your hard work.

Tina Townsend AIA, LEED AP

Townsend Poole Design Group | 808.343.1003

www.townsendpoole.com

Aloha, I'm writing to ask support for this and any bill which mandates insurance companies to cover naturopathic medicine, and other complementary medicine in health insurance coverage, including massage, acupuncture, and other modalities of healing.

Mahalo!

Steven E. Brown
3029 Lowrey Ave., Apt. P-2104
Honolulu, HI 96822

Please support SB122 as it's needed desperately.

Sincerely, Larry Coltrane

Dear: CPNTestimony,

My name is Ben Zale, a resident of Hawaii and writing to voice my strong support for the proposed bill to support insurance coverage for naturopathic medicine, bill: SB122, (with the proposal taking place on this coming Thursday, 2/3/2011 at 9:30am at the State Capitol building, 415 South Beretania Street).

Thank you.

Sincerely,

Benjamin Zale
Manager, IT Applications Instructor
New Horizons of Hawaii
1585 Kapiolani Boulevard
Honolulu, Hawaii. 96814.
808.947.4474 ext. 411

TESTIMONY IN SUPPORT OF SB122
Dr. Allison Bachlet
For Hearing:
DATE: Thursday, February 3, 2011
TIME: 9:30 a.m.
PLACE: Conference Room 229
State Capitol 415 South Beretania Street

Please support SB122 and mandate that all Hawaii Health Care Insurance Providers provide coverage to Naturopathic Physicians as Primary Care Physicians.

I am a Naturopathic Physician in the state of Hawaii and work at a large integrative clinic in Honolulu. Patients routinely seek my care and are disappointed to learn that their insurance plans will not cover my services. Last year I contacted HMSA and requested that I become a service provider for them. They declined and when I asked for their reasoning, given that Naturopathic Physicians are considered Primary Care Providers in the state of Hawaii, I was not given an answer.

Having worked in the NHS (National Health Service) system in the UK and BC Health in Canada I am continually baffled and saddened by the discrepancies in the insurance based health care system of the US. Naturopathic Medicine is a proven, cost-effective form of medicine that is in great demand. Naturopathic Physicians practice preventative medicine and use simple, low-cost modalities that have a huge positive impact upon the health of patients. As the state of Hawaii struggles with growing health care demands, it only makes sense that the state utilize the great resource they have in their licensed Naturopathic Physicians.

In conclusion, I would like to submit a copy of a letter that one of my patients sent to HMSA, requesting that they include my services in their benefits. She received no response.

December 30, 2009

HMSA,

Dear Sir or Madam:

I am writing this letter to acknowledge the supreme care I've recently received from a Naturopathic Doctor that is unfortunately not covered yet under your insurance plans. I have been seeing Dr. Allison Bachlet at Manakai O Malama, 808-535-5555 for a couple of months after being referred to her by my general practitioner Dr. Ira Zunin. She was able to remedy several health problems I had been having that traditional medicine was unable to help. I have suffered from chronic cystitis for the past 5 plus years, been on multiple rounds of antibiotics, and have gone as far as having an MRI done to make sure there is no anatomical malady that could explain the frequent recurrence of infections. I also have not felt that I was getting what I needed from my diet over the past few years, and have fallen ill to sinus infections and long periods with colds. After this one visit with Allison and one round of

treatment with the prescribed naturopathic and homeopathic products I immediately saw relief. I have since not had any infections, have more energy, and have lost the final 5 pounds that I've struggled to shed over the last few years. I now feel like I have the energy that I should for the amount of activity I do on a regular basis and the quality of food I eat. I no longer get afternoon crashes, and have peace of mind that for

once in a long time my body is finally functioning full par. There are other insurance companies that cover her services, and in my opinion HMSA would be much better off to do so as well. If I weren't relocating myself, I would consider switching insurance just so that I could continue seeing Dr. Bachlet. I appreciate you taking the time to consider this letter.

Sincerely,
Sarah Costa

Thank you for your time, and for your support of SB122.

Dr. Allison Bachlet, PhD, ND

--

Dr. Allison Bachlet PhD, ND
Clinical Nutrition & Naturopathic Medicine
Manakai O Malama Integrative Health Care
932 Ward Avenue, 6th Floor
Honolulu, HI, 96814
Clinic: 808-535-5555
Cell: 808-779-8928
website: www.drallisonbachlet.com

As a recipient of Naturpathic Medicine who has found it extremely helpful (in times when Allopathic medicine has not been effective), I am very interested in your passing SB122.

Please support INSURANCE COVERAGE FOR NATUROPATHIC MEDICINE so that all Hawai'i based health insurance companies have to offer coverage for Naturopathic Services.

And also, please address the discrepancy in reimbursement for Naturopaths (compared to other medical staff).

Please support SB122!

DATE: Thursday, February 3, 2011

TIME: 9:30 a.m.

PLACE: Conference Room 229

State Capitol 415 South Beretania Street

THANK YOU!!!!

--

Lusana

Lusana Joy Hernández

(808) 386-LOVE (386-5683)

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To whom It May Concern:

I am in favor of and ask you to support SB122 on Feb. 3, 2011 at 9:30.

I prefer a natural path to health and believe that naturopathic doctors should be covered under my insurance just as surgeons and primary care physicians are today.

Naturopathic medicine is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.

Please support SB122!

a hui hou!

Stephanie Stearns

68-1733 Laie St

Waikoloa, HI 96738

808-883-2424

This email is in support to enact SB122 insurance coverage for naturopathic medicine. Hearing to be held 2/3/11 at 9:30a.m. State Capitol Rm 229.

Thank you,
Victoria Bordignon

Please support SB122:

DATE: Thursday, February 3, 2011

TIME: 9:30 a.m.

PLACE: Conference Room 229

State Capitol 415 South Beretania Street

Two years ago I was suffering from chronic fatigue and daily headaches that interfered with my ability to do my work and enjoy my life. After seeing various MDs and specialists for over 6 months, I finally paid out of pocket to see a naturopathic doctor (ND). With just a few visits and some nutritional therapy, all my symptoms were gone within a couple months - I had just been eating foods that my immune system was overly sensitive to. I would have gone to the ND much sooner if she was covered by my insurance, but as a graduate student living off loans it is really difficult to pay these costs out of pocket.

Insurance for NDs would have saved me several months of suffering, and if I had been seeing an ND regularly my symptoms may never have gotten so bad to begin with, and I would have had a better quality of life. I urge you to pass this bill!

Thank you,
Marian Chau

Aloha,

I support SB122 and really hope it gets passed. This would better allow us citizens to receive medical attention outside of traditional allopathic medicine and opens the door for a more holistic and wider range of medical systems to be practiced, possibly allowing a greater chance of success when combatting illness or simply providing more options for leading a healthier, life, practicing preventative medicine..which is a large portion of what Naturopathic medicine is. Give us a chance to be healthy!

Thankyou,

Linda Reedy

Please support this bill for insurance coverage for naturopathic medicine at the hearing on February 3rd.
Thank you,

CHERYL I.A. ORNEALLAS	HEAD OFFICE	DFS HAWAII
330 ROYAL HAWAIIAN AVENUE #200	HONOLULU, HAWAII 96815 USA	
Direct: +1 808 837 3362	Cheryl.Orneallas@dfs.com	

I'm writing to share exciting news and ask you for your support! This Thursday a bill will be presented in the Hawaii legislature that supports INSURANCE COVERAGE FOR NATUROPATHIC MEDICINE. If this bill passes, all Hawaii based health insurance companies will offer coverage for Naturopathic Services.

Currently, the only company which covers Naturopathic Medicine is HMAA. However, the reimbursement rate for NDs is much lower than for all other medical staff. The bill also will address this discrepancy.

Please support SB122 and the hearing information:

DATE: Thursday, February 3, 2011

TIME: 9:30 a.m.

PLACE: Conference Room 229

State Capitol 415 South Beretania Street

Thank you kindly,

Barb Nicholls

I am writing to send my support of Bill SB122, Insurance Coverage for Naturopathic Medicine. I believe that naturopathic medicine can play a large part in our future's health care.

Thank you,
Heather Becker-Brungard

I am pleased to support SB122 and the hearing information:

Thursday 3 Feb. 2011 at 9=30am
Conference Room 224
State Capital415
Beretania St

Sheila Seifers

215 koko Isle Circle
Honolulu. 3965762.

I am writing to voice my support in passing insurance coverage for naturopathic medicine insurance for Hawaii.

Thank you,
Robert da Costa

Please include me as one who is very much in favor of having Naturapathic insurance coverage included in my traditional HMSA PPO policy.
I advocate bill SB122.

Thank you,
Pamela Nichol
7387787

I would like my health care insurer, HMSA, to cover naturopathic medicine. For musculoskeletal issues, naturopathic medicine is very effective. I appreciate that naturopathic doctors also advise on natural approaches which help prevent and treat various health problems.

I support SB 122.

K. McGlone
Honolulu

testimony for SB122

DATE: Thursday, February 3, 2011

TIME: 9:00 a.m.

PLACE: Conference Room 229

State Capitol 415 South Beretania Street

Dear Sir/Madam

My name is Dr. Nathan Ehrlich. I am a licensed naturopathic physician in practice on Maui since 1989. I graduated from the National College of Naturopathic Medicine in 1988. During my 20 years in practice in Hawaii I have heard countless times from allied health care professionals and people in the insurance industry that the time for Naturopathic medicine for the general populace has arrived. Left without legislation the talk of "the time for naturopathic medicine" being now could go on indefinitely. It would appear that many Hawaiian residents would benefit from access to primary care providers who emphasize health and wellness and cultivate prevention as part of their practice. Naturopathic physicians are trained and educated comparably to medical doctors and osteopathic doctors and it is time to bring equality to insurance coverage. By supporting SB122 you will make primary care providers on neighbor islands more accessible to the public. Thank you for supporting the passage of SB122.

Yours in Health,

Nathan Ehrlich, N.D.

Dear Committee on Commerce and Consumer Protection.

I write this letter in support of Naturopathic Doctors to be compensated by my provider HMSA.

I have been told that my visits to Naturopathic Doctors may not be reimbursed, although I understand that chiropractors , with less medical training, are covered.

My experience with my doctor has been very positive, and his scope of understanding and solving of my health issues, has been ,I am sorry to say, much better than the MD's , and also has resulted in fewer visits to them.

I therefore urge you to consider this cost-effective approach to health care. It focusses on actual preventive medicine, which would result in fewer office and hospital visits in the long run.

Waiting for over an hour, on the Big Island, to see one's doctor because of lack of physicians, and heavy case loads, causes me to wonder why more qualified doctors can't be included in our insurance plans.

Thank you,

Karin Hazelhoff Roelfzema
P.O.Box 858, Kamuela, HI 96743

Dear Legislators,

The increasing number of people seeking alternative healing support with naturopathic doctors are being responsible, taking care of their health and not draining the coffers of the regular insurance companies.

Please support this bill so that the focus can be on health and staying healthy naturally; not falling into addictions from prescription drugs and covering up illness with drugs that don't address the problem but are just band-aids.

Please support SB122 at the hearing Thurs, February 3, 2011 at 9:30 am in Conference Rm 299 at the State Capitol.

Thank you in advance for your consideration.

Bonnie Trustin
1634 Makiki St., #505
Honolulu, HI 96822

Honorable Committee Members,

Please support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

I was diagnosed with breast cancer, October 2009. The lumpectomy and nodes showed clear margins; therefore, as a 70 year old plus woman, I opted not to do radiation. This decision was based on the latest research. Instead, I sought the advice of two naturapathetic doctors.

I am on tamoxifen. I am also taking many supplements that are anti-cancer and immune enhancing. It would be an incredible financial support if my doctor consultations and supplements are covered by my medical insurance.

Sincerely,

Shirley Sakoda Long

Shirley Sakoda Long 272 Luakaha St. Hilo, Hawaii 96720

From: YVETTE and ARTHUR CHALLACOMBE [lcruiser@hawaiiantel.net]
Sent: Tuesday, February 01, 2011 6:27 PM
To: CPN Testimony
Subject: NATUROPATHIC HEALTH CARE COVERAGE

PLEASE SUPPORT THE BILL SB122 FOR INSURANCE COVERAGE FOR NATUROPATHIC.THANK YOU .YC

From: Wendy Simonetti [dreamtm77@gmail.com]
Sent: Tuesday, February 01, 2011 6:46 PM
To: CPN Testimony
Subject: support SB122

Please support SB122 and the hearing information:

DATE: Thursday, February 3, 2011
TIME: 9:30 a.m.
PLACE: Conference Room 229
State Capitol 415 South Beretania Street

As a recipient of Naturopathic Medicine who has found it extremely helpful (in times when Allopathic medicine has not been effective), I am very interested in your passing SB122.

Please support INSURANCE COVERAGE FOR NATUROPATHIC MEDICINE so that all Hawai'i based health insurance companies have to offer coverage for Naturopathic Services.

And also, please address the discrepancy in reimbursement for Naturopaths (compared to other medical staff).

Sincerely,
Wendy Simonetti

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 01, 2011 7:34 PM
To: CPN Testimony
Cc: cdivitohi@aol.com
Subject: Testimony for SB122 on 2/3/2011 9:00:00 AM

Testimony for CPN 2/3/2011 9:00:00 AM SB122

Conference room: 229
Testifier position: support
Testifier will be present: No
Submitted by: Carole DiVito
Organization: Individual
Address:
Phone:
E-mail: cdivitohi@aol.com
Submitted on: 2/1/2011

Comments:

From: Autum Kirgan [silent1105@gmail.com]
Sent: Tuesday, February 01, 2011 8:25 PM
To: CPN Testimony
Subject: Naturopathic Insurance Bill SB122

Please support this bill SB122 and all of its doctors. They practice wonderful medicine that should be available through all insurance company at the discretion of its consumers.

Aloha
Autum Kirgan

--

"After a while you learn the subtle difference between holding a hand and chaining a soul, And you learn that love doesn't mean leaning and company doesn't mean security, And you begin to learn that kisses aren't contracts and presents aren't promises, And you begin to accept your defeats with your head up and your eyes wide open with grace of an adult, not the grief of a child. And you learn to build all your roads on today because tomorrows ground is to uncertain for plans. After a while you learn that even sunshine burns if you get too much. So plant your garden and decorate your own soul, instead of waiting for someone to bring you flowers. And you learn that you really are strong, And you really do have worth."

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 01, 2011 8:44 PM
To: CPN Testimony
Cc: thealohaplace@hotmail.com
Subject: Testimony for SB122 on 2/3/2011 9:00:00 AM

Testimony for CPN 2/3/2011 9:00:00 AM SB122

Conference room: 229
Testifier position: support
Testifier will be present: No
Submitted by: Janet Takushi
Organization: The Aloha Place
Address: 1380 Aupula Place Kailua, Hawaii
Phone: 261-7876
E-mail: thealohaplace@hotmail.com
Submitted on: 2/1/2011

Comments:

From: Greta Gallardo [gallardo.greta@gmail.com]
Sent: Tuesday, February 01, 2011 9:23 PM
To: CPN Testimony
Subject: Support SB122

Please support SB122 and the hearing information:

DATE: Thursday, February 3, 2011
TIME: 9:30 a.m.
PLACE: Conference Room 229
State Capitol 415 South Beretania Street

Mahalo,
Greta Gallardo

From: Brookscmc@aol.com
Sent: Tuesday, February 01, 2011 9:29 PM
To: CPN Testimony
Subject: Written testimony and support of SB122

Dear Elected Leaders,

I am writing to express my strong support for SB122.
In my experience naturopathic medicine is a viable alternative treatment for many serious conditions.
If enacted into law this bill will be of great benefit to the citizens of Hawaii.
Everyone should have the right to chose the treatment that best suits their individual requirements.

Thanks in advance for your consideration of my testimony.

Sincerely,

Brooks S. Davino
1350 Parks Drive
Honolulu, HI 96819

From: Mariya Gold [mariyakai@gmail.com]
Sent: Tuesday, February 01, 2011 9:45 PM
To: CPN Testimony
Subject: SB122

I am in strong support of SB122. Naturopathic Medicine is a highly effective form of medicine and should be made more accessible to the public. Medical insurance companies should offer coverage for Naturopathic Medicine as they do other forms of Medicine, and Naturopathic Doctors should be reimbursed at a higher rate given their education and experience.

The hearing for SB122:

DATE: Thursday, February 3, 2011
TIME: 9:30 a.m.
PLACE: Conference Room 229
State Capitol 415 South Beretania Street

Mahalo for your time and consideration.
Mariya Gold

--

Breathe Love

Mariya Kai Gold -Office Manager
Kailua Wellness Center & Acupuncture Clinic
320 Uluniu St, Suite #2
Kailua, HI 96734
(w) 808-261-8181 (f) 808-261-7770

I do not know whether I was then a man dreaming I was a butterfly, or whether I am now a butterfly dreaming I am a man. -Chuang Tse

From: tlever@tcmch.edu
Sent: Tuesday, February 01, 2011 9:35 PM
To: CPN Testimony
Subject: SB122 February 3, 2011 9:00 am

To Whom It May Concern:

For many years I have preferred and been the benefactor of excellent care provided by my naturopathic physician. As our community's awareness and health consciousness continues to expand, it seems appropriate and necessary to expand health care coverage and insurance coverage associated with alternative methods and options. In addition, these providers are able to offer excellent care to an expanded population that is medically underserved based on the geographical limitations of island living. As a patient of a naturopathic physician, and based on the background and facts listed below, I respectfully ask your consideration and vote in favor of SB122.

Background:

Although considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. Workers compensation and motor vehicle personal injury cases allow for naturopathic care. However, despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

Facts:

? In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.

? Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.

? Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.

Sincerely, Teresa Lever

From: Shanon Sidell [doctorshanon@yahoo.com]
Sent: Tuesday, February 01, 2011 10:19 PM
To: CPN Testimony
Subject: Support of SB122, 2/3 @ 9AM

I am writing to express my support for SB122.

Shanon Sidell

From: Lisa Fields [kaimana108@yahoo.com]
Sent: Tuesday, February 01, 2011 10:21 PM
To: CPN Testimony
Subject: *****SPAM***** SB122, 2/3 @ 9AM

To whom it may concern,

Although considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. Workers compensation and motor vehicle personal injury cases allow for naturopathic care. However, despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.

Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.

Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.

Please urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Sincerely,

*Lisa Fields
Kailua-Kona*

From: David Kern [docdavid1@hawaiiantel.net]
Sent: Tuesday, February 01, 2011 11:02 PM
To: CPN Testimony
Subject: In support of SB 122

Testimony in SUPPORT of SB 122
Relating to Naturopathic Physicians
February 3, 2011
9 AM Conference Room 229

I am writing in support of SB 122.

My name is David Kern. I have been a naturopathic physician in Hawaii since 1985. I am president of the Hawaii Society of Naturopathic Physicians. In 2001, I was admitted to the staff of Maui Memorial Medical Center, becoming the first naturopathic physician in Hawaii admitted to a medical staff of a state hospital.

Since 1927 naturopathic physicians have served the people of Hawaii with distinction. As naturopathic medicine has evolved and naturopathic medical education has expanded, the role of naturopathic physicians as primary care physicians has grown. As experts in preventative medicine and wellness care, people throughout the Islands seek the expertise and professionalism of the naturopathic doctor. For many who seek a more holistic and more natural approach to health care, an approach in which the patient is an integral part of the healing process, people too often are confronted with the choice of having to go to a doctor their insurance will cover or follow their desire to be proactive by stepping outside the restriction and prejudice of medical coverage, to seek out a naturopathic physician. For some, they can afford to pay out of pocket, at least for a while. For others, it can be a struggle to pay out of pocket for the doctor they feel may be able to help them the most.

Given the comparable medical school hours that naturopathic physicians receive to medical doctors with the additional expertise naturopathic physicians offer in preventative and nutritional medicine, people of Hawaii should not be forced into the conflict of whether they can afford the out-of-pocket cost of going to a fully trained, competent, licensed primary care naturopathic physician or to one solely because their insurance will cover the cost. The inequality in coverage by insurance carriers only places a greater burden on our health care system and on the people of Hawaii.

In addition, with the progress we've made by including doctors of alternative medicine in medical centers like Maui Memorial Medical Center and North Hawaii Hospital, it is an irony that, though naturopathic doctors can see patients, patients can not pay for care or consultation through their insurance commensurate with payment to medical doctors.

Mahalo for supporting SB 122 and insurance equality for naturopathic physicians and for the people of Hawaii.

From: Caroline Sakai [carolinesakai@gmail.com]
Sent: Tuesday, February 01, 2011 11:09 PM
To: CPN Testimony
Subject: SB122--please support

Please support SB122 and the hearing information:

DATE: Thursday, February 3, 2011
TIME: 9:30 a.m.
PLACE: Conference Room 229
State Capitol 415 South Beretania Street

THANK YOU!!!!
Caroline Sakai

Caroline E. Sakai, PhD
Thought Field Therapy Inc.
1300 Pali Hwy. #204
Honolulu, Hawaii 96813
Website: www.tftcenter.com
Email: carolinesakai@gmail.com
Phone/Fax: (808)536-6868
Cell: (808)753-5797

From: Barbara Moore [dfly@dragonflyranch.com]
Sent: Tuesday, February 01, 2011 10:08 PM
To: CPN Testimony
Subject: In support of SB 122
Attachments: image.jpg

To Whom It May Concern:

As a 66 year old woman who is health conscious and in top condition, I will testify to my use of naturopaths, acupuncturists, massage therapists, homoeopathists, along with eating healthy, organic food and doing exercise--has kept me from needing or using medications, operations, or hospital stays. Encouraging the natural approach to maintaining health will save the insurance companies and state great expense.

I urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Sincerely,

Barbara Moore

--

*"In the Sweetness of Friendship,
let there be Laughter
and the Sharing of Pleasures "*
Khalil Gibran

Barbara Ann Kenonilani Moore
President of Big Island Health and Wellness Alliance
soul proprietor of Dragonfly Ranch: HEALING ARTS CENTER
Voted #1 B&B in West Hawaii by readers of West Hawaii Today daily paper

(808)328-2159

<http://dragonflyranch.com>

where Aloha abounds
72 degrees and sunny on Big Island's Kona Coast



From: George Leung [liangziqian@gmail.com]
Sent: Tuesday, February 01, 2011 11:53 PM
To: CPN Testimony
Subject: In support of SB122

To Whom It May Concern:

I am writing to voice my support of SB122 (hearing on Thursday, February 3, 2011, 9:30am, conference room 229 State Capitol 415 South Beretania Street) as someone who personally has benefited from excellent naturopathic care in Hawaii. Individuals ought to be able to choose naturopathic medicine for their health needs in Hawaii and health insurance coverage should reflect and support this freedom of choice. Naturopathic doctors constitute an invaluable asset to Hawaii's pool of health care professionals, and it is about time that they are recognized as such with equal insurance coverage.

Thank you,

George Leung
Honolulu, HI

From: Holly Boulay [hollyboo_@hotmail.com]
Sent: Wednesday, February 02, 2011 12:03 AM
To: CPN Testimony
Subject: SB122 Bill

To Whom It May Concern:

I am writing in support of the SB122 bill that will be decided on Thursday. I have become aware of the holistic options that I have as a patient while living in Hawaii. Since living here, I have been diagnosed with a rare illness that limits the amount of medications I can take due to the way they are metabolized. Since receiving Natural Treatments I have been in better health, able to go to work (when I thought I would never get off of medical leave or be on disability), and been a happier and healthier person all around. I hope that this coverage will allow other patients to gain care for their ailments, as I did. I had a good income that allowed me to pay out of my pocket for my care. Other patients who do not have the financial backing that I had will not be able to afford this treatment without it being covered. Please give them the chance to believe that they can get better!

Aloha,
Holly Boulay



From: Christine ALevizo [alevizosc@yahoo.com]
Sent: Wednesday, February 02, 2011 9:20 AM
To: CPN Testimony
Subject: SB122: February 3, 2011 9:30 am

In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.

Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.

Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.

Please I urge you to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Christine Alevizos
Hawaii resident

From: Lesley Morical [lesley.morical@bastyr.edu]
Sent: Wednesday, February 02, 2011 8:06 AM
To: CPN Testimony
Subject: RE: SB122 Feb 3 at 9 a.m.

To Whom it May Concern,

Over the years I have spoken to patients who have avoided coming in for preventive care because, for whatever reasons, they preferred to see a natural health practitioner and their insurance did not cover naturopathic doctors. In a few cases, this resulted in medical problems that could have been less severe or avoided altogether if they had been diagnosed earlier on routine screening. Some people who are covered by insurance have shared their ideas and hopes about more natural treatment with their conventionally-minded doctors, who were unable to provide the type of care they desired. As a result, some patients choose to avoid doctors altogether until a serious medical problem crops up.

This is not an issue of taking patients away from medical doctors. Rather, it addresses the needs of people in the community who prefer a more natural approach to healthcare and consequently avoid consulting with any practitioner at all for financial reasons, despite having insurance coverage.

Thank you for your attention to this issue.

Dr. Lesley Kuramoto
Licensed naturopathic physician, State of Hawaii

From: Jan Cook [jancook@aloha.com]
Sent: Wednesday, February 02, 2011 9:06 AM
To: CPN Testimony
Subject: Please support SB122

INSURANCE COVERAGE FOR NATUROPATHIC MEDICINE

Please support this legislation.

From: Dara Thompson [drdarathompson@yahoo.com]
Sent: Wednesday, February 02, 2011 8:34 AM
To: CPN Testimony
Subject: regarding SB 122

COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

Senator Rosalyn H. Baker, Chair
Senator Brian T. Taniguchi, Vice Chair

Date: Thursday, February 3rd
Time: 9:30 A.M.
Subject: SB 122

Dear Senators,

I am a naturopathic physician. I have been practicing in Hilo, HI for the past 8 years. Hilo has a critical shortage of primary care providers. Each week I receive calls from desperate people who are unable to find a primary care doctor. The local community health clinics, Bay Clinics, have a 1-2 month waiting period for new patients and even these visits may not be available. People resort to using urgent care and emergency department visits for conditions that could easily be addressed with a standard office visit. Hawaii needs to utilize all of its primary care physicians.

Naturopathic medicine is safe and cost effective. Naturopathic physicians emphasize lifestyle changes over pharmaceutical interventions leading to lower costs and less risk of side effects. With increasing levels of obesity, type II diabetes, and cardiovascular disease, naturopathic services are not a luxury for Hawaii's population; they are a necessity. Many people are unable to afford healthcare without insurance coverage. These people deserve the choice to use Naturopathic services.

Please support SB 122 and protect the health of Hawaiian citizens.

Sincerely,

Dara Thompson N.D.

319 Wailuku Dr.

Hilo, HI 97620

From: Michelle Walter [Michelle.Walter@bastyr.edu]
Sent: Wednesday, February 02, 2011 9:47 AM
To: CPN Testimony
Subject: Committee on Commerce and Consumer Protection SB122: February 3, 2011, 9:30am

Dear Committee Members:

Naturopathic Medicine is an affordable and healthy medical care option. It is considered as primary care but with limited coverage via insurance companies. Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands. Please urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. The good news is that workers compensation and motor vehicle personal injury cases allow for naturopathic care.

Many repeated efforts have been made to garner interest by the insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so. The members of these health plans have not been offered the option of coverage for naturopathic medicine; they have been denied the ability to choose a coverage option that is affordable. The time has come to rectify this inequity through legislation.

In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists. Residency programs for NDs are ever evolving and now there are many offerings for recent graduates.

Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.

Thanks for your thoughtful consideration and action on this matter. I look forward to reviewing the testimony of Dr. Strong and Dr. Traub at the hearing on Thursday.

Kind regards,

Michelle M. Walter
ND candidate 2012 - Bastyr University (and hopefully a future Hawaii resident)

We must combine the toughness of the serpent and the softness of the dove, a tough mind and a tender heart.
Martin Luther King, Jr., Strength to Love, 1963.

From: Jeannette Dilly-Leas [JDilly-Leas@familyprogramshi.org]
Sent: Wednesday, February 02, 2011 8:46 AM
To: CPN Testimony
Subject: Insurance Coverage for Naturopathic Medicine

INSURANCE COVERAGE FOR NATUROPATHIC MEDICINE.

Jeannette Dilly-Leas
Administrative Assistant
Resource Families Support Services
Family Programs Hawaii
250 Vineyard Street, Honolulu, HI 96813
jdilly-leas@familyprogramshi.org
Phone: (808) 521-9531 ext. 300
Fax: (808) 533-1018

To:

Committee on Commerce and Consumer Protection SB122: February 3, 2011, 9:30am.

From:

Henry Yale Banquer
PO Box 807
Volcano, Hawaii 96785
01 February 2011

Subject:

Naturopathic medicine to be covered by health care insurance in Hawaii (SB122)

Facts:

Naturopathic medicine has evolved to be comparable in breadth and scope of medical doctors and osteopaths, The educational requirements exceed that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.

Naturopathic medicine is a proven, cost-effective type of health care that can replace more expensive care, providing a cost savings both short and long term through its focus on wellness, prevention, and the excessive use of expensive medications and procedures unless specifically required.

Access to primary health care providers is critically limited in Hawaii, particularly on the neighbor islands and naturopathic medicine has been practiced for years by our native and immigrant population even though conventional western medicine has become more readily available or provided as part of employment.

Personal experience / views:

I have been under the care of a primary health care provider until recently for heart issues. The root cause of these problems is historic and had my primary care physician(s) covered by my employers health care insurer taken into consideration my diet, life style, working conditions and early treatment I would not have as many medical issues to deal with today.

Presently I am seeing, at my own cost, a naturopath and besides the quality medical treatment I am being provided I feel involved and understand what is being recommended and why. Ultimately it is all perception and if the patient is satisfied medically and emotionally then that is the main goal. If the treatments are provided by state certified medical practitioners (Naturopaths) providing quality treatment for the same or less cost, then I believe Naturopathic medical practitioners should be reimbursed by the insurance companies to the same level as those providing conventional western medicine in Hawaii. The same regulations and standards governing the medical industry and insurance companies needs to be extended to Naturopaths.

Insurance companies and conventional western medicine seem to want to exclude any type of what they term as alternative medicine. If we look at the rest of the world the use of non western medical treatments is higher than what we term as conventional western medicine which seems more focused on the cure as opposed to the prevention. These populations have good health, long lives and a quality of life. Maybe the full picture of health is being overlooked by the western main stream medical community and the industries they support such as pharmaceutical companies, medical supply companies and the insurance companies that pay for these industries. Health care supported by the insurance companies need not provide expensive treatments in all cases, but take a proactive preventative holistic approach, practiced by Naturopathic medical practitioners. Unless profit is the main motivation why would the insurance companies, doctors, pharmaceutical companies and support industries try to exclude naturopathic medicine. The focus should be on a healthy population primarily secondarily doing this cost effectively and giving the individual the right to decide on the type of practitioner best for them without having to worry about whether their insurance provider will cover them..

Finally when I look at the mortality statistics and see age and ethnic groups in Hawaii who are healthy and have a good quality of life I consider many of these people were immigrants who brought with them their homeland naturopathic, wholistic medical treatments and are living proof there are effective alternative medical treatments that currently the insurance companies, doing business in Hawaii are not willing to accept or reimburse.

Conclusion:

I urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.



H.Y. Banquer

Hi,

My primary care physician for the last 20 years has been a naturopathic doctor, whether the bill was paid for by insurance or my cash. Currently I have HMAA which pays mostly for my visits. I think the state should pass the bill to make Naturopathic doctors covered by all health care insurers. I believe in preventive health maintenance, rather than waiting for the stroke, heart attack, or cancer to catch up with me. I'd rather take preventive steps thru using the advice and treatments that my naturopath doctor prescribes for me than have all the surgeries, and heavy medicines that are needed after a major health crisis occurs.

Sincerely

Daniel Starsong

72-4019 Mamalahoa Hwy

Kailua-Kona HI 96740

808-989-0993

To whom this may concern:

Although considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. Workers compensation and motor vehicle personal injury cases allow for naturopathic care. However, despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.

Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.

Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.

Please urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Erica J Joseph
ND, LAc Candidate 2014

Re: SB122 Relating to Naturopathic Physicians

Committee on Commerce and Consumer Protection Hearing

DATE: Thursday, February 3, 2011

TIME: 9:00 a.m.

PLACE: Conference Room 229

Chair Baker, Vice Chair Tanaguchi and members of the committee:

I am writing in **support of a revised version of SB122**, as follows. Please **amend the language to reflect an option for inclusion of non-participating providers and reimbursement schedules which are equivalent to those of a primary care medical doctor.**

Patients deserve to choose a licensed health care provider that reflects their approach to wellness and can provide quality care. Ten years ago in Colorado I practiced in an environment where this was offered. Naturopathic medical care was part of the coverage provided by an insurance program established by the two largest employers in the area, the local hospital and the ski corporation with other businesses and individuals given the opportunity to participate as well. I provided care to a wide variety of individuals, including local medical doctors and nurses. The program continued after my departure. The citizens of Hawaii deserve this choice as well.

Thank you for considering my testimony.

Sincerely,

Kevin Gibson ND, LAc, MS

Pacific Integrative Medicine LLC

1481 S. King St. Suite 501

Honolulu HI, 96814

808-955-9556

Background:

I was born and raised in Hawaii, but worked in the mainland for 8 years. During that time I found that Naturopathic medicine worked best for our family and found recovery time faster and more effective. Although considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. In the state of Washington where I lived, Naturopathic medicine was widely used and universal for primary care. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. Workers compensation and motor vehicle personal injury cases allow for naturopathic care. However, despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

Facts:

- In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.
- Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.
- Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands. I have had Naturopathic physicians in the past and would very much like to go that route again, but I cannot at this time due to the lack of insurance coverage for this wonderful type of medicine.

Conclusion:

Please urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

With Best Regards,

Jan Haraguchi-Abundo

Testimony for SB122:

Background:

Although considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. Workers compensation and motor vehicle personal injury cases allow for naturopathic care. However, despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

Facts:

- In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.
- Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.
- Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.

As a satisfied patient of a Naturopathic doctor, I strongly urge you to support SB122. I have had to pay out-of-pocket for my preferred ND, even though I have insurance coverage. I feel I should be able to choose an ND for my care, and that insurance coverage should be extended to these providers. Thank you for your consideration of this legislation.

Jessica Schweig

30 Halaulani Place

Hilo, HI 96720

SB122 Feb 3, 2011 9:00am

Bill SB122 requires insurers, mutual benefit societies, fraternal benefit societies, and health maintenance organizations to provide coverage for health care services provided by a naturopathic physician. Health insurance means insuring health. It doesn't make any sense to exclude naturopathic physicians from the benefits that any other physician receives. People who have insurance should be given the choice to which path to health they may take when standard western medicine isn't effective. Many people in Hawaii can't afford to get any help outside of their insurance restrictions, and they shouldn't have to be limited to a very rigid, pharmaceutically biased route of western medicine.

Studies show that naturopathic medicine is effective and beneficial, with fewer side effects to standard western medicine. In the long run, it would be much more cost effective to everyone (the state, the employers, the patients, the naturopaths) to insure a modality of medicine that improves the health of a patient often significantly more than that of western medicine. There would be less disability claims paid by the state, there would be less hours of work lost due to poor health of an employee, and productivity would increase due to the overall well-being that naturopathic medicine provides.

Please consider this bill for the health of the people of Hawaii.

Thank You
Jennifer Walters

I am very much an advocate of Naturopathic medicine. I and my family have found it to be the ONLY thing that works and actually cures diseases instead of merely putting band aids on the symptoms.

Naturopathic medicine could be the very thing that helps our country get out of the gigantic medical debt we are facing. There are way too many prescription drugs that are being too easily handed out to people that are only making them sicker.

I have talked to insurance companies before and told them it would be much cheaper to pay for naturopathic medicine that would actually cure people.

I realize that naturopathic medicine costs would probably be raised if insurance covered it --just like allopathic medicine has but it would be worth it to get more people to give it a chance and see that the results are astounding.

The workforce would be much healthier and the drivers would be more focused without prescription drugs. It would save the State and country all around.

Sincerely

Barbara Grosshouser

16-2035 Jewel Drive
PahoaHI 96778

Testimony for CPN 2/3/2011 9:00:00 AM SB122
Conference room: 229
Testifier position: oppose
Testifier will be present: No
Submitted by: Stephen Kemble, MD
Organization: Individual
Address: 1950 Mott-Smith Dr Honolulu, HI 96822
Phone: 537-2665
E-mail: sbkemble@lava.net
Submitted on: 2/2/2011

Comments:

In my experience, about half of health care is not straightforward. Many patients have atypical symptoms and don't fit the classic "textbook" picture of a diagnosis, and often the diagnosis is unclear. Many have multiple, interacting conditions. Many have side effects to medications, or symptoms that could be side effects, or maybe coincidence, or maybe a new independent condition. Many have drug interactions. Many have symptoms that are complicated by psychosocial factors. Drugs are distributed throughout the entire body, and may cause side effects or allergic reactions affecting any organ system. A prescribing practitioner must be able to sort these things out, prioritize them, and weight their significance in order to make informed decisions about prescribing medications and in order to appropriately manage side effects and complications.

None of these things can be safely and appropriately taught by reading a textbook or from classroom derived knowledge. Due to the complexity of real-world health care, in many cases prescription of medications cannot be done safely by simply applying standardized recommendations, guidelines, or "best practices" Safe and appropriate prescription of medications requires extensive training that includes supervised clinical experience in the decision making role, as is provided in medical school and specialty residency training.

Non-medical practitioners such as pharmacists and psychologists do not receive this kind of training, and if it were added to their normal training it would have to approximate medical school and residency. The training provided in schools of naturopathy is even less appropriate to safe prescription of drugs and pharmaceuticals. If we need more doctors, and if individuals who started their training in pharmacy school or psychology graduate school want to be doctors, then we should train them as doctors and send them to medical school.

The reasons we have access to care problems are in large part related to the escalation in administrative complexity and cost for the practice of medicine, and this is especially true for shortage primary care specialties and psychiatry. For high-risk specialties such as obstetrics, orthopedic surgery, and neurosurgery, malpractice costs are also a significant factor in access to care problems. These problems have also been compounded by changes in the way the State of Hawaii administers Medicaid. These problems will require constructive and creative improvements in how we finance and organize health care, and will not be solved simply by giving prescriptive privileges to unqualified and inappropriately trained disciplines like pharmacy, psychology, and naturopathy.

The legislature is responsible to the citizens of Hawaii to ensure that the health care they receive is provided by appropriately trained and qualified practitioners, and not by those with inappropriate training and qualifications. This is a matter that should be determined by appropriate training, not by "effective lobbying" This is what consumer protection is all about.

Darrow M. Hand, N.D.
1413 Ward Avenue, Honolulu, HI 96822

Committee on Commerce & Consumer Protection,
Hearing scheduled for Thurs., Feb. 3, 2011 at 9:30 am in Rom 229
SB 122 - Strong Support

Aloha Chair Senator Baker, Vice Chair Senator Taniguchi and other Committee Members:

I am Dr. Darrow Hand, a licensed naturopathic physician, practicing in the State of Hawai'i. I am writing to strongly urge your support of SB 122 relating to insurance.

I have had the privilege to help patients recover from injuries suffered in car accidents in which their insurance reimbursed for my services. My patients were glad to have the choice to see me, knowing that naturopathic treatment is covered by Hawai'i auto policies.

Some patients may want to choose a naturopathic physician as their primary care physician, but cannot because their insurance carrier doesn't cover our services in Hawai'i. HMSA, Kaiser and UHA do not reimburse for naturopathic care. HMAA does reimburse, but limits the type of services and coverage amounts. For example their maximum reimbursement is less than the auto policies would reimburse a naturopath for even a short "typical 10 minute" visit (CPT Code 99212 - \$50.31), and they do not cover for manual therapy (CPT Code 97140).

When patients need lab tests, I will often recommend they see their medical doctors if they have one so that the tests will be covered by insurance. This seems like an unnecessary delay for patients in getting quality care.

Washington State mandates coverage for all licensed health care providers. A study published in the journal Cancer (2004) found out of 7,915 Washington claimants diagnosed with cancer, 318 (4%) made a claim for naturopathic treatment. The study concluded that the cost was modest compared to conventional care charges.

If naturopathic care is covered by insurance carriers, then it likely will not significantly effect premium costs, and may decrease billed amounts. In 1989, the Legislative Auditor of the State of Hawai'i contracted the Wyatt Company for actuarial services, which surveyed 24 underwriters of indemnity medical plans. Wyatt found that eight carriers added no premium costs to individual or group plans, two carriers added \$0.01 for individuals, \$0.03 for families and added nothing for group coverage. Wyatt reported: "some carriers feel plans that include naturopathic services will save money. Naturopathic physicians typically charge the same for office visits as do other physicians in general practice. The treatments they use are less costly than those that might be recommended or prescribed by medical doctors, and many treatments have no direct costs attached to them." (Report #89-25, Dec.'89.)

Thank you for the opportunity to testify

Sincerely,
Darrow M. Hand, ND

Testimony for SB122: February 03, 2011, 9.30am:

I am writing this testimony in support of SB122.

As a person using naturopathic medicine I want to be covered under a health insurance plan.

I have been a patient of a naturopathic physician in the last 2 years or so. Before that I was a patient of "mainstream" physicians for the longest time possible. Under the care of my naturopathic physician, a certain chronic medical condition of mine has improved significantly. My plan of care focuses on (but not confined to) limiting foods that prove inflammatory and thus worsen my condition. I did not use conventionally prescribed drugs or medication that under previous "mainstream" plans of care did not improve my condition at all. My naturopathic plan of care has worked and is still working for me. It is also a cost effective health care. I do not want to change my naturopathic plan of care.

I live on the Big Island where there is a major shortage of primary care physicians. Naturopathic physicians provide important primary care for patients; enlarge the pool of providers that patients can choose from and most importantly help meet the shortage of primary care physicians on this island. It only makes sense for naturopathic medicine to be included in health insurance plans.

I believe that naturopathic medicine needs to be covered under any health insurance plan because it is a holistic approach to health and focuses on prevention and wellness in the short and long term. Surely **prevention is better than cure** and surely this is the primary goal of any good and effective health care.

In conclusion, I strongly urge the Committee on Commerce and Consumer Protection to support SB122 and rectify the current inequity with respect to insurance coverage for naturopathic medicine.

Aziani Ismail
PO Box 807
Volcano, HI 96785
email: aziani.ismail@gmail.com

Dear Committee,

I urge you to support SB122 to correct the inequity that currently exists in regard to insurance coverage for naturopathic medicine.

My wife and I have both seen Dr. Jason Y. Uchida, N.D. from time to time for care and have paid out of pocket because the visits are not covered by insurance.

Although considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. Workers compensation and motor vehicle personal injury cases allow for naturopathic care. However, despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

- In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.
- Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.
- Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.

Sincerely,
Steve Alevizos
3563A Maunalei Ave
Honolulu, HI 96816
739-5288

Memorandum of Record

February 2, 2011

To: Senator R. Baker, Chair, CPN

From: Stephen Wehrman

Re: SB 122 Naturopathic Physicians

I am writing to support insurance reimbursement for naturopathic physicians (ND) in Hawaii. I am an individual who has received care from an ND for the past four years. The care I received was instrumental in my recovery and ability to return to work after spinal surgery yet it was not covered by my insurance. The combined cost of therapy, medications, treatments, and equipment has taken all of my savings and much of my retirement funds as well. It was worth it because I was able to return to my 35-year career training Respiratory Therapists, Nurses, and Paramedics. Unfortunately, I was struck by a careless driver and much of my rehabilitation was undone due to injury to my spine and neck. Now I am unable to work and can no longer afford the therapy I need or the rehabilitation. My Medical Doctors have had to place me on multiple medications that leave me essentially unable to drive or work in the healthcare setting.

The real cost of devastating medical illness can be clearly seen in my situation. The care I received from the Naturopathic Doctor enabled me to return to work for four years. During that time I paid taxes, purchased goods and donated funds to a number of charities, and sponsored scholarships at the college. I paid for medical insurance, a home, and helped my son get a career in Respiratory Therapy as well.

I am now disabled, applying for social security, and will move from productive member of society to "burden on the taxpayers". I can no longer do my volunteer work at the American Lung Association or assist my elderly parents. I am dependent on powerful prescription drugs that bring serious side effects. I don't have any choice. I can't afford naturopathic care or prescriptions because they aren't covered by insurance. My health providers that are covered by insurance have done all they can do to improve my condition, so I have no choice but to be fully disabled and stop working.

I am not the only one in this situation. My mother has multiple sclerosis. Two years ago she became very ill and her weight fell to less than 90 pounds. She developed a severe pneumonia. Her pulmonologist and I were able to save her from the lung infection, but she failed to thrive developed heart problems on top of the lung disease. Specialists were unable to stop her weight loss and weakness. My ND went to her apartment at the retirement home and treated her there at home. She has regained her strength and is able to sew and enjoy her life again. I paid for the doctor's bills because my mom is on disability. I believe my mother and I both are alive today because of the care we received from our naturopathic doctor. We were fortunate that I had a good job and could afford the care. In the near future, neither she nor I will be able to continue to see our doctor due to the cost!

I strongly urge you to support SB122. It will strengthen our health care network and improve care to chronically ill and homebound patients as well as enable individuals such as myself to remain productive citizens. I have worked in the traditional medical system for more than 35 years, and it works very well in treating acute illness. Now we have many people with chronic illness, that is best cared for with an integrated approach that embraces all physicians, not just medical doctors. I want my health insurance provider to offer me the choice of where I receive care or to offer me the care I need, and what has helped me the most is naturopathic medicine complemented by my traditional doctors working as a team to help me. Other states have already moved toward integrated medicine. Hawaii should do the same. Thank you for your consideration.

To whom it may concern,

I would like to voice my support for bill SB122 that will mandate naturopaths to be an included option in health care plans in the state of Hawaii. I believe, to all of our disadvantage, that not including alternative/natural therapies to all health care plans is a disservice to people who need care. I believe it is a health insurance company's obligation to offer as many options for treatment as is possible. The ultimate choice of which therapy is best should be left up to the patient as different therapies and medicines are more effective for different complaints. It's unfortunate that a lot of alternative medicine is deemed unworthy of being fit for an insurance plan. There are millions of people out there with hundreds of different ailments, and to assume that one medicine suffices to best treat them all is nothing short of ignorance and arrogance. People deserve to know all of their options and to have the choice to decide what will work best for them.

In the same light, naturopaths who would be added to insurance coverage plans deserve to be compensated fairly for their knowledge and skills just like any other practitioner of medicine. If the bottom line of a health insurance company is to make sure the health of its members is the priority, then the passage of this bill is a 'no-brainer'. I would like nothing more than to see an insurance company step up and take the lead in an effort to show people that their health is, in fact, the top priority. We have yet to see a company that looks like this.

Thank you,

Brandon Flewelling

My Mother, Anna Fetzner, has been treated by a Naturopathic Doctor with AMAZING results. She was able to cut back on her medications and started losing weight and feeling fabulous! Sadly, because her insurance would not cover the costs of a Naturopathic Doctor, she had to pay "out of pocket" for these appointments. The supplements and herbs that were prescribed were also NOT covered by insurance, and again, had to be paid out of pocket. I believe my Mother has since discontinued the supplements and herbs, because she cannot afford them. Her health has declined as a result. This is a tragedy and a travesty.

Although considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture.

Workers compensation and motor vehicle personal injury cases allow for naturopathic care.

However, despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so.

This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

- In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.
- Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.
- Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.

I strongly urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Mahalo nui loa/Thank you very much for your time and consideration!

Aloha,
Diana Kelley, MA, HBCE, HBPLC, PP

PMB 276
200 Kanoelehua Ave
Hilo, HI 96720

Support for SB 122

DATE: Thursday, February 3, 2011

TIME: 9:00 a.m.

PLACE: Conference Room 229

State Capitol 415 South Beretania Street

Aloha Senators and Representatives,

I write to urge your support of SB122.

I have been a licensed naturopathic physician practicing in Hawaii since 1998. I care for men, women and children, assisting them with both acute and chronic health problems. My patients come from all walks of life, but one of the things they all must have in common- at this point in time- is the ability to pay out of pocket for my services. In this time of economic hardship, most Hawaii residents cannot afford to see me as their physician, even though my rates are very fair.

Patients that have come to see me for many years, in fact, have needed to recently discontinue care because they can no longer afford it.

Naturopathic physicians are trained to serve as primary care physicians and are currently underutilized in Hawaii due to the issue of lack of insurance parity. The physician shortage, particularly on the Big Island, can be partially very successfully addressed by including licensed NDs in all insurance plans-- with just and fair compensation for the work.

Although considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. Workers compensation and motor vehicle personal injury cases allow for naturopathic care. However, despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

In the past forty years, the stature of naturopathic medical education has evolved to be comparable in breadth and scope of medical doctors and osteopaths, and exceeds that of nurse practitioners, physician's assistants, chiropractic, acupuncturists and massage therapists.

Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.

Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.

Please urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

Thank you very much.

Dr. Michelle Suber
www.drnichellesuber.com

Ha'ina Cottage
65-1235 A Opelo Road #5
Kamuela, HI 96743
808.887.1210

Aloha

I'm writing in support of SB 122, which mandates coverage for naturopathic medicine in all insurance plans in Hawaii.

We live in Hamakua on the Big Island. Our six year old adopted daughter has a mental illness. We are currently receiving support from a counselor, our school, and the department of health. We greatly appreciate all the public support we have received. Our daughter is a Quest patient.

Because her condition is complicated and we want to minimize the amount of heavy medication she takes (risperdol), we are also having her treated by a naturopath. This treatment is not covered by our health insurance. The lab testing alone, which has been helpful in diagnosing and treating our daughter in conjunction with our psychiatrist's input, was expensive. We have paid for all the testing, treatment, and remedies out of pocket.

It would be very helpful for Hawaii's families to have naturopathic care be supported by insurance. We only want what's best, healthiest for our daughter and Hawaii's keiki. Some of the heavy med prescribed for adults are just not suitable for keiki.

Thank you for your consideration.

Sam Baker

Testimony for CPN 2/3/2011 9:00:00 AM SB122

Conference room: 229

Testifier position: support

Testifier will be present: No

Submitted by: Aya Nakajima

Organization: Individual

Address:

Phone:

E-mail: missaya@gmail.com

Submitted on: 2/2/2011

Comments:

Although considered primary care, naturopathic medicine has been excluded for many years in the health care insurance plans in Hawaii. Currently, only HMAA offers such a benefit, and it is limited to \$500 of services annually with that benefit shared with chiropractic and acupuncture. Workers compensation and motor vehicle personal injury cases allow for naturopathic care. However, despite repeated efforts to interest the other insurers in Hawaii, namely HMSA, Kaiser, and UHA, to provide coverage for naturopathic medicine, they have not acted to do so. This is unfair to the members of these health plans, and does not make sense. The time has come to rectify this inequity through legislation.

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Naturopathic medicine is not an add-on service to insurance plans. It is a cost-effective type of health care that can replace more expensive care and provide for cost savings in both the short term and long term through its focus on wellness, prevention, and the limited use of expensive medications and procedures.

Access to primary care providers is critically limited in Hawaii, particularly on the neighbor islands.

Please urge the committee members to support SB122 to correct the inequity that currently exists in regards to insurance coverage for naturopathic medicine.

*Sincerely,
Jennifer Fourmy
27-820 Kaieie Road
Papaikou, HI 96781*

DATE: Thursday, February 3, 2011
TIME: 9:00 a.m.
PLACE: Conference Room 229
State Capitol 415 South Beretania Street

Aloha,

I am writing today to urge and encourage the passage of this Bill, SB122.

For many years we have been hoping our Legislature would pass a measure that would allow us to seek the care and services of Naturopathic Physicians in Hawaii, and be able to use our insurance benefits to do so.

Currently, I pay almost \$500.00 per month for my health insurance, and that is just for myself alone! My preference would be to consult a Naturopathic Physician, however, at this time, my health insurance will not cover such a visit so I must pay for it myself, on top of my monthly premiums!

It is well known that we have a shortage of Physicians at this time. It is also well known that doctors are turning away new patients every day and folks are finding it more and more difficult to find one who WILL take them!

Another fact is that most doctors write tons of costly prescriptions, (many will interact causing untold reactions and complications), which also contribute, in part, to causing my premiums to rise EVERY single year!

It should make sense to an insurance company's "bottom line" that by allowing their insured to seek Naturopathic care, they would cut down considerably on these outrageous costs! This savings would help all health care maintenance organizations and their subscribers as well.

I am asking for a choice and I am sincerely hoping that SB122 will pass unanimously! I feel certain that it would be a "win win" for all of Hawaii!

With great appreciation,

Gwen Herrington
2410 Kaiwika Road
Hilo, HI 96720

808 935 2032

Date: Feb. 3, 2011

Time: 9:00am

Re: SB122

Dear Sir or Madam,

Please support measure SB122. Naturopaths should be respected as a primary care physicians. I personally have had great success working with a naturopath many times. My son was able to avoid surgery to put tubes into his eardrums by following the treatments given to him by a naturopath.

Insurance should recognize naturopathy as a valuable health care option.

Sincerely,

Julia Simmons

P.O. Box 6391

Kamuela, HI

Aloha Committee On Commerce and Consumer Protection,

We are writing to request your support in the passage of SB122, which mandates coverage for naturopathic medicine in all insurance plans in Hawaii.

My husband and I retired to Hawaii in 2002 from Alaska government service. Our insurance in Alaska covered Naturopaths, state law requires insurance coverage. Our Alaska retiree insurance, administered by Wells Fargo, covers Naturopaths in Hawaii. Both of us have greatly benefited from this coverage.

I am a 3 time breast cancer survivor. The help I have received from my Naturopath dealing with treatments and side effects has been priceless. My current oncologist works with my Naturopath. The holistic approach and understanding nutrition are life savers.

My husband's past 2 primary physicians were not able to help him with high glucose or high cholesterol except to recommend prescription drugs. His Naturopath in Alaska helped him with life style choices and dealing with other problems. His current Naturopath was able to work with him to make an even bigger difference ... his glucose and cholesterol are now normal. Current allopathic doctors do not have the holistic and nutritional training plus they have the insurance restrictions on their time ... it certainly feels like 8 minutes now.

From our experience of the benefits of insurance coverage for Naturopaths, we certainly recommend it be available for all Hawaiians.

Sincerely,
Gail W Jackson & William B Simonsma
68-1907 Lina Poepoe St
Waikoloa, HI 96738