

**SB964**

**TESTIMONY**



NEIL ABERCROMBIE  
GOVERNOR

SHAN S. TSUTSUI  
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  
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KEALI'I S. LOPEZ  
DIRECTOR

JO ANN M. UCHIDA TAKEUCHI  
DEPUTY DIRECTOR

TO THE SENATE COMMITTEE ON HEALTH  
TWENTY-SEVENTH LEGISLATURE  
Regular Session of 2013

Monday, February 4, 2013  
1:15 p.m.

**WRITTEN TESTIMONY ONLY**

**TESTIMONY ON SENATE BILL NO. 964 – RELATING TO DENTAL SERVICES.**

TO THE HONORABLE JOSH GREEN, CHAIR, AND MEMBERS OF THE COMMITTEE:

My name is Gordon Ito, State Insurance Commissioner (“Commissioner”), testifying on behalf of the Department of Commerce and Consumer Affairs (“Department”). The Department takes no position on the bill and offers the following comments.

The purpose of this bill is to add a new section to Hawaii Revised Statutes (“HRS”) chapters 432:1, 432D, and 448D, prohibiting mutual benefit societies, health maintenance organizations, and dental service organizations, respectively, from requiring participating dentists to accept fees set by the plan for non-covered services. A violation of this provision is deemed a violation of HRS § 480-2, the statute governing unfair methods of competition and unfair or deceptive acts or practices.

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

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

LATE

The Twenty-Seventh Legislature  
Regular Session of 2013

THE SENATE

Committee on Health

Senator Josh Green, M.D., Chair

Senator Rosalyn H. Baker, Vice Chair

State Capitol, Conference Room 229  
Monday, February 4, 2013; 1:15 p.m.

**STATEMENT OF THE ILWU LOCAL 142 ON S.B. 964  
RELATING TO DENTAL SERVICES**

The ILWU Local 142 opposes S.B. 964, which prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to provide services for a set fee unless they are covered services.

We understand this issue is being raised in response to a contractual requirement by Hawaii Dental Service that its participating dentists agree to set fees for all services, including those not covered by an HDS plan. Participating dentists may balk at this, but we believe it is fair for several reasons.

First, participating dentists benefit by being paid directly by the dental plan. This assures the dentists are paid promptly and minimizes collection from patients.

Second, predictable fees for covered services offer patients an incentive to use participating dentists. Patients have the benefit of having their out-of-pocket costs capped, and participating dentists can increase their patient load.

Third, when fees for non-covered services are also capped, patients who need those services will be more likely to request those services, providing more business to participating dentists.

The current practice appears to be a win-win situation for both participating dentists and patients. We can see no reason to legislate any changes.

The ILWU respectfully requests that S.B. 964 be held. Thank you for considering our views and concerns.

**From:** [teruyadt@att.net](mailto:teruyadt@att.net)  
**To:** [HTHTestimony](#)  
**Cc:** [teruyadt@att.net](mailto:teruyadt@att.net)  
**Subject:** Testimony in support of SB964 NCS  
**Date:** Friday, February 01, 2013 11:01:57 AM

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The Senate Committee on Health

Friday February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of SB 964

RELATING TO DENTAL SERVICES. Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to provide services for a set fee unless they are covered services.

Senator Josh Green, M.D., Chair; Senator Rosalyn H Baker, Vice Chair; honored members of the Senate Committee on Health,

Thank you for the opportunity to testify in support of Senate Bill 964 which would prevent third party payors from imposing payment limits on non-covered dental services.

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

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

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

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

Thank you for the opportunity to present this testimony in favor of SB 964.

Darrell T Teruya, DDS

Former president (2008), Hawai'i Dental Association

# HDS

**Hawaii Dental Service**

February 1, 2013

TO: SENATE COMMITTEE ON HEALTH  
Senator Josh Green, Chair  
Senator Rosalyn Baker, Vice Chair

FROM: Faye W. Kurren  
Hawaii Dental Service, President and CEO

RE: SB 964, Relating to Dental Services  
Position: Oppose

Dear Chair Green and members of the Committee:

Hawaii Dental Service (HDS) appreciates the opportunity to testify in opposition to SB 964. Our opposition is based on the following facts:

- SB 964 will increase the amount that Hawaii residents pay for dental care.
- Seniors and lower income consumers will be the most impacted by SB 964.
- Dentists voluntarily enter into a contract with HDS for a schedule of fees applicable to all HDS patients. SB 964 will change that contractual agreement between the dentists and HDS that has been in place for over 35 years.
- HDS's fee schedule includes 310 procedures out of 593 procedures defined by the American Dental Association. Dentists charge their retail fee for the remaining 283 procedures, including cosmetic procedures.
- SB 964 will not impact the amount that HDS or other dental benefits carriers pay for patients' services.
- Over-charging for non-covered services is the number one complaint that HDS receives from its members. SB 964 will increase the number of services that are non-covered.

SB 964 would raise the total cost of dental care for our state without improving oral health. Now is not the time to be putting more financial strain on Hawaii residents who are already burdened by the increasing costs of healthcare in today's challenging economy. Therefore we respectfully request that the Committee hold SB 964.

We appreciate the opportunity to provide that testimony. Thank you.

Hawaii State Legislature  
State Senate  
Committee on Health

State Senator Josh Green, M.D., Chair  
State Senator Rosalyn H. Baker, Vice Chair  
Committee on Health

Monday, February 4, 2013, 1:15 p.m. Room 229  
Senate Bill 964 Relating to Dental Services

Honorable Chair Josh Green, M.D., Vice Chair Rosalyn H. Baker and  
members of the Senate Committee on Health,,

My name is Russel Yamashita and I am the legislative representative for the Hawaii Dental Association and its 960 member dentists. I appreciate the opportunity to testify in support of SB 964 Relating to Dental Services. The bill before you today would prohibit health and dental insurance companies from setting fees for dental services not subject to insurance company contracts. This bill is based on the model legislation from the National Conference of Insurance Legislators (NCOIL) which was approved and adopted on October 2011.

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

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

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

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

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

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

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

Such unique and coercive practices are only allowed through the statutory authority granted to the insurance companies in the regulatory environment in which they exist in the 50 states. As a result, 34 states have seen the necessity to implement similar statutory prohibitions as this bill in the last 36 months in order to reign in the insurance industry’s unfair and deceptive activities in this respect. Currently, similar legislation is now pending in over 13 states and the National Conference of Insurance Legislators (NCOIL) adopted a model act on October 2011 on which this bill is based on.

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

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

# HMSA



Blue Cross  
Blue Shield  
of Hawaii

An Independent Licensee of the Blue Cross and Blue Shield Association

February 4, 2013

The Honorable Josh Green, Chair  
The Honorable Rosalyn H. Baker, Vice Chair

Senate Committee on Health

**Re: SB 964 – Relating to Dental Services**

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

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on SB 964 which would prohibit health or dental plans from requiring dentists to accept a set fee for a service which was determined by the plan unless the service is covered under the member's plan. HMSA opposes this Bill.

Although the language of SB 964 is seemingly benign, we believe that passage of this measure would set a dangerous precedent. When providers enter into contracts with plans these contracts represent negotiated terms which have been agreed to by both parties. This bill seems to be an attempt to address an issue some dentists have with the terms of a contract which they have already signed. SB 964 would constitute the Legislature's direct involvement into a legal contractual relationship between two private entities.

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

Given the many issues surrounding this measure, we would respectfully request the Committee consider holding this measure today. Thank you for the opportunity to testify.

Sincerely,

Jennifer Diesman  
Vice President  
Government Relations



## Feleai Tau

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**From:** dtdds@aol.com  
**Sent:** Friday, February 01, 2013 10:20 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

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

February 2, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to provide services for a set fee unless they are covered services.

Senator Josh Green, M.D., Chair; Senator Rosalyn H Baker, Vice Chair; honored members of the Senate Committee on Health,

With regards to SB 964,

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

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

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

I humbly ask for your consideration in allowing the passage of SB 964. I believe that fair enforcement and reporting of license irregularities serves to enhance the business climate in Hawaii. Equitable treatment by third party payors also enables the effective provision of services to my patients.

Thank you for your due consideration of these measures.

With aloha,

Duane Tamashiro

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [TBL17Pe5]

## Feleai Tau

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**From:** mcchun@juno.com  
**Sent:** Friday, February 01, 2013 9:40 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Mark Chun  
444 Uluniu Street  
Kailua, HI 96734-2517

February 2, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

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Thank you for your due consideration of these measures.

With aloha,

Mark Chun, DMD

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [w3143EPD]

## Feleai Tau

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**From:** kdrkeithk@aol.com  
**Sent:** Friday, February 01, 2013 8:10 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Keith Kuroiwa  
615 Piikoi Street PH-3  
Honolulu, HI 96814-3138

February 2, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to provide services for a set fee unless they are covered services.

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Thank you for your due consideration of these measures.

With aloha,

Keith Kuroiwa

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [wznbYGP3]

## Feleai Tau

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**From:** rtamaru@hawaiiantel.net  
**Sent:** Friday, February 01, 2013 8:00 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Richard Tamaru  
615 Piikoi St., Ste. 804  
Honolulu, HI 96814-3140

February 2, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

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Thank you for your due consideration of these measures.

With aloha,

Richard Tamaru  
(808)589-2711

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [sqtKLUC1]



## Feleai Tau

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**From:** calbertmblum@juno.com  
**Sent:** Friday, February 01, 2013 7:31 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Calbert M B Lum DDS  
1109 Young St, ste 106  
Honolulu, HI 96814-1991

February 2, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to provide services for a set fee unless they are covered services.

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

I humbly ask for your consideration in allowing the passage of SB 964. I believe that fair enforcement and reporting of license irregularities serves to enhance the business climate in Hawaii. Equitable treatment by third party payors also enables the effective provision of services to my patients.

Would you want a non professional to dictate what is good for your dental health? Once beyond what the patient has purchased from the insurance company, it is an individual's right and decision with the dentist to choose what he or she wants and it does not concern the insurance company unless the insurance company wants to cover more. This is a free country where a person has the right to choose without a large company interfering.

Thank you for your due consideration of these measures.

With aloha,

Calbert M B Lum DDS

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [e5792VMZ]

## Feleai Tau

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**From:** peterfay@hawaii.rr.com  
**Sent:** Friday, February 01, 2013 6:40 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Peter Fay  
312 Piliwale Rd.  
Kula, HI 96790-8878

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Thank you for your due consideration of these measures.

With aloha,

Peter Fay  
8088786097

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [eshtNLH5]

## Feleai Tau

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**From:** toothdoctorhawaii@yahoo.com  
**Sent:** Friday, February 01, 2013 5:41 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

William Hu  
3730 SW 12th Ave #12  
Portland, OR 97239-2947

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

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Thank you for your due consideration of these measures.

With aloha,

William Hu

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [u3354JFN]

## Feleai Tau

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**From:** cknaka@aol.com  
**Sent:** Friday, February 01, 2013 5:31 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

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

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

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Thank you for your due consideration of these measures.

With aloha,

Chester Naka DDS  
808 524 6996

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [KWT62Ve0]



## Feleai Tau

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**From:** pchayashi@hawaii.rr.com  
**Sent:** Friday, February 01, 2013 5:16 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

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

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to provide services for a set fee unless they are covered services.

Senator Josh Green, M.D., Chair; Senator Rosalyn H Baker, Vice Chair; honored members of the Senate Committee on Health,

With regards to SB 964,

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

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

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

I humbly ask for your consideration in allowing the passage of SB 964. I believe that fair enforcement and reporting of license irregularities serves to enhance the business climate in Hawaii. Equitable treatment by third party payors also enables the effective provision of services to my patients.

Thank you for your due consideration of these measures.

With aloha,

Patrick Hayashi  
808-7373311

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [ROF20Qu2]

## Feleai Tau

---

**From:** bkubodds@hawaii.rr.com  
**Sent:** Friday, February 01, 2013 4:16 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

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

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to provide services for a set fee unless they are covered services.

Senator Josh Green, M.D., Chair; Senator Rosalyn H Baker, Vice Chair; honored members of the Senate Committee on Health,

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Thank you for your due consideration of these measures.

With aloha,

Brian S. Kubo, DDS  
8088858465

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [70huxqd7]

## Feleai Tau

---

**From:** markmasunagadds@gmail.com  
**Sent:** Friday, February 01, 2013 4:11 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Mark Masunaga  
76-6225 Kuakini Hwy B101  
Kailua Kona, HI 96740-3223

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to provide services for a set fee unless they are covered services.

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Thank you for your due consideration of these measures.

With aloha,

Mark Masunaga DDS  
8083267333

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [72gttwu1]

## Feleai Tau

---

**From:** yeedaman@hawaii.rr.com  
**Sent:** Friday, February 01, 2013 3:56 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Randall Yee  
1063 Lower Main St.  
Wailuku, HI 96793-2038

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to provide services for a set fee unless they are covered services.

Senator Josh Green, M.D., Chair; Senator Rosalyn H Baker, Vice Chair; honored members of the Senate Committee on Health,

With regards to SB 964,

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Thank you for your due consideration of these measures.

With aloha,

Randall Yee  
8082426857

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [VMZ81Xs9]



## Feleai Tau

---

**From:** ttkddsinc@hawaii.rr.com  
**Sent:** Friday, February 01, 2013 3:01 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Ted Kanamori  
3434 Haleakala Hwy  
Makawao, HI 96768-8510

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to provide services for a set fee unless they are covered services.

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Thank you for your due consideration of these measures.

With aloha,

Ted Kanamori  
808 572-0822

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [IOS14Dm1]

## Feleai Tau

---

**From:** msumikawa@yahoo.com  
**Sent:** Friday, February 01, 2013 1:56 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Mark Sumikawa  
1221 Kaipolani Blvd. #1048  
Honolulu, HI 96814-3517

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Thank you for your due consideration of these measures.

With aloha,

Mark Sumikawa

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [89anlzv0]

## Feleai Tau

---

**From:** jmshdp@yahoo.com  
**Sent:** Friday, February 01, 2013 1:41 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

James Sagawa  
3127 Huelani Dr.  
Honolulu, HI 96822-1290

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Thank you for your due consideration of these measures.

With aloha,

James Sagawa

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [96aceho3]

## Feleai Tau

---

**From:** dbonn1@aol.com  
**Sent:** Friday, February 01, 2013 1:40 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Bonnie S.L. Lau DDS  
1221 Kapiolani Blvd, #515  
Honolulu, HI 96814-3512

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Thank you for your due consideration of these measures.

With aloha,

Bonnie S.L. Lau, DDS  
808-596-0133

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [NHR65Wr1]



## Feleai Tau

---

**From:** furuyafamily@yahoo.com  
**Sent:** Friday, February 01, 2013 1:31 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Neil Furuya  
615 Piikoi Street PH2  
Honolulu, HI 96814-3138

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Thank you for your due consideration of these measures.

With aloha,

Neil Furuya  
8085939400

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [tjkcYQD7]

## Feleai Tau

---

**From:** rmasu@aol.com  
**Sent:** Friday, February 01, 2013 1:01 PM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

ross masunaga  
960 center st #3  
wahiawa, HI 96786-2038

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Thank you for your due consideration of these measures.

With aloha,

Dr Ross Masunaga  
8086221116

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [BPD06Cb2]

## Feleai Tau

---

**From:** brunorwest@hotmail.com  
**Sent:** Friday, February 01, 2013 11:15 AM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Bruno R West  
4211  
Honolulu, HI 96816

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Thank you for your due consideration of these measures.

With aloha,

Bruno R West  
808 551-5980

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [58rfsdz2]

## Feleai Tau

---

**From:** drogata@drogata.com  
**Sent:** Friday, February 01, 2013 10:56 AM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

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

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Thank you for your due consideration of these measures.

With aloha,

Lance D Ogata, DDS  
877-8090

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [k1579FVM]



## Feleai Tau

---

**From:** cshimizu@hawaiiantel.net  
**Sent:** Friday, February 01, 2013 10:46 AM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Curt S. Shimizu DDS  
1441 Kapiolani Blvd. #412  
Honolulu, HI 96814-4400

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Thank you for your due consideration of these measures.

With aloha,

Curt S. Shimizu DDS  
8089491202

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [x9097NZO]

## Feleai Tau

---

**From:** mokuluanui@yahoo.com  
**Sent:** Friday, February 01, 2013 10:36 AM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

KEVIN CHING  
1441 Kapiolani Blvd. Suite 408  
Honolulu, HI 96814-4400

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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With regards to SB 964,

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

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

I humbly ask for your consideration in allowing the passage of SB 964. I believe that fair enforcement and reporting of license irregularities serves to enhance the business climate in Hawaii. Equitable treatment by third party payors also enables the effective provision of services to my patients.

Thank you for your due consideration of these measures.

With aloha,

KEVIN CHING  
808-946-0442

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [11xcxaf9]

## Feleai Tau

---

**From:** mnishimedds@hawaii.rr.com  
**Sent:** Friday, February 01, 2013 10:36 AM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Michael Nishime  
1401 S. Beretania St., suite 470  
Honolulu, HI 96814-1870

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to provide services for a set fee unless they are covered services.

Senator Josh Green, M.D., Chair; Senator Rosalyn H Baker, Vice Chair; honored members of the Senate Committee on Health,

With regards to SB 964,

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

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Thank you for your due consideration of these measures.

With aloha,

Michael Nishime  
8087320291

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [z8187YHC]

## Feleai Tau

---

**From:** neilnunos@gmail.com  
**Sent:** Friday, February 01, 2013 10:31 AM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Neil Nunokawa  
1885 MAIN ST STE 204  
WAILUKU, HI 96793-1827

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Thank you for your due consideration of these measures.

With aloha,

Neil C. Nunokawa D.D.S.  
8082443986

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [90qywwv2]



## Feleai Tau

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**From:** swilhedds@gmail.com  
**Sent:** Friday, February 01, 2013 10:31 AM  
**To:** HTHTestimony  
**Subject:** \*\*\*\*\*SPAM\*\*\*\*\* Please Help your Hawaii Dental Association Legislative Program

Steve Wilhite  
1329 Lusitana St. #405  
Honolulu, HI 96813-2412

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to provide services for a set fee unless they are covered services.

Senator Josh Green, M.D., Chair; Senator Rosalyn H Baker, Vice Chair; honored members of the Senate Committee on Health,

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Thank you for your due consideration of these measures.

With aloha,

Steve Wilhite  
808-526-2800

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [ddupRPW4]

## Feleai Tau

---

**From:** ishihara4@hawaiiantel.net  
**Sent:** Friday, February 01, 2013 10:21 AM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

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

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Thank you for your due consideration of these measures.

With aloha,

Kerry Ishihara, DDS  
621-8281

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [92cecuk0]

## Feleai Tau

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**From:** drkernagader@hawaii.rr.com  
**Sent:** Friday, February 01, 2013 10:05 AM  
**To:** HTHTestimony  
**Subject:** \*\*\*\*\*SPAM\*\*\*\*\* Please Help your Hawaii Dental Association Legislative Program

Kern Agader  
563 Farrington Highway, Suite 206  
Kapolei, HI 96707-2031

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

Prohibits dental service organizations, mutual benefit societies, and health maintenance organizations from requiring a dentist who provides services to its subscribers to provide services for a set fee unless they are covered services.

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Thank you for your due consideration of these measures.

With aloha,

Kern Agader

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [KCU330z5]

## Feleai Tau

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**From:** tenjomamsd@cs.com  
**Sent:** Friday, February 01, 2013 11:11 AM  
**To:** HTHTestimony  
**Subject:** \*\*\*\*\*SPAM\*\*\*\*\* Please Help your Hawaii Dental Association Legislative Program

Lyle T.  
1441 Kapiolani Blvd., #1120  
Honolulu, HI 96814-4406

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Thank you for your due consideration of these measures.

With aloha,

Lyle T. Tenjoma DDS, MSD

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [CDI45Tg9]



## Feleai Tau

---

**From:** berwynito@aol.com  
**Sent:** Friday, February 01, 2013 11:01 AM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

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

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Thank you for your due consideration of these measures.

With aloha,

Berwyn Ito,D.D.S.  
8089478888

This message has been verified by CapwizXC as authentic and sent by this individual.  
Authentication ID: [hsavJRD5]

## Feleai Tau

---

**From:** fdginc@hawaii.rr.com  
**Sent:** Saturday, February 02, 2013 7:16 AM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

Lawrence Fujioka  
1441 Kapiolani Blvd. Suite 715  
Honolulu, HI 96814-4461

February 2, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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Senator Josh Green, M.D., Chair; Senator Rosalyn H Baker, Vice Chair; honored members of the Senate Committee on Health,

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## Feleai Tau

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**From:** tenjomamsd@cs.com  
**Sent:** Friday, February 01, 2013 11:11 AM  
**To:** HTHTestimony  
**Subject:** \*\*\*\*\*SPAM\*\*\*\*\* Please Help your Hawaii Dental Association Legislative Program

Lyle T.  
1441 Kapiolani Blvd., #1120  
Honolulu, HI 96814-4406

February 1, 2013

Hawai'i Senate Health Committee

Dear Hawai'i Senate Health Committee:

The Senate Committee on Health  
Monday, February 4, 2013; 1:15 p.m.; Conference Room 229

Testimony in support of

SB 964 RELATING TO DENTAL SERVICES.

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**From:** berwynito@aol.com  
**Sent:** Friday, February 01, 2013 11:01 AM  
**To:** HTHTestimony  
**Subject:** Please Help your Hawaii Dental Association Legislative Program

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

February 1, 2013

Hawai'i Senate Health Committee

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Testimony in support of

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