



DAVID Y. IGE
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
Phone Number: 586-2850
Fax Number: 586-2856
www.hawaii.gov/dcca

CATHERINE P. AWAKUNI COLÓN
DIRECTOR
JO ANN M. UCHIDA TAKEUCHI
DEPUTY DIRECTOR

TO THE HOUSE COMMITTEE ON HEALTH
TWENTY-EIGHTH LEGISLATURE
Regular Session of 2015

Wednesday, March 18, 2015
8:45 a.m.

TESTIMONY ON SENATE BILL NO. 1217, S.D. 1 – RELATING TO INSURANCE.

TO THE HONORABLE DELLA AU BELATTI, 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 the bill, and submits the following comments on this bill.

The purpose of this bill is to provide clarity that naturopathic physicians must be compensated similar to other providers and without discrimination.

The Department notes that as drafted, this mandate would apply to all insurers of accident and health or sickness policies, and not only to health insurers, mutual benefit societies, and health maintenance organizations. Therefore, the statute should exclude limited benefit health insurance as set forth in section 431:10A-102.5, Hawaii Revised Statutes.

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



Testimony of
John M. Kirimitsu
Legal & Government Relations Consultant

Before:
House Committee on Health
The Honorable Della Au Belatti, Chair
The Honorable Richard P. Creagan, Vice Chair

March 18, 2015
8:45 am
Conference Room 329

Re: SB 1217, SD1 Relating to Insurance

Chair, Vice Chair, and committee members thank you for this opportunity to provide testimony on SB 1217, SD1, relating to mandating coverage for naturopathic physicians.

Kaiser Permanente Hawaii strongly opposes this bill.

Kaiser Permanente's usual position on legislative health mandates is to oppose them, in part because they often tend to dictate how medicine should be practiced, which sometimes results in medicine that is not evidence based and usurps the role and expertise of the practicing physician in providing safe, quality medical care, treatment and services.

1. The ACA Does Not Require Health Plans To Accept All Types of Providers Into Its Network

The purpose of section 2607(a) of the ACA is to prohibit discrimination against health care providers acting within the scope of their license. However, Section 2706(a) **does not require health insurers to accept all types of providers into a network** and also does not govern provider reimbursement rates, which may be subject to quality, performance, or market standards and considerations. This ACA exclusion to "any willing provider" means that health plans are not required to accept any willing provider into their network:

SEC. 2706. NON-DISCRIMINATION IN HEALTH CARE.

(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

711 Kapiolani Blvd
Honolulu, Hawaii 96813
Telephone: 808-432-5224
Facsimile: 808-432-5906
Mobile: 808-282-6642
E-mail: John.M.Kirimitsu@kp.org

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.** (Emphasis added)

Clearly, different treatment is not always discriminatory treatment. If the scientific evidence supports an insurer's decision to support conventional medicine, as opposed to naturopathic medicine, as its standard medical practice, the insurer has a reasonable, non-discriminatory reason for refusing coverage, thus there is no discrimination. Health plans evaluate doctors for quality and safety before including them in a network. This involves ensuring that providers meet patient safety goals and credentialing standards. By doing so, networks guide consumers to high-performing doctors, with an emphasis on provider quality and effectiveness. Forcing the inclusion of "any willing Naturopath Physician (ND)" into a network would undermine health plan's efforts to create provider networks that deliver greater efficiency and higher quality. To accomplish the goal of high-value provider networks, health plans must have the flexibility to select the most effective and efficient health care providers.

As Hawaii's largest HMO, Kaiser Permanente's practice model is a closed system which is managed exclusively by the Hawaii Permanente Medical Group (HPMG). HPMG's medical practice model focuses on conventional medicine, which is scientific evidenced based, with an emphasis on disease management. NDs practice under a completely different medical model, with a focus more on non-invasive wellness, i.e. treatment of the person, rather than the disease. Therefore, this allopathic (conventional medicine) versus naturopathic (non-invasive wellness) distinction is a reasonable, non-discriminatory, reason for Kaiser Permanente to choose which providers should be included in its closed network. For more distinctions between the two practices of medicine, see Par. 2 below.

2. Mandating NDs In A Provider Network Implies Clinical Parity Which is Inaccurate.

Mandating NDs as PCPs in a provider network together with MD/DOs implies clinical parity and such is not the case. Clearly, there are notable distinctions between NDs and MDs. There is no evidence that NDs are trained to be PCPs, no evidence that they have clinical outcomes in important areas by which PCPs are measured, i.e., HEDIS (Healthcare Effectiveness Data and Information Set - a tool used by more than 90 percent of America's health plans to measure performance on important dimensions of care and service), and no evidence that they are able to diagnose and treat important conditions managed by PCPs. ND and MDs may share some overlap in the basic biomedical sciences early on, but their curriculums separate when it comes to clinical sciences, most note-worthy is that MDs are educated on chronic disease management versus ND's naturopathic schooling on non-invasive wellness. They also separate when it comes to the use of diagnostic technology and the emphasis on intervention with the best case in point being pharmacology and surgery (recognized by conventional MDs). Therefore, the inclusion of NDs as a stand-alone option for Primary Care will come at the expense of allopathic resources (recognized by conventional MDs) and health care costs will undoubtedly increase with little to no evidence that disease-based outcomes will be improved.

3. This Mandate Requiring Coverage For All Naturopathic Physicians Is Inconsistent With The Goals of The ACA

Forcing insurers to cover “any willing ND provider” undermines the goal of the ACA - to decrease health care spending and lower health care insurance premiums. Health insurers generally have the ability to define and adjust the number, the qualifications and the quality of providers in their networks. Health insurers also may limit the number of providers in their networks as a means of conserving costs or coordinating care. As a cost saving measure to lower premiums, insurers may narrow their provider networks to an extent that enrollees in insurance plans may have relatively or extremely limited options when choosing providers. Generally, the choices of doctors that plans have contracted with for their members lead to more affordable premiums and lower costs for consumers. Health plans can negotiate better prices with these in-network providers; and the lower prices with providers translate into lower premiums for consumers. Allowing any willing ND in health plans’ provider networks will make it difficult for health plans to negotiate affordable prices and keep costs down for consumers. Thus, this imposition of “any willing ND requirement” will undoubtedly lead to higher health care prices, which translate into higher premiums for consumers.

4. An Audit Study Is Required If This Mandate Is An Expansion Of Benefits.

On its face, this bill appears to be an *expansion of benefits* mandate for ND services. If this bill is meant to cover *new naturopathic services*, that were customarily performed by MDs, Kaiser Permanente requests a legislative auditor to conduct an impact assessment report, as required pursuant to Sections 23-51 and 23-52 of the Hawaii Revised Statutes, to assess among other things:

- a) the extent to which this mandated insurance coverage would be reasonably expected to increase the insurance premium and administrative expenses of policy holders; and
- b) the impact of this mandated coverage on the total cost of health care.

For the foregoing reasons, Kaiser Permanente requests that this bill be held. Thank you for the opportunity to comment.



March 18, 2015

The Honorable Della Au Belatti, Chair
The Honorable Richard Creagan, Vice Chair
House Committee on Health

Re: SB1217 SD1 – Relating to Insurance

Dear Chair Belatti, Vice Chair Creagan and Members of the Committee:

The Hawai'i Association of Health Plans (HAHP) respectfully submits comments in opposition to SB1217 SD1, which mandates coverage for the services of naturopathic physicians. HAHP has concerns that such a directive could interfere with existing quality control provisions and standards in place between plans and providers and that contracting provisions and requirements are best determined through negotiation between a plan and provider.

Furthermore, we would question the necessity of placing these provisions into statute when language currently exists in statute (HRS431:2-201.5) that prohibits discrimination against a licensed provider.

We would also call the Committee's attention to the need to respect the quality requirements that our plans currently have in place to ensure our clients receive safe and effective services. To ensure providers are of the highest professional caliber, plans have strict credentialing standards. Restrictive provisions in this legislation could interfere with established quality management programs and disrupt efforts to achieve an efficient, quality health care system.

We appreciate your consideration of our comments and for allowing HAHP to testify in opposition to SB1217 SD1.

Sincerely,

Wendy Morriarty
Chair, HAHP Public Policy Committee

Cc: HAHP Board Members

Michael Traub, ND, FABNO
Lokahi Health Center
75-169 Hualalai Road, Suite 301
Kailua Kona, Hawaii 96740
Phone 808-329-2114
Fax 808-326-2871
mtraubnd@me.com

March 16, 2015

The Honorable Della Au Belatti, Chair, The Honorable Richard P. Creagan, Vice Chair
and members of the House on Health:

Re: SB1217SD1 – in support

I am Michael Traub, ND, a naturopathic physician in private practice in Kailua-Kona, Hawaii for the past 30 years. I am a recognized national expert on non-discrimination in health care. I have served for the past 15 years as a Board Member of the Integrative Healthcare Policy Consortium (IHPC) and am the co-chair of the IHPC Nondiscrimination Committee. I am also a past-president of the American Association of Naturopathic Physicians (AANP), and serve on the AANP “2706 Team.” Both of these committees are tasked with advocating for full implementation and compliance of Section 2706 of the Affordable Care Act (ACA): “Non-Discrimination in Health Care”:

“(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.”

Following the enactment of the ACA, the IHPC convened a conference in Washington D.C. in February 2010: “The Affordable Care Act & Beyond: A Stakeholder Conference on Integrated Healthcare Reform.” I was an editor of the Report on this conference, published by the IHPC. This past Septemeber, IHPC again convened a conference in Washington DC: “A Call to Action on Integrative Health and Medicine Policy – Advancing the Legacy of US Senator Tom Harkin.” Senator Harkin was the author of Section 2706. I was the featured speaker on Section 2706 at this conference.

I began my presentation by referencing a statement Senator Harkin made in May 2012:

“This spring we’re celebrating the second anniversary of the Affordable Care Act. I’m very proud of the fact the law includes my amendment: the first federal level, non-discrimination clause to protect naturopathic physicians regarding participation in a health plan. Under that provision, no health plan or insurer may discriminate against any health provider, including NDs acting within the scope of that provider’s license or certification under applicable state law. **This is to ensure that insurance companies cannot exclude NDs or other allied health professionals from practicing under the capacity of their training and licensure.** A major aim of the Affordable Care Act is to jumpstart America’s transformation into a genuine wellness society. No question, NDs and integrative medicine can and must play a very big role in this transformation. We need an expanded role for NDs in order to reduce the shortage of primary care providers.”

Unfortunately, despite Senator Harkin’s stated intention for Section 2706, and his repeated efforts to see it implemented as intended before he left office at the end of 2014, there has been very limited success on state levels with respect to compliance with this federal law. Discrimination against naturopathic physicians is still widespread in Hawaii and most other states. That is why legislation like SB1217SD1 is needed. And it should have an enforcement provision, so that insurers that fail to comply with state law are subject to punitive action.

Should the members of the committee have any questions they may like me to address, please do not hesitate to contact me. Thank you for the opportunity to submit testimony.

Sincerely, Michael Traub, ND



March 18, 2015

The Honorable Della Au Belatti, Chair
The Honorable Richard P. Creagan, Vice Chair
House Committee on Health

Re: SB 1217, SD1 – Relating to Insurance

Dear Chair Au Belatti, Vice Chair Creagan and Members of the Committee:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on SB 1217, SD1, which mandates coverage for the services of naturopathic physicians. HMSA has concerns with this Bill, and we offer comments.

The safety of our members undergoing health and medical treatment is paramount. To ensure our providers are of the highest professional caliber, we have strict credentialing standards that are reinforced in our contracts with those providers. We are concerned that this Bill may interfere with the contractual relationships we have with our providers that are designed to ensure the high quality of our provider network.

Network-based managed care plans are essential for an efficient health care system. To that end, it is imperative for plans to have a provider network of the highest quality with providers who readily meet the standards of our pay-for-quality program. Provisions in this legislation seek to statutorily define limits and standards of a specific group of providers. As such, the Bill would diminish the high standards of our credentialing system, interfere with the contractual relationships we have with our providers, and ultimately disrupt our efforts to achieve an efficient, quality health care system.

Thank you for the opportunity to comment on SB 1217, SD1. Your consideration of our concerns is appreciated.

Sincerely,

Jennifer Diesman
Vice President, Government Relations

From: mailinglist@capitol.hawaii.gov
Sent: Monday, March 16, 2015 1:20 PM
To: HLTtestimony
Cc: drallisongandre@gmail.com
Subject: Submitted testimony for SB1217 on Mar 18, 2015 08:45AM

SB1217

Submitted on: 3/16/2015

Testimony for HLT on Mar 18, 2015 08:45AM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Allison Gandre	Individual	Support	No

Comments: March 16, 2015 The Honorable Della Au Belatti, Chair The Honorable Richard P. Creagan, Vice Chair House Committee on Health Re: SB1217SD1 – Relating to Insurance - In Support Dear Chair Belatti, Vice Chair Creagan, and Members of the Committee: My name is Dr. Allison Gandre and I would like to urge your support for SB1217SD1. I am a naturopathic physician, trained as a primary care physician. My education and training far exceeds that of many of the other health care professionals in Hawaii who currently are fully covered in health insurance plans in Hawaii. Please help to put an end to decades of discrimination and injustice by voting to approve SB1217SD1. And please strongly consider adding an enforcement provision to this bill to encourage insurers to comply fully with the requirement. Sincerely, Dr. Allison Gandre

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From: mailinglist@capitol.hawaii.gov
Sent: Monday, March 16, 2015 1:31 PM
To: HLTtestimony
Cc: carl.campagna@kamakagreen.com
Subject: Submitted testimony for SB1217 on Mar 18, 2015 08:45AM

SB1217

Submitted on: 3/16/2015

Testimony for HLT on Mar 18, 2015 08:45AM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Carl Campagna	Individual	Support	No

Comments: Aloha and Mahalo for the opportunity to submit testimony on this bill. I am in support of this bill. This is a simple parity law that requires insurance companies to cover services provided by an ND, if those services would be covered by another practitioner and they are within the ND's scope of practice. Further, it protects the patient's right to choose the practitioner they would like. Hawaii has licensed naturopathic doctors for a long time now, and they've expanded their scope of practice significantly within the last 10 years. Mahalo for your consideration.

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creagan1 - Dannah

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To: HLTtestimony
Cc: naturadoc@gmail.com
Subject: Submitted testimony for SB1217 on Mar 18, 2015 08:45AM

SB1217

Submitted on: 3/17/2015

Testimony for HLT on Mar 18, 2015 08:45AM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Bonnie Marsh	Individual	Support	No

Comments: Please support the affordable care act, which mandates that all insurance companies cover naturopathic medical services. mahalo, Dr. Bonnie Marsh

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March 16, 2015

The Honorable Della Au Belatti, Chair

The Honorable Richard P. Creagan, Vice Chair

House Committee on Health

Re: SB1217SD1 – Relating to Insurance - In Support

Dear Chair Belatti, Vice Chair Creagan, and Members of the Committee:

My name is Jennifer Dronsfield and I would like to urge your support for SB1217SD1.

I am a patient of a naturopathic physician. It is extremely unfair that my insurance company has discriminated against my doctor and me for years. Please correct this injustice by supporting passage of this bill.

I have received care for well-being checkups as well as prenatal care from a naturopathic physician and have always been forced to pay out of pocket. For the past 8 months I have attempted to obtain coverage for prenatal care as well as my upcoming homebirth and was denied even after supplying ample evidence that childbirth is in fact part of the scope of practice for some naturopathic physicians. Not only is the path I have chosen far cheaper than if I had opted to have prenatal care by a MD and to birth in a hospital setting, but I feel it is also the safer option. It is unfair that I should be forced to take on the financial burden of this care because the insurance company refuses to acknowledge the role of naturopathic physicians in the medical community.

creagan1 - Dannah

From: mailinglist@capitol.hawaii.gov
Sent: Monday, March 16, 2015 11:26 PM
To: HLTtestimony
Cc: alohalevey@gmail.com
Subject: Submitted testimony for SB1217 on Mar 18, 2015 08:45AM

SB1217

Submitted on: 3/16/2015

Testimony for HLT on Mar 18, 2015 08:45AM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Joel and Michelle Levey	Individual	Support	No

Comments: Please support this and any other measures supporting insurance coverage for naturopathic medicine in the State of Hawaii. Michelle Levey and Joel Levey, North Kohala

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To: HLTtestimony
Cc: huihunacu@gmail.com
Subject: Submitted testimony for SB1217 on Mar 18, 2015 08:45AM

SB1217

Submitted on: 3/17/2015

Testimony for HLT on Mar 18, 2015 08:45AM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Joy Pattee	Individual	Support	No

Comments: Please allow naturopathic medicine to be covered the way allopathic medicine is. It is our families primary form of health care. Thank you.

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March 16, 2015

The Honorable Della Au Belatti, Chair

The Honorable Richard P. Creagan, Vice Chair

House Committee on Health

Re: SB1217SD1 - In Support

Dear Chair Belatti, Vice Chair Creagan, and Members of the Committee:

The Hawaii Society of Naturopathic Physicians (HSNP) would like to urge your support for SB1217SD1.

Health plans and insurance companies in Hawaii have limited the types of health care providers permitted to provide services to their members by excluding certain licensed providers. In particular, naturopathic physicians are often excluded from insurance contracts in Hawaii, which forces patients who choose a naturopathic physician as their primary care provider to pay out of pocket for their primary care needs.

Discrimination against any provider group, as a whole, is harmful to patients and restricts their ability to select the provider of their choice. The ability for patients to choose the licensed provider of their choice is integral to the intended full implementation of the federal Patient Protection and Affordable Care Act of 2010 (Affordable Care Act). SB1217SD1 would provide clarity that naturopathic physicians in Hawaii must be able to participate as in-network providers, and be compensated appropriately, similar to other licensed providers and without discrimination, per the requirements of section 2706 of the Affordable Care Act.

Section 2706 of the Affordable Care Act became effective on January 1, 2014. Despite this federal law, insurance companies in Hawaii (HMSA, Kaiser Permanente, UHA, HMAA) have continued discriminatory practices in their coverage for naturopathic medicine. HMSA does not allow naturopathic physicians to be participating providers. HMAA has an annual maximum benefit for their members of \$1000, which is shared with visits to chiropractors and acupuncturists. Kaiser Permanente has completely disregarded all requests from naturopathic physicians to apply to provide services to Kaiser members. UHA allowed less than 10 naturopathic physicians into their network, before quickly closing the network, and the reimbursement from UHA is only 70% of Medicare.

The State Insurance Commissioner stated in his testimony on this bill on February 5, 2015 that Section 2706 of the federal Public Health Service Act, as added by section 1201 of the federal Patient Protection and Affordable Care Act of 2010, prohibits such discrimination. Pursuant to section 431:2-201.5 (conformity to federal law),

Hawaii Revised Statutes, these provisions already apply to Title 24 (insurance). However, the Insurance Division has allowed insurers in Hawaii to continue their discriminatory practices, in clear contradiction to the federal law.

SB1217SD1 would correct these injustices by requiring health care insurers who provide health care coverage to provide coverage for medically necessary health care services covered by a health insurance policy when provided by licensed naturopathic physicians acting within their scope of practice. The bill also specifies that insurers shall not unfairly discriminate against the practice of naturopathic medicine, and permits insurers to require naturopathic physician services to be provided by a naturopathic physician under contract or covered as consistent with out-of-network provider reimbursement practices.

Legislative mandates of coverage for naturopathic medicine has been shown to NOT raise the cost of delivering health care, NOT result in higher premiums and NOT increase cost to purchases and payors. The Hawaii State Legislative Auditor conducted a study on coverage for naturopathic care in 1989 and concluded that "there is no evidence that coverage will add to the cost of insurance or to the total cost of health care." This conclusion has been supported by every study published since that time on the cost-effectiveness of naturopathic medicine. In fact, naturopathic care has consistently resulted in net cost reduction compared to conventional care alone.

- A 2001 analysis of payers found that in Washington State, complementary and alternative medicine (CAM) services cost approximately \$0.20 per member per month in both HMO and PPO plans. Analysis on the impact of Washington State's 1996 Every Category of Provider law found that the "impact [of including naturopathic doctors] on premiums was modest – generally less than 2%." (Watts CA, Lafferty WE, Baden AC. The effect of mandating complementary and alternative medicine services on insurance benefits in Washington state. J Altern Complement Med. 2004;10:1001-1008)
- After 6 years of insurance coverage of naturopathic physician (ND) Primary Care Providers in WA state, visits to NDs made up just 1% of all outpatient provider visits but accounted for only 0.3% of the dollars paid out by insurers. (Lafferty, et al. Insurance Coverage and Subsequent Utilization of Complementary and Alternative Medicine Providers. Jr of Managed Care. July 2006)
- A Washington study found that 67.7% of patients who receive naturopathic care do not receive concurrent care from an MD/DO: naturopathic care is not "add-on" medical care in the majority of cases. (Cherkin DC, Deyo RA, Sherman KJ et al. Characteristics of visits to licenses acupuncturists, chiropractors, massage therapists, and naturopathic physicians. J Am Board FamPract. 2002;15:463-472.)
- A recent study has shown that one year of care under the supervision of a naturopathic doctor resulted in a 3.3% reduction in 10-year cardiovascular disease

event risk. This resulted in an average net reduction in societal costs of \$1,138 per participant and a reduction in employer costs of \$1,187 per participant when compared to conventional care alone. (Seely S, Szczuko O, Cooley K, et al. Naturopathic medicine for the prevention of cardiovascular disease: a randomized clinical trial. CMAJ 2013;DOI:10.1503/cma.120587)

Peer-reviewed published studies like the ones above attest that naturopathic medicine is cost-effective and evidence-based. Furthermore, in 2012 the Hawaii Board of Naturopathic Medicine approved administrative rules for Standards of Practice and Care that are more rigorous and set a higher standard than those in any other state in the nation (Title 16, Chapter 88, Section 16-88-81).

Lastly, insofar as the Insurance Commissioner has not enforced full compliance with Section 2706 of the Affordable Care Act, we would ask this committee to consider adding an enforcement provision to SB1217SD1. One non-compliance enforcement provision to consider would be to suspend plan participation in state public health programs for up to two years.

Thank you for the opportunity to present testimony on this matter. Your support for SB1217SD1 is appreciated.

Respectfully,

Karen Frangos, PT, ND
President, HSNP
Chair, HSNP Legislative Committee

creagan1 - Dannah

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, March 17, 2015 7:20 AM
To: HLTtestimony
Cc: spydermann72@comcast.net
Subject: Submitted testimony for SB1217 on Mar 18, 2015 08:45AM

SB1217

Submitted on: 3/17/2015

Testimony for HLT on Mar 18, 2015 08:45AM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
kyle	Individual	Comments Only	No

Comments: I prefer naturopathic practice. As a honolulu resident I would like to be a voice that advocates for our insurance to cover all forms of care, especially the holistic and naturopathic approach.

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Subject: Submitted testimony for SB1217 on Mar 18, 2015 08:45AM

SB1217

Submitted on: 3/17/2015

Testimony for HLT on Mar 18, 2015 08:45AM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Landon Opunui	Individual	Support	Yes

Comments: As a naturopathic physician I would like to express my strong support for SB1217 SD1 which will eliminate health plan discrimination against naturopathic physicians in Hawaii. As a local boy and proud Native Hawaiian, I pursued medicine as a career which included 8 years of training on the mainland and 1 year of post-doctorate training with the intent of returning home to serve the people of Hawaii by improving health outcomes, increasing access to care, reducing costs, and most importantly empowering individuals through health. With the massive shortage of primary care providers in the State of Hawaii, complete private insurance coverage of NDs will provide access of quality care to those who desire a more integrative approach to their care. Exclusion of naturopathic physicians, who are licensed in Hawaii as primary care providers (Hawaii Administrative Rules §16-88-81) is not only discrimination according to Section 2706 of the ACA, but dramatically impedes upon many individuals rights to receive naturopathic medical services which is required by federal law to be covered by their private insurance. Instead, my patients are often required to pay out of pocket and are often denied out-of-network reimbursement when they choose to see me for their primary care medical needs when identically performed medical care provided by MD, DO, ARNP and PA-c providers are fully reimbursed with in-network status. As an ND, I attended an accredited four-year medical school and am highly trained to confidently deliver optimal primary care with additional support in wellness, prevention through lifestyle modification and disease management through natural therapies. Many chronic diseases such as diabetes, obesity, elevated cholesterol and hypertension which financially plague our national and state healthcare systems are attributed four modifiable risk factors including: tobacco smoking, physical inactivity, unmanaged stress and caloric overconsumption/ malnutrition. Hawaii health insurers should be supporting every effort to address these preventable chronic diseases upstream by addressing the cause. NDs are experts in effectively identifying and addressing these foundational components to health and there is absolutely no reason why Hawaii health plans should be interfering with their policy holders from receiving naturopathic medical services when the requirement to do so is already federally mandated. For these reasons, I am in strong supports of SB1217 SD1 and request that your committee vote in favor of the measure. In Health, Landon Ka lau'ae na'i i nā lā ino Opunui, ND

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March 16, 2015

The Honorable Della Au Belatti, Chair

The Honorable Richard P. Creagan, Vice Chair

House Committee on Health

Re: SB1217SD1 – Relating to Insurance - In Support

Dear Chair Belatti, Vice Chair Creagan, and Members of the Committee:

My name is Madonna Taueu and I would like to urge your support for SB1217SD1.

I am a patient of a naturopathic physician. It is extremely unfair that my insurance company has discriminated against my doctor and me for years. Please correct this injustice by supporting passage of this bill.

Having seen traditional doctors for many years with great insurance coverage, I have found that this does not equate to excellent holistic care. While my symptoms were treated or suppressed by educated doctors and big pharma drugs, I was not getting any better. It was not until I had sought a Naturopath that I realized how in-depth their search is for the root of problems rather than catering to symptoms. Although I had to pay out of pocket, it was very much worth it and would do it again if I had to. Perhaps the medical insurance arena could have covered my care and profited from clients' healthcare via Naturopaths, too. I hope insurance companies are willing to provide coverage when people like me prefer to get real with their health and seek a naturopathic physician.

Sincerely,

Madonna Taueu

creagan1 - Dannah

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, March 17, 2015 4:12 AM
To: HLTtestimony
Cc: p.mittman@scnm.edu
Subject: Submitted testimony for SB1217 on Mar 18, 2015 08:45AM

SB1217

Submitted on: 3/17/2015

Testimony for HLT on Mar 18, 2015 08:45AM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Paul Mittman, ND, EdD	Individual	Support	No

Comments: Under SB1217 naturopathic doctors would provide medically necessary services and could only bill for services already covered by the patient's insurance plan, thereby increasing patient access to care without adding additional costs.

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March 16, 2015

The Honorable Della Au Belatti, Chair

The Honorable Richard P. Creagan, Vice Chair

House Committee on Health

Re: SB1217SD1 – Relating to Insurance - In Support

Dear Chair Belatti, Vice Chair Creagan, and Members of the Committee:

My name is Valerie Collins and I would like to urge your support for SB1217SD1.

I am a patient of a naturopathic physician. It is extremely unfair that my insurance company has discriminated against my doctor and me for years. Please correct this injustice by supporting passage of this bill.

Valerie Collins

1258 Lunalilo Home Rd.

Honolulu, HI 96825

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, March 17, 2015 1:25 PM
To: HLTtestimony
Cc: oceanbirthmidwife@hotmail.com
Subject: Submitted testimony for SB1217 on Mar 18, 2015 08:45AM

SB1217

Submitted on: 3/17/2015

Testimony for HLT on Mar 18, 2015 08:45AM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
heather dye	Individual	Support	No

Comments: To whom it my concern, DR. Miles Greenberg has been our family doctor for the 25 years on the island of Kauai. my entire family including myself, Heather Dye. We finance our option to receive naturopathic care as our insurance has not reimbursed us over these years. Therefore we have paid out of pocket for excellent option for our health care needs. PLEASE SUPPORT THIS BILL and our God GIVEN RIGHT TO CHOICE of HEALTH CARE

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From: mailinglist@capitol.hawaii.gov
Sent: Monday, March 16, 2015 7:00 PM
To: HLTtestimony
Cc: drgretchenimdieke@gmail.com
Subject: Submitted testimony for SB1217 on Mar 18, 2015 08:45AM

SB1217

Submitted on: 3/16/2015

Testimony for HLT on Mar 18, 2015 08:45AM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Gretchen Imdieke	Individual	Support	No

Comments: March 16, 2015 The Honorable Della Au Belatti, Chair The Honorable Richard P. Creagan, Vice Chair House Committee on Health Re: SB1217SD1 – Relating to Insurance - In Support Dear Chair Belatti, Vice Chair Creagan, and Members of the Committee: My name is Gretchen Imdieke and I would like to urge your support for SB1217SD1. I am a naturopathic physician, trained as a primary care physician. My education and training far exceeds that of many of the other health care professionals in Hawaii who currently are fully covered in health insurance plans in Hawaii. Please help to put an end to decades of discrimination and injustice by voting to approve SB1217SD1. And please strongly consider adding an enforcement provision to this bill to encourage insurers to comply fully with the requirement. Mahalo

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Dr. Diana Joy Ostroff

Naturopathic Physician, Licensed Acupuncturist

"Center for Natural Healing"

5283 Kimokeo Street

Honolulu, HI 96821

(808) 373-9966

www.naturalhealinghawaii.com

Regarding: S.B. 1217

Testimony on Behalf of the Bill.

To Whom It May Concern:

As a Naturopathic Physician, I have treated and assisted thousands of individuals and families on their journey and recovery to full health and function. Unfortunately, many of our patients have insurance plans and companies that do not cover the services provided for their necessary treatments.

This has affected all of us. Some patients couldn't receive the care they needed for recovery and without treatment, often didn't get well. As a physician, I have offered discounted rates for those without insurance, taking a financial loss.

Please, do not discriminate any longer against Natural Medicine and Naturopathic Physicians!!

Mahalo Nui Loa,

Dr. Diana Joy Ostroff N.D., L.Ac.

Center for Natural Healing

(808) 373-9966

March 16, 2015

The Honorable Della Au Belatti, Chair

The Honorable Richard P. Creagan, Vice Chair

House Committee on Health

Re: SB1217 SD1 – Relating to Insurance - In Support

Dear Chair Belatti, Vice Chair Creagan, and Members of the Committee:

My name is Corinne Traylor and I would like to urge your support for SB1217 SD1.

I am a patient of a naturopathic physician here on the Big Island and was under the care of a naturopathic physician on Kauai as well as on Oahu several years ago. It is extremely unfair that my insurance company has discriminated against my doctor and me for years. Please correct this injustice by supporting passage of this bill.

Like many other patients, I am allergic to most prescription drugs. Naturopathic physicians have been able to prescribe natural plant based remedies to replace prescription drugs for my heart condition. Over the last 8 years, these remedies have been successful in helping me live a normal life without suffering any side effects. People have been using plant based remedies and herbs for thousand of years, while western medicine has only been in place for a couple of hundred years. Yet, insurance companies seem to be biased in favor of western medicine and totally ignore other forms of health care. Patients should be encouraged to take advantage of both western medicine and naturopathic medicine, using the best of both worlds. Insurance should be available for both.

From: mailinglist@capitol.hawaii.gov
Sent: Monday, March 16, 2015 6:03 PM
To: HLTtestimony
Cc: xlipat@gmail.com
Subject: Submitted testimony for SB1217 on Mar 18, 2015 08:45AM

SB1217

Submitted on: 3/16/2015

Testimony for HLT on Mar 18, 2015 08:45AM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Dr. Christine T. Lipat D.C.	Individual	Support	No

Comments: March 16, 2015 The Honorable Della Au Belatti, Chair The Honorable Richard P. Creagan, Vice Chair House Committee on Health Re: SB1217, SD1 – Relating to Insurance - In Support Dear Chair Belatti, Vice Chair Creagan, and Members of the Committee: My name is Dr. Christine T. Lipat, Chiropractor, CFMP and I would like to urge your support for SB1217SD1. I have been a patient of 2 naturopathic physicians and have shared an office with a naturopath for a year. They are highly competent primary health care professionals who have intimate knowledge of how the body works. Their training is rigorous and they are wonderful at empowering patients to understand what's happening with their health. They encourage patients to go beyond just taking a pill or supplement but also to treating them through conservative hands on approaches and motivating them to take action around improving their diet and lifestyle. That is the best kind of health care provider. I find it downright discriminatory that insurance companies do not cover their valuable services. Please correct this injustice by supporting passage of this bill.

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From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, March 17, 2015 7:14 AM
To: HLTtestimony
Cc: doctordarrow@gmail.com
Subject: Submitted testimony for SB1217 on Mar 18, 2015 08:45AM

SB1217

Submitted on: 3/17/2015

Testimony for HLT on Mar 18, 2015 08:45AM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Darrow Hand	Individual	Support	No

Comments: Ioha Chairs, Vice Chairs & Committee members, I support SB 1217 SD1. I am a naturopathic physician. This bill will make State law consistent with Federal law, due to the passing of the Affordable Care Act, effective as of 1/1/2014. This bill would give patients more options in whom they can afford to see for their health care needs. Naturopathic care is safe and effective; often focusing on prevention. Studies have shown that including naturopathic care in insurance plans decrease the overall cost of care, so there would be a cost savings for both the patients and the insurers. Please pass this bill. Thank you for the opportunity to testify.

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