



**STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I**  
**OFFICE OF THE DIRECTOR**  
**DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

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**Testimony of the Department of Commerce and Consumer Affairs**

**Before the**  
**Senate Committee on Health and Human Services**  
**Friday, February 10, 2023**  
**1:00 p.m.**

**State Capitol, Conference Room 225 and Via Videoconference**

**On the following measure:**  
**S.B. 152, RELATING TO INSURANCE**

Chair San Buenaventura and Members of the Committee:

My name is Gordon Ito, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department opposes this bill.

The purpose of this bill is to authorize prescriptions made by chiropractors for physical therapy and therapeutic massage treatment to qualify as a motor vehicle insurance personal injury protection benefit; replace the existing cap on the number of chiropractic treatment visits that qualify for motor vehicle insurance coverage with a number of visits that are deemed medically necessary; amend the reimbursement amount for chiropractic treatment from \$75 per visit to an amount tied to the charges, and any subsequent increases in charges, permissible under the workers' compensation supplemental medical fee schedule; and repeal the thirty-visit cap on combined naturopathic, chiropractic, and acupuncture treatments.

Section 1 of this bill amends Hawaii Revised Statutes (HRS) § 431:10C-103.5 by expanding prescribing authority currently reserved to medical doctors to chiropractors. Reservation of prescribing authority to medical doctors under HRS § 431C-103.5 is an important feature of “no-fault” reforms and should remain intact. We take no position on whether such prescribing authority is within chiropractors’ scope of practice.

Section 2 of this bill replaces the existing limit of thirty visits for chiropractic care in HRS § 431:10C-103.6(b) with the vague standard, “visits in a number not to exceed that which is deemed medically necessary” (see page 3, lines 3 to 4), which may lead to confusion. The existing law ensures that consumers injured in automobile accidents can seek a variety of treatments to aid in recovery from injuries.

Finally, this bill may lead to increased motor vehicle insurance premium rates.

Thank you for the opportunity to testify on this bill.

**SB-152**

Submitted on: 2/8/2023 3:45:16 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ann Chung	Individual	Support	In Person

Comments:

Aloha Chair San Buenaventura & Vice Chair Acquino:

My name is Ann Chung and I represent the Hawaii State Chiropractic Association. We strongly support SB951. Given the significant shortage of doctors in the State, we need to support our medical professionals and we urge you to pass this bill.

Chiropractor rates for personal injury have not changed for over 25 years because of a 1997 provision in the motor vehicle law that is sorely outdated.

We humbly request to increase chiropractic rates for personal injury to tie it to the charges, allow chiropractors the ability to refer physical therapy & massage, and remove the cap on number of visits making it what is medically necessary.

As shown in an article in the The American Chiropractor publication in May 2022, Hawaii has the lowest rates that have not changed for years, despite having the highest cost of living.

In response to concerns raised by DCCA's insurance division and the Insurer's Council, the HSCA is requesting 2 amendments:

- Removing prescribing ability and changing it to referring ability for chiropractors
- Going back to aggregate 30 visits but tied to the charges permissible under the workers' compensation supplemental medical fee schedule.

Mahalo for your consideration..

**SB-152**

Submitted on: 2/9/2023 8:37:55 AM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Dean Shivvers	Testifying for Hawaii State Chiropractic Association	Support	Remotely Via Zoom

Comments:

Aloha, Dr. Dean Shivvers president of Hawaii State Chiropractic Association.

This bills seeks to help the people of Hawaii in two ways.

1. There is a serious shortage of Medical doctors or chiropractor willing to accept Personal Injury patients due to the low reimbursement rate and additional paperwork. Hawaii has the lowest reimbursement rate for chiropractors in the nation. Increasing that rate will encourage more chiropractor to treat personal injury patients especially in our neighbor Islands where the shortage is the greatest.
2. Allowing chiropractors to refer patients to physical therapy and massage decreases the expense associated with visiting a medical doctor and will aid in helping our patients recover from their injuries.

Thank you for the opportunity to testify.

**LATE**

**SB-152**

Submitted on: 2/10/2023 7:07:09 AM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
David Shapiro	Testifying for Aloha Acupuncture and Wellness, Inc.	Support	Written Testimony Only

Comments:

I support this bill.

**SB-152**

Submitted on: 2/7/2023 2:11:10 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Mialoha Rhealyn Dinong	Testifying for Turning Point Chiropractic	Support	Written Testimony Only

Comments:

I support this bill to improve the health and wellness in our community.



# KLEIN NATURAL

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## HEALTH AND WELLNESS CENTER

Date: February 9, 2023

To: Senator Joy A. San Buenaventura, Chair  
Senator Henry J.C. Aquino, Vice Chair  
Members of the Committee on Health and Human Services

From: Rachel M. Klein, ND, DC, DACNB, FIBFN-CNDH

Re: SB152, Relating to Insurance  
February 10, 2023, at 1:00pm

**Position: SUPPORT**

As a dual licensed Chiropractor and Naturopathic Physician, I support this bill and respectfully request the amendments below. For the same reasons this measure's changes make sense for Chiropractors, similar changes should be made applying to Naturopathic Physicians.

Chiropractors and Naturopathic Physicians are often the first healthcare provider types that patients see after sustaining an injury as the result of a motor vehicle accident. As primary care physicians, these providers should be reimbursed for all medically necessary care and should be able to make referrals for additional care as needed. Too often we see patients after an injury who have to seek care with an additional provider type, incurring unnecessary expense, only because they need a prescription for massage or other needed therapy.

Offered amendments:

To clarify that naturopathic physicians are a type of primary care doctor who may prescribe care, including massage therapy, please change page 1 line 13 to 16 to read: "pursuant to prescription by a ~~[medical doctor,]~~ physician, naturopathic physician, or chiropractor, occupational therapy, rehabilitation, and therapeutic massage by a licensed massage therapist when prescribed by a ~~[medical doctor]~~ physician, naturopathic physician, or chiropractor."

To remove the limit on number of visits and per visit reimbursement for care by naturopathic physicians, please change page 3 line 13 and 14 to read: "(d) Naturopathic treatments shall be allowed for ~~[no more than thirty visits at no more than \$75 a visit.]~~ visits in a number not to exceed that which is deemed medically necessary."

Thank you for your detailed attention to this matter,

Dr. Rachel M. Klein

**SB-152**

Submitted on: 2/7/2023 2:15:11 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Cassandra Peterson	Testifying for Island Family Chiropractic	Support	Written Testimony Only

Comments:

I support this bill.





Date: February 7, 2022

To: Senator Joy A. San Buenaventura, Chair  
Senator Henry J.C. Aquino, Vice Chair  
Members of the Committee on Health and Human Services

From: Hawai'i Society of Naturopathic Physicians

Re: SB152, Relating to Insurance  
February 10, 2023, at 1:00pm

**Position: Support with Comments**

The Hawai'i Society of Naturopathic Physicians supports this bill and respectfully requests the amendments below. We recognize that patients require differing amounts of care depending upon the severity of their injuries and there should not be an arbitrary limit to that care.

Naturopathic Physicians in the state of Hawai'i serve as primary care physicians and routinely provide care to patients who have suffered an injury as the result of a motor vehicle accident. The provider already caring for a patient should be able to provide the needed referrals and prescriptions so that patients do not need to visit another doctor simply in order to receive, for example, a prescription for massage therapy.

Offered amendments:

To clarify that naturopathic physicians are a type of primary care doctor who may prescribe care, including massage therapy, please change page 1 line 13 to 16 to read: "pursuant to prescription by a ~~medical doctor,~~ physician, naturopathic physician, or chiropractor, occupational therapy, rehabilitation, and therapeutic massage by a licensed massage therapist when prescribed by a ~~medical doctor,~~ physician, naturopathic physician, or chiropractor."

To remove the limit on number of visits and per visit reimbursement for care by naturopathic physicians, please change page 3 line 13 and 14 to read: "(d) Naturopathic treatments shall be allowed for ~~no more than thirty visits at no more than \$75 a visit.~~ visits in a number not to exceed that which is deemed medically necessary."

Thank you for your time and attention to this matter,

Baron Glassgow

Executive Director

Hawai'i Society of Naturopathic Physicians

**SB-152**

Submitted on: 2/9/2023 9:12:52 AM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
DOO HYUN KWAK	Testifying for DK CHIROPRACTIC LLC	Support	Written Testimony Only

Comments:

I support this Bill

## TESTIMONY OF ALISON UEOKA

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COMMITTEE ON HEALTH AND HUMAN SERVICES  
Senator Joy A. San Buenaventura, Chair  
Senator Henry J.C. Aquino, Vice Chair

Friday, February 10, 2023  
1:00 p.m.

### **SB 152**

Chair San Buenaventura, Vice Chair Aquino, and members of the Committee on Health and Human Services, my name is Alison Ueoka, President for Hawaii Insurers Council. The Hawaii Insurers Council is a non-profit trade association of property and casualty insurance companies licensed to do business in Hawaii. Member companies underwrite approximately forty percent of all property and casualty insurance premiums in the state.

HIC **opposes** this bill. This bill seeks to greatly expand the ability of chiropractors to treat those injured in motor vehicle crashes, refer to providers other than themselves, and charge motor vehicle insurers. In the early 1990's the Legislature enacted major motor vehicle insurance reform in order to contain costs and make insurance more readily available to the public. At that time, Hawaii's average motor vehicle insurance premiums were between 2 and 3 from the top of national average premiums. Part of that reform was to limit the cost and number of treatments by certain providers. Chiropractors at that time were a leading cost driver in the motor vehicle insurance system as pointed out by the IRC Study of 1991 which was a closed claims study specifically done for Hawaii because of the high cost of motor vehicle insurance as compared to other states.

In those reforms, chiropractors, naturopaths, and acupuncturists were limited to charge \$75 per visit and limit treatment to no more than 30 per provider *and* in aggregate combination. Chiropractors were later successful in obtaining additional x-ray benefits of \$50 per x-ray,

limited to 5. Since then, acupuncturists in 2017 have increased their reimbursement to that which is contained in the workers' compensation supplemental medical fee schedule, however, they have not increased their utilization or combined utilization limits or referrals to other providers.

This bill will allow chiropractors to make referrals to themselves, physical therapy, occupational therapy, rehabilitation, and therapeutic massage, *as if they are medical doctors, which they are not*. It eliminates all utilization controls by inserting a "medically necessary" standard for which the chiropractor decides whether to continue treatment or referring treatment. This alone invites abuse and could easily build PIP costs to the tort threshold of \$5,000 and beyond to the PIP limit of \$10,000. In turn, this bill will increase PIP costs, the cost of a minimum motor vehicle insurance policy, defense costs and may impact BI, UM and UIM costs as well. These costs will all be passed on to the consumer whether the treatment was necessary or not. The bill changes the reimbursement to chiropractors to that of the workers' compensation fee schedule which is a complex series of CPT codes and modalities which again, invites abuse because there are few checks and balances in the motor vehicle insurance system due to the cost of independent medical examinations and limited availability. Finally, the bill lifts all cost and utilization limits on optional additional insurance which is an inconsistency with mandatory PIP benefits, and we believe they should remain consistent and where they are today.

Motor vehicle insurance costs have been steadily increasing for a number of reasons including higher cost of physical damage, higher labor costs, supply chain issues, and inflation. We believe this bill will further increase costs for motor vehicle insurance at a time when Hawaii residents suffer under many of the highest costs for basic needs including food, housing, and transportation.

If the Legislature enacts any of these provisions, we ask that you approve a provision to allow insurers to immediately recoup the cost increases that are expected to follow.

We ask that this bill be held. Thank you for the opportunity to testify.



To: Senator Joy A. San Buenaventura, Chair  
Senator Henry J.C. Aquino, Vice Chair  
Committee on Health and Human Services

From: Mark Sektnan, Vice President

Re: **SB 152 – Relating to Insurance**  
**APCIA Position: Oppose**

Date: Friday, February 10, 2023  
1:00 p.m.; Conference room 225 & Videoconference

Aloha Chair San Buenaventura, Vice Chair Aquino and Members of the Committee:

The American Property Casualty Insurance Association of America (APCIA) is opposed to **SB 152** which would greatly increase the role of chiropractors in treating those injured in auto accidents and drive up the cost of providing these services. Representing nearly 60 percent of the U.S. property casualty insurance market, the American Property Casualty Insurance Association (APCIA) promotes and protects the viability of private competition for the benefit of consumers and insurers. APCIA represents the broadest cross-section of home, auto, and business insurers of any national trade association. APCIA members represent all sizes, structures, and regions, which protect families, communities, and businesses in the U.S. and across the globe.

SB 152 would undo major motor vehicle insurance reform in Hawaii passed in the early 1990's to contain costs and make insurance more readily available to the public. At that time, Hawaii's average motor vehicle insurance premiums were between 2 and 3 from the top of national average premiums. Part of that reform was to limit the cost and number of treatments by certain providers. Chiropractors at that time were a leading cost driver in the motor vehicle insurance system as pointed out by the IRC Study of 1991 which was a closed claims study specifically done for Hawaii because of the high cost of motor vehicle insurance as compared to other states.

SB 152 seeks to greatly expand the ability of chiropractors to treat those injured in motor vehicle crashes, refer to providers other than themselves, and charge motor vehicle insurers. The argument will be made that the intent of the bill is to just do what acupuncturists are allowed to do. Acupuncturists have increased their reimbursement to that which is contained in the workers' compensation supplemental medical fee schedule, however, they have not increased their utilization or combined utilization limits or referrals to other providers.

This bill goes far beyond that and will allow chiropractors to make referrals to themselves, physical therapy, occupational therapy, rehabilitation, and therapeutic massage, *as if they are medical doctors, which they are not*. It eliminates all utilization controls by inserting a “medically necessary” standard for which the chiropractor decides whether to continue treatment or referring treatment. This alone invites abuse and could easily build PIP costs to the tort threshold of \$5,000 and beyond to the PIP limit of \$10,000. In turn, this bill will increase PIP costs, the cost of a minimum motor vehicle insurance policy, defense costs and may impact BI, UM and UIM costs as well. These costs will all be passed on to the consumer whether the treatment was necessary or not. The bill changes the reimbursement to chiropractors to that of the workers’ compensation fee schedule which is a complex series of CPT codes and modalities which again, invites abuse because there are few checks and balances in the motor vehicle insurance system due to the cost of independent medical examinations and limited availability. Finally, the bill lifts all cost and utilization limits on optional additional insurance which is an inconsistency with mandatory PIP benefits, and we believe they should remain consistent and where they are today.

Motor vehicle insurance costs have been steadily increasing for a number of reasons including higher cost of physical damage, higher labor costs, supply chain issues, and inflation. We believe this bill will increase costs for motor vehicle insurance at a time when Hawaii residents suffer under many of the highest costs for basic needs including food, housing, and transportation.

If the Legislature enacts any of these provisions, we ask that you approve a provision to allow insurers to immediately recoup the cost increases that are expected to follow.

For these reasons, APCIA asks the committee to hold this bill in committee.



**SanHi**

GOVERNMENT STRATEGIES

A LIMITED LIABILITY LAW PARTNERSHIP

DATE: February 9, 2023

TO: Senator Joy A. San Buenaventura  
Chair, Committee on Health and Human Services  
*Submitted Via Capitol Website*

FROM: Matt Tsujimura

RE: **S.B. 152 – Relating to Insurance**  
**Hearing Date: Friday, February 10, 2023 at 1:00PM**  
**Conference Room: 225**

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Dear Chair San Buenaventura, Vice Chair Aquino, and Members of the Committee on Health and Human Services:

I am Matt Tsujimura, representing State Farm Mutual Automobile Insurance Company (State Farm). State Farm offers this testimony **in opposition** to S.B. 152, Relating to Insurance. S.B. 152 would authorize prescriptions made by chiropractors for physical therapy and therapeutic massage treatment to qualify as a motor vehicle insurance personal injury protection benefit.

As a leader in the automotive insurance industry, State Farm continually seeks to provide quality coverage at an affordable price. Because medical costs are a major driver of auto-insurance rates, rising healthcare costs are of significant concern. As such, managing medical costs is necessary for affordable insurance products.

Medical treatment guidelines, such as those put in place by HRS 431:10C-308.5, have proven effective. These different medical cost management options provide the insured with an affordable way to receive appropriate care following an automobile accident.

Lifting the limitations placed on treatments in HRS 431:10C-308.5 is likely to create some uncertainty, resulting in increased claim costs, and may ultimately lead to increased premiums.

For these reasons, State Farm respectfully opposes S.B. 152, and requests that the committee defer the bill.

If this bill passes, State Farm asks that the effective date be pushed to January 1, 2025 to allow for ample time to develop and update its rates, systems, and policy forms. These changes will require additional time to create and implement for all new and current customers. For these reasons, we ask that if the committee does pass this bill, that the effective date be set for January 1, 2025.

Thank you for the opportunity to present this testimony.



- Government Employees Insurance Company
  - GEICO General Insurance Company
  - GEICO Indemnity Company
  - GEICO Casualty Company
- 

TIMOTHY M. DAYTON, CPCU, GENERAL MANAGER ALASKA & HAWAII  
711 Kapiolani Blvd., Suite 300 ■ Honolulu, HI 96813-5238

■ Email: [tdayton@geico.com](mailto:tdayton@geico.com) Direct: (808) 593-1875 ■ FAX (808) 593-1876 ■ Cell: (808) 341-9252

SENATE COMMITTEE ON HEALTH and HUMAN SERVICES  
Senator Joy A. San Buenaventura, Chair; Senator Henry J. C. Aquino, Vice Chair

SB 152, Relating to Motor Vehicle Insurance  
Friday February 10, 2023  
Room 225

Chair San Buenaventura, Vice Chair Aquino, and Members of the Senate HHS:

My name is Timothy M. Dayton, General Manager of GEICO; GEICO provides automobile insurance for 174,000 Hawaii households. **GEICO strongly opposes SB 152.**

I came to here in 1988 to manage GEICO in Hawaii and I personally participated in all of the Hearings and debates that ensued over the next decade regarding the high cost of motor vehicle insurance. Automobile insurance costs were the largest source of constituent complaints to the Legislature throughout the 1990's. Your predecessors in the Legislature responded emphatically and revised the relevant statutes to successfully achieve a reasonable balance between insurance benefits and an affordable price for Hawaii drivers which has continued to this day. Copied below are excerpts from the conclusion of the 1998 Legislative Session:

CONFERENCE COMMITTEE REPORT 117 [May 1, 1998]

“The purpose of this bill is to continue the reforms enacted in Act 251, Session Laws of Hawaii 1997. In the years prior to passage of ACT251, Hawaii’s consumers paid the highest auto insurance premiums in the nation in some years and the second highest in other years. Since the passage of Act 251, Hawaii’s consumers have already realized significant savings.



Preliminary data indicates that this favorable trend will continue.....

Amendments to strengthen the provisions of ACT 251 and effectuate its purpose of creating a fair and equitable system that delivers maximum benefits with the greatest efficiency are included. In summary..... C. D.1 contains the following provisions.

(2) Physical therapy and therapeutic massage are restricted and available only by prescription from a medical doctor to further reduce costs. It is intended that the addition of medical doctor as a gatekeeper for these ancillary medical services will serve to prevent abuses and excessive treatment.

(3) The number and cost of x-rays taken in conjunction with chiropractic treatment are limited to continue cost containment measures previously enacted regarding the utilization and cost of chiropractic treatment.”

It is clear that the current statutory restrictions on PIP Benefits for Chiropractic treatment have worked as intended. Chiropractic treatment had been a major source of abuse and was a major factor in the high cost of automobile insurance in Hawaii. By the same token, there has never been any medical evidence to support the unlimited use of chiropractic service as an accepted form of medical treatment for accident victims. The balanced restrictions have performed as intended. This proposal is not a consumer-based benefit. In the 25 years of the current law, I do not recall ever receiving a single consumer complaint that they were unable to obtain medical treatment needed for their recovery (from injuries sustained in an automobile accident) due to restrictions on chiropractic treatment. This proposal, if enacted would be a major step in returning to the days of automobile insurance being unaffordable for many of Hawaii’s drivers. GEICO respectfully requests that the **Committee hold SB 152.**

Thank you for the opportunity to submit this testimony. Sincerely,

A handwritten signature in black ink, appearing to read "Timothy M. Dayton", with a long horizontal flourish extending to the right.

Timothy M. Dayton, CPCU

**SB-152**

Submitted on: 2/8/2023 3:51:34 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Allison King	Individual	Support	Remotely Via Zoom

Comments:

I support this bill

**SB-152**

Submitted on: 2/7/2023 2:00:13 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Levi	Individual	Support	Written Testimony Only

Comments:

I support this Bill.

**SB-152**

Submitted on: 2/7/2023 2:04:58 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Beannalyn Tedtaotao	Individual	Support	Written Testimony Only

Comments:

Beanna Chiropractic patient who has been involved in multiple car accidents

i believe this bill will help patients get the care they deserve!

**SB-152**

Submitted on: 2/7/2023 2:05:08 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Shandiin Edgewater	Individual	Support	Written Testimony Only

Comments:

I support this Bill

**SB-152**

Submitted on: 2/7/2023 2:07:37 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Caitlyn Shivvers	Individual	Support	Written Testimony Only

Comments:

I do billing for Turning Point Chiropractic and this bill will help in getting chiropractors fairly paid for the work they do.

**SB-152**

Submitted on: 2/7/2023 2:10:29 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Joseph Cardinalli DC	Individual	Support	Written Testimony Only

Comments:

submit



**SB-152**

Submitted on: 2/7/2023 2:11:31 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Caselle Perez-Pablo	Individual	Support	Written Testimony Only

Comments:

As an employee at a chiropractors office, I believe this bill will help patients get the care they need.

**SB-152**

Submitted on: 2/7/2023 2:17:22 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Rheya Marie Fernandez	Individual	Support	Written Testimony Only

Comments:

I support this bill.

**SB-152**

Submitted on: 2/7/2023 3:29:09 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Vu Nguyen	Individual	Support	Written Testimony Only

Comments:

I support this bill!

**SB-152**

Submitted on: 2/7/2023 4:03:28 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Shannon Broderson	Individual	Support	Written Testimony Only

Comments:

The State of Hawaii already has a health care crisis on their hands. It is hard for providers to make a living with the low medical insurance reimbursements, high taxes and high cost of living. It is documented that Hawaii is the worst state in the whole US to do business in, especially in healthcare. Allowing chiropractors more autonomy when it comes to providing care for patients that have been in a car accident is a step in the right direction. These changes to the system, still provide boundaries while also allowing for more provider decision making and referral options. I am in favor of these changes.

**SB-152**

Submitted on: 2/7/2023 4:18:51 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Teresa Hernandez	Individual	Support	Written Testimony Only

Comments:

I support this Bill

**SB-152**

Submitted on: 2/7/2023 4:53:54 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kaichu	Individual	Support	Written Testimony Only

Comments:

I, Kaichu Kang, support the SB152

**SB-152**

Submitted on: 2/7/2023 5:11:29 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Mark Gallagher	Individual	Support	Written Testimony Only

Comments:

It can be difficult for persons injured in motor vehicle accidents to find care providers willing to accept automobile personal injury protection coverage. This bill will assist injured persons in finding care by providing additional treatment options. Chiropractors would be able to follow patients for longer periods of time and to manage their care by referring to other professionals which should end with better results.

**SB-152**

Submitted on: 2/7/2023 5:21:26 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Chelsea Titus	Individual	Support	Written Testimony Only

Comments:

I strongly support this bill.



**SB-152**

Submitted on: 2/8/2023 9:35:03 AM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
William Battles	Individual	Support	Written Testimony Only

Comments:

I support this Bill

**SB-152**

Submitted on: 2/8/2023 7:11:32 AM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Cyrus ogawa	Individual	Support	Written Testimony Only

Comments:

I am in support of this bill.

**SB-152**

Submitted on: 2/8/2023 2:45:22 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Julia Goodman	Individual	Support	Written Testimony Only

Comments:

I support this bill.

**SB-152**

Submitted on: 2/8/2023 3:50:27 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Selena-Anne Baker	Individual	Support	Written Testimony Only

Comments:

I SUPPORT THIS BILL

**SB-152**

Submitted on: 2/8/2023 3:54:56 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Evelyn Perez	Individual	Support	Written Testimony Only

Comments:

Chiropractors must be compensated for the hard work and healing they provide to the people of Hawai'i.

**SB-152**

Submitted on: 2/8/2023 4:09:29 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Logan Meierdiercks	Individual	Support	Written Testimony Only

Comments:

This bill will help Chiropractors, Acupuncturists, and Physical therapists help compete with the rising costs of business and to help combat inflation. I support this bill.

**SB-152**

Submitted on: 2/8/2023 5:26:47 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kara Diaz	Individual	Support	Written Testimony Only

Comments:

I believe all citizen of the community should have access to holistic healing. From my personal experience it has helped me tremendously and the use of opioids are not needed anymore. Every person should have the chance to experience the relief chiropractic care.

**SB-152**

Submitted on: 2/8/2023 4:18:55 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Cory Wilson	Individual	Support	Written Testimony Only

Comments:

I strongly support this bill.



Hello,

As a Chiropractor here in the State of Hawaii I feel the time has come for some revisions to the statutes that are currently in place regarding patients injured from a motor vehicle accident. I don't know the exact year, but I believe it has been well over 20 years since a revision to the current fee schedule. The cost of running a business has greatly accelerated well beyond the current fee schedule that we work under. I feel that many Chiropractors here on Oahu as well as outer Island do not accept auto accident patients due to the current fee schedule. Besides the actual doctor/staff face time with the patient, there is also an added cost due to the complexity of submitting the claims as well as the endless battle getting these claims paid by the auto insurers. There is also an increased overhead because of the additional duties in handling incoming data from emergency room physicians as well as any other doctor the patient has been to. I feel that the current \$75 cap is a deciding factor with many chiropractors as to whether they accept these patients. It is my belief that we provide a valuable service to the community and should be compensated using the same workers compensation fee schedule without the \$75 cap and 30 visit combined visit max.

Regarding the 30-visit combined max, I believe that a patient should have the ability to receive chiropractic care based on medical necessity. Some patients need more than 30 visits depending on the severity of the injuries. The visit cap usually is a not a speed bump in treatment, but more so a dead end as the patient may not have health insurance. Most doctors here in Hawaii will not treat a patient on a lien basis.(attorney represented or not) Currently patient care is ending not based on functional recovery or medical necessity, but instead of the visit max.

In addition to the preceding points I feel that to provide the best possible care for the patient, chiropractors to be able to refer directly to physical therapists as well as massage therapists. As well as most chiropractors not treating auto injury patients, I have learned that a larger majority of medical physicians will not accept auto accident patients. Currently it is very hard to find a MD to refer a patient to. Most of the patient's primary care physicians refuse to accept their own patient that was involved in an auto accident. Through diagnostics and/or a patients slower than expected recovery, a direct referral to massage therapy and/or physical therapy is not only a normal transition in care it is also many times necessary to bring the patient to maximum improvement. With the current rule set, finding a MD that will even accept these patients is sometimes impossible. I absolutely feel that there is a time and place in the care of a patient for a MD referral, but having to go this route usually either:

1. Never comes to fruition.
2. Leads to long delays in the patient getting the care they need.(physical therapy/massage)

These dead ends and delays in care only make the healing process longer and causes increased frustration of the patient in an already stressful situation. Chiropractors work closely one on one with their patients and understand best what is needed for the damaged tissues and joints to heal. A patient who needs the benefit of physical therapy/massage therapy should be able to receive this care that is already a provision of their PIP benefits without delays and roadblocks. I was recently in a motor vehicle accident with severe injuries. Even with all the knowledge/experience and contacts I have as a chiropractor here in Hawaii, I too had difficulties getting the care that my doctors felt was necessary. I am very lucky that I was able to navigate the system somewhat successfully. If it was difficult and frustrating for me, I know that it is overwhelming for a patient without the same experience/colleagues that I have. The playing

field needs to be leveled and fair not just for the chiropractors treating these patients, but more so for the patients who need the availability of chiropractic physicians working with an updated fee schedule and with the ability to directly refer for additional care that is necessary and allowed within the PIP structure.

I hope that my words are considered as I know that I speak for many other chiropractors as well as many past, current, and future auto accident patients.

Dr. Damian Smith, D.C.

Chiropractic Physician

**SB-152**

Submitted on: 2/9/2023 7:18:31 AM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Robert Klein	Individual	Support	Written Testimony Only

Comments:

I strongly urge your support for SB152.

I have practiced chiropractic in Hawaii for 43 years and have seen numerous changes in the landscape of health care here. The restrictions currently in place are severely outdated and interfere with the service to Hawaii's residents.

This bill would enhance the ability of chiropractic physicians to provide quality care for our public.

I sincerely thank you for your support of this measure.

Robert E. Klein, DC, Hilo, HI

**SB-152**

Submitted on: 2/9/2023 11:57:14 AM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Dr. John J. Kim	Individual	Support	Written Testimony Only

Comments:

I support this measure. Chiropractors should have the ability to make treatment plans designed with the patient's condition, needs and progress in mind, rather than a prescribed visit limit. All medically necessary care should be covered and that includes referrals for necessary therapies.

Thank you for the opportunity to testify,

John J. Kim, DC

**SB-152**

Submitted on: 2/9/2023 12:45:45 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Erin McClure	Individual	Support	Written Testimony Only

Comments:

Aloha Distinguished Commitee Members,

As a chiropractic patient whom revieved treatment following a motor vehicle accident, I am in support of this bill in expanding the care that can be provided to patients.

Mahalo,

Erin McClure

**LATE**

**SB-152**

Submitted on: 2/9/2023 1:00:02 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Megan L.	Individual	Support	Written Testimony Only

Comments:

As a medical assistant in a Chiropractic office I have seen first hand the hurdles and road blocks patients face when dealing with insurance companies. I support this bill as it would allow continuity of care for patients who are in pain and allow them seamless access to services that go hand in hand. Workers Compensations cases allow for Chiropractors to refer patients to massage therapist and it should be no differnt for MVI cases. These two services work together to allow patients to be heal and I have seen how red tape with insurace can complicate an already difficult process.

I also support discontinuing 30 visit limits for patients because typically patients are seen 2x a week at first when involved in a motor vehicle accident and this benefit is exhausted in 3 months at that rate. Of course it depends on the severity of the case, but typically this is deterrental and disruptive to the care of patients as most need longer to recover after a accident.

**SB-152**

Submitted on: 2/9/2023 5:22:01 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

**LATE**

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Nanea I	Individual	Support	Written Testimony Only

Comments:

I support this bill!

**SB-152**

Submitted on: 2/9/2023 6:07:04 PM

Testimony for HHS on 2/10/2023 1:00:00 PM

**LATE**

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alice Ogawa	Individual	Support	Written Testimony Only

Comments:

I support SB152

mahalo

Alice Ogawa DC



**LATE**

**SB-152**

Submitted on: 2/10/2023 12:30:01 AM

Testimony for HHS on 2/10/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
OLIVIA NAGASHIMA	Individual	Support	Written Testimony Only

Comments:

Patients needing immediate care after a motor vehicle accident have been able to see a chiropractor much more readily than a medical doctor to help relieve pain and discomfort and therefore reducing their stress and anxiety in addition to their physical injuries. Most medical doctors require two weeks or more (and in some cases over a month) before they can actually see the injured patient, who has suffered painful, sleepless nights. Chiropractors have the ability to refer patients for added treatments for physical therapy and therapeutic massage to provide the best care possible to help patients on their road to recovery much more quickly and efficiently.

We have a smaller population of doctors who accept no-fault cases and it takes some patients over one month to find a medical doctor who will accept their case and refer for treatment of their injuries. This process has added a layer of anxiety and stress to many of my patients seeking immediate help for their injuries sustained in a motor vehicle accident.

I humbly ask for your support of this bill.