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Testimony of the Department of Commerce and Consumer Affairs

**Before the
House Committee on Labor and Government Operations
Tuesday, January 20, 2024
9:30 a.m.
State Capitol, Conference Room 309 and via Videoconference**

**On the following measure:
H.B. 1686, RELATING TO INSURANCE**

Chair Matayoshi and Members of the Committee:

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

The purpose of this bill is to require that the charges for chiropractic treatments for personal injury protection benefits under motor vehicle insurance be tied to the charges, and any subsequent increases in charges, permissible under the workers' compensation supplemental medical fee schedule.

Section 2 of this bill amends Hawaii Revised Statutes ("HRS") § 431:10C-103.6(b) by replacing current provisions for chiropractic care under motor vehicle insurance with a standard of "no more than [t]hirty visits", with the charge per visit "tied to the charges, and any subsequent increases in charges, permissible under the workers' compensation supplemental medical fee schedule[.]" rather than the current standard of no more than \$75 per visit.

Testimony of DCCA

H.B. 1686

Page 2 of 2

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.

HB-1686

Submitted on: 1/29/2024 7:37:38 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Joe Leonardi	Hawaii State Chiropractic Association	Support	Written Testimony Only

Comments:

I am a proud member of the Hawai'i State Chiropractic Association, I have been in clinical practice for 27 years. I fully endorse House Bill 1686. This legislation acknowledges the need for a fair compensation structure for chiropractic treatments, bringing Hawai'i in line with national standards. The bill reflects the dedication of our association to providing quality care while maintaining financial sustainability for our practitioners.

Joseph F. Leonardi, D.C.



1003 Bishop Street
Honolulu, Hawaii 96813
Telephone (808) 525-5877

Alison H. Ueoka
President

TESTIMONY OF ALISON UEOKA

COMMITTEE ON LABOR & GOVERNMENT OPERATIONS
Representative Scot Z. Matayoshi, Chair
Representative Andrew Takuya Garrett, Vice Chair

Tuesday, January 30, 2024
9:30 a.m.

HB 1686

Chair Matayoshi, Vice Chair Garrett, and members of the Committee on Labor & Government Operations, 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.

Hawaii Insurers Council submits comments on this bill. HB 1686 increases the chiropractic reimbursement rate under motor vehicle insurance from \$75 per visit to that of the workers' compensation medical fee schedule. Since the workers' compensation medical fee schedule rate is not a static number and can be manipulated by using a variety of modalities and CPT codes, the per-visit charge may increase dramatically. This, in turn, will increase the cost of motor vehicle insurance premiums. The increase in premiums will come in a hard market which means motor vehicle insurance premiums are already going up, mostly by double digits and are expected to continue on this trend for a few years. Higher motor insurance premiums may result in a higher number of uninsured motorists and is regressive, penalizing those who can least afford it.

Thank you for the opportunity to testify.

HB-1686

Submitted on: 1/28/2024 10:26:17 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Bryan Hoggatt	Turning Point Chiropractic	Support	Written Testimony Only

Comments:

Hawaii chiropractors have some of the lowest reimbursement rates in the nation and one of the highest densities of car accidents. We need to be better and catch up with the rest of the country. HB1686 is a step in the right direction to getting people the care they need after tragic events. That is what PI reimbursement is all about. This will encourage more patients to actually seek care and live happier lives following serious injuries like motor vehicle accidents.

HB-1686

Submitted on: 1/28/2024 11:30:33 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
COLLEEN TANAKA	TANAKA AND ASSOCIATES CHIROPRACTIC & MASSAGE, LLC	Support	Written Testimony Only

Comments:

Small businesses, like mine, greatly appreciate House Bill 1686's focus on stabilizing healthcare costs. By tying charges to the workers' compensation schedule, this legislation supports the financial well-being of our workforce and contributes to a more robust local economy.

Respectfully,

Colleen Tanaka, DC

HB-1686

Submitted on: 1/29/2024 6:12:02 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Jill Dawrs	Dr. Jill Dawrs Family Chiropractic Clinic	Support	Written Testimony Only

Comments:

With the rising costs of employees and other business expenses in Hawaii, small businesses like mine are unfairly compensated by the healthcare services we provide. The fees should be tied to the Workers Compensation fee schedule. The current fee schedule was reduced in the 1990's to favor the insurance companies and it's past due to be updated to reflect a fair living wage. With fair compensation we can deliver higher quantity healthcare services to our patients.

HB-1686

Submitted on: 1/29/2024 9:29:40 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
ERIC WRUCK	Pacific Medical Group	Support	Written Testimony Only

Comments:

Eric Wruck DC, FNP
95 Lono Avenue Suite 105
Kahului, HI 96732
info@pacmedgroup.com
808-873-0733
01/29/2024

Subject: Testimony in Support of HB1686 - Relating to Insurance.

Chiropractic Compensation for Auto Insurance Accident Victims

Esteemed House Members,

I am writing to express my strong support for HB1686, which seeks to enable charges for chiropractic care to be compensated under the workers' compensation fee schedule. I believe that this proposed legislation is not only a significant step towards ensuring fair and accessible healthcare for auto insurance accident victims but also a crucial measure to support small chiropractic practices and benefit the public at large.

****1. Accessible and Comprehensive Care for Accident Victims:****

The proposed legislation would greatly improve access to comprehensive care for auto insurance accident victims. Chiropractic care has long been recognized as an essential component of rehabilitation for individuals who have suffered injuries in accidents. Often chiropractic is the first line of treatment options. Allowing charges for chiropractic care to be covered under the workers' compensation fee schedule ensures that accident victims can receive the necessary treatment.

****2. Promoting the Sustainability of Small Practices:****

Small medical and chiropractic practices often struggle to maintain their viability due to the complexities of the healthcare reimbursement system. This legislation would provide financial stability to these small practices. Especially considering the excessive costs of maintaining a business in Hawaii, It will allow them to continue providing high-quality care to patients and ensure their continued presence within local communities.

****3. Improved Public Health and Wellbeing:****

Enabling access to chiropractic care for accident victims not only facilitates their recovery but also contributes to the overall health and wellbeing of our island communities. Prompt and effective treatment can prevent chronic pain, reduce disability, and enhance the quality of life for individuals affected by auto accidents. Ultimately, this leads to a healthier and more productive society.

I firmly believe that passing HB1686 is a vital step toward ensuring fair compensation for chiropractic care provided to auto insurance accident victims. This legislation not only supports the sustainability of small chiropractic practices but also enhances the overall public health and wellbeing. I urge you to support this bill and make a significant difference in the lives of accident victims and our island communities.

Yours in Health,

Eric Wruck DC, FNP

HB-1686

Submitted on: 1/29/2024 1:39:28 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Jonah Carignan	Turning Point Chiropractic	Support	Written Testimony Only

Comments:

Having personally encountered challenges with the current system, I am enthusiastic about House Bill 1686. Tying charges to the workers' compensation supplemental medical fee schedule will bring much-needed stability and transparency to chiropractic treatment costs.

HB-1686

Submitted on: 1/29/2024 11:45:40 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Lea Sosa	Turning Point Chiropractic	Support	Written Testimony Only

Comments:

As a parent navigating the challenges of healthcare costs, I wholeheartedly support House Bill 1686. Tying chiropractic treatment charges to the workers' compensation schedule ensures my family and others receive fair and predictable costs, fostering a healthier community.

HB-1686

Submitted on: 1/29/2024 11:15:09 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Cody McKillip	Turning Point Chiropractic	Support	Written Testimony Only

Comments:

I am a healthcare professional and I believe Bill 1686 is a step in the right direction. By aligning charges for chiropractic treatment with the workers' compensation supplemental medical fee schedule, the bill promotes consistency and fairness in healthcare billing. This is a positive development for both providers and patients, fostering a more transparent and efficient healthcare system. Thank you for your time.

HB-1686

Submitted on: 1/29/2024 10:17:20 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Allison King	Turning Point Chiropractic	Support	Written Testimony Only

Comments:

I fully support House Bill 1686. This legislation reflects the values we hold dear and ensures that residents have fair access to chiropractic treatments under motor vehicle insurance. It's a crucial step towards a more equitable healthcare system.

HB-1686

Submitted on: 1/29/2024 9:33:49 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Kara Diaz	Turning Point Chiropractic	Support	Written Testimony Only

Comments:

Having personally encountered challenges with the current system, I am enthusiastic about House Bill 1686. Tying charges to the workers' compensation supplemental medical fee schedule will bring much-needed stability and transparency to chiropractic treatment costs.

HB-1686

Submitted on: 1/29/2024 2:43:00 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Chelsea	Turning point chiropractic	Support	Written Testimony Only

Comments:

House Bill 1686's recognition of Hawaii's unique economic challenges and the impact on healthcare is commendable. By tying charges for chiropractic treatments to the workers' compensation schedule, the bill ensures fair access to essential healthcare services for our residents.



To: The Honorable Scot Z. Matayoshi, Chair
The Honorable Andrew Takuya Garrett, Vice Chair
House Committee on Labor and Government Operations

From: Mark Sektnan, Vice President

Re: **HB 1686 – Relating to Insurance
Position: Concerns**

Date: January 30, 2024 at 9:30 AM
Conference Room 309

Dear Chair Matayoshi, Vice Chair Garrett and Members of the Committee:

APCIA has concerns about HB 1686 which could increase the cost of motor vehicle insurance by increasing the fees paid to chiropractors. The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe.

HB 1686 changes the chiropractic reimbursement rate under motor vehicle insurance from \$75 per visit to that of the workers' compensation medical fee schedule. The intent language correctly points out this was a key reform of the 1997 reforms which helped to reduce auto insurance premiums in Hawaii. This bill would eliminate the predictability of the existing law and tie the reimbursement rate to the workers' compensation medical fee schedule rate which is not a static number and can be manipulated by using a variety of modalities and CPT codes, the per-visit charge may increase dramatically. This, in turn, will increase the cost of motor vehicle insurance premiums. The increase in premiums will come in a hard market which where motor vehicle insurance premiums are already going up, mostly by double digits and are expected to continue on this trend for a few years. Higher motor insurance premiums may result in a higher number of uninsured motorists and is regressive, penalizing those who can least afford it.

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



KLEIN NATURAL

HEALTH AND WELLNESS CENTER

Date: January 28, 2024

To: Representative Scot Z. Matayoshi, Chair
Representative Andrew Takuya Garrett, Vice Chair
Members of the Committee on Labor & Government Operations

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

Re: HB1686, Relating to Insurance
January 30, 2024, at 9:30am

Position: SUPPORT

As a dual licensed Chiropractor and Naturopathic Physician, I support this bill. I run a small business which is an outpatient clinic in Hilo, on the Big Island.

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 providers, these doctors should be reimbursed for all medically necessary care and should be able to make referrals for additional care as needed.

Aligning the reimbursement for care after motor vehicle accidents with the fee schedule for workman's compensation type cases will help to modernize the structure so that we may provide excellent care to our patients while still staying in business. This improvement would also help to tackle rising healthcare costs as many patients currently have to seek additional provider types because under the existing statute reimbursement for additional services beyond the current limit is not available from their chiropractic or naturopathic provider.

I ask that you support this measure and thereby support increased access to healthcare for Hawai'i's patient population and a healthy local economy for our doctors in small businesses, like me.

Thank you for your time and attention to this matter,

Dr. Rachel M. Klein

HB-1686

Submitted on: 1/29/2024 7:39:03 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Austin Koziol	Turning Point Chiropractic	Support	Written Testimony Only

Comments:

As a healthcare professional, I support House Bill 1686 as a positive move forward. The bill's alignment of charges for chiropractic treatments with the workers' compensation supplemental medical fee schedule promotes fairness and consistency in healthcare billing. This development is beneficial for both providers and patients, contributing to a more transparent and efficient healthcare system.

HB-1686

Submitted on: 1/29/2024 9:33:46 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Frederick Kennedy	Individual	Support	Written Testimony Only

Comments:

Small businesses, like mine, greatly appreciate House Bill 1686's focus on stabilizing healthcare costs. By tying charges to the workers' compensation schedule, this legislation supports the financial well-being of our workforce and contributes to a more robust local economy.

Mahalo,

Dr. Frederick Kennedy, Chiropractor

808-494-7920

HB-1686

Submitted on: 1/28/2024 7:11:06 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Dean Shivvers	Individual	Support	Remotely Via Zoom

Comments:

I am writing to express my enthusiastic support for House Bill 1686, which seeks to address a critical issue related to the charges for chiropractic treatments under personal injury protection benefits in motor vehicle insurance. This legislation proposes a prudent and fair approach by tying these charges, and any subsequent increases, to the rates permissible under the workers' compensation supplemental medical fee schedule.

The rationale behind House Bill 1686 is both sound and necessary. By aligning the charges for chiropractic treatments with the rates set by the workers' compensation supplemental medical fee schedule, the bill aims to bring about a more transparent and equitable system for personal injury protection benefits in motor vehicle insurance. This alignment will not only ensure that patients receive fair and consistent pricing for chiropractic services but will also contribute to the overall efficiency and effectiveness of the insurance system.

One of the notable strengths of House Bill 1686 is its commitment to establishing a clear framework for charges, preventing any arbitrary or unfair pricing practices. By referencing the established workers' compensation supplemental medical fee schedule, the bill provides a well-defined and reasonable standard that can be easily understood and adhered to by both healthcare providers and insurance companies.

Furthermore, this legislation promotes financial stability and predictability for all stakeholders involved, including both healthcare providers and those seeking chiropractic treatments. This stability is crucial in fostering a healthcare environment where patients can access necessary treatments without the added burden of unpredictable and potentially exorbitant costs.

I firmly believe that House Bill 1686 represents a significant step forward in addressing the complexities surrounding charges for chiropractic treatments in personal injury protection benefits. As a member of our community, I trust that your support for this bill will contribute to the well-being of our constituents by ensuring fair and reasonable access to essential healthcare services.

Thank you for your attention to this matter, and I urge you to lend your support to House Bill 1686 for the benefit of our community and the broader population.

Sincerely,

Dean Shivers

HB-1686

Submitted on: 1/28/2024 7:37:03 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Julia Goodman	Individual	Support	Written Testimony Only

Comments:

I strongly endorse HB1686. It will ensure fair and predictable charges for chiropractic which I am a huge proponent for. Chiropractic care has been very beneficial for me and my family and I would like to see it extended to improved personal injury benefits.

HB-1686

Submitted on: 1/28/2024 8:10:15 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Dr TIMOTHY HALE HENDLIN	Individual	Support	Written Testimony Only

Comments:

Aloha, I've been a small business owner and licensed doctor in Hawaii for over 35 years. For me and other doctors and business owners, in Hawaii, I, greatly appreciate House Bill 1686's focus on stabilizing healthcare costs. By tying charges to the workers' compensation schedule, this legislation supports the financial well-being of our workforce and contributes to a more robust local economy. It also allows for the most scientifically proven, efficient, and effective health care of community members for these types of injuries. I urge you to support this bill for the sake of our citizens and our economic well-being..

HB-1686

Submitted on: 1/28/2024 8:11:59 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Shaun Krein	Individual	Support	Written Testimony Only

Comments:

I am a healthcare professional, and I believe House Bill 1686 is a step in the right direction.

By aligning the charges for chiropractic treatments with the workers' compensation supplemental medical fee schedule, this bill will promote consistency and fairness in healthcare billing.

I believe that this is a positive development for both providers and patients, and it will foster a more transparent and efficient healthcare system.

HB-1686

Submitted on: 1/28/2024 8:20:47 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Cory Wilson	Individual	Support	Written Testimony Only

Comments:

To whom it may concern,

As a Chiropractic physician in the state of Hawaii I am reluctant to accept personal injury patients. Solely because the reimbursement is so low it doesn't not make good business sense. If bill 1686 passes I would be able to more readily serve that population.

There are far too many Hawaiians suffering from chronic pain. Most of these people end up turning to opioids. Raising personal injury reimbursement to a level that matches today's economic landscape would incentivize chiropractic physicians to help Hawaiians affected by personal injuries.

sincerely,

Cory Wilson DC

HB-1686

Submitted on: 1/28/2024 8:47:27 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Kaichu	Individual	Support	Written Testimony Only

Comments:

House Bill 1686 is a right thing to do. Chiropractic care has been proved as a successful conservative care to the community especially who suffers from car accident. We should support chiropractic care to get what the service worth which support the nature sustainability instead on putting more people under the chance to rely on drugs.

HB-1686

Submitted on: 1/28/2024 8:54:17 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Austin Blanchon	Individual	Support	Written Testimony Only

Comments:

As an active member of our community, I fully support House Bill 1686. This legislation reflects the values we hold dear and ensures that residents have fair access to chiropractic treatments under motor vehicle insurance. It's a crucial step towards a more equitable healthcare system.

Our community needs this more than ever as injury incidents are on the rise and we need healthcare providers to help.

HB-1686

Submitted on: 1/29/2024 6:33:10 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Karen	Individual	Support	Written Testimony Only

Comments:

As a chiropractic patient in Hilo, I'm very disappointed in the lack of chiropractic services for PI injuries because of limited reimbursement to the doctors in Hawaii. I'm from California where cost of services is more fairly compensated. Please support this bill to help Hawaii's healthcare system get more fair cost reimbursement so that services are more available for people of Hawaii.

HB-1686

Submitted on: 1/29/2024 7:06:28 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Caleb Learned	Individual	Support	Written Testimony Only

Comments:

As someone who is a working healthcare professional, I strongly support the enactment of House Bill 1686. This legislation represents a significant step forward by ensuring that the cost of chiropractic services is in line with the workers' compensation supplemental medical fee schedule. Such alignment not only brings about a greater sense of fairness and consistency in the way healthcare billing is handled but also marks an important stride towards standardization in medical charges. This bill is a commendable move for enhancing the transparency and effectiveness of our healthcare system, offering clear benefits to both medical providers and patients. It paves the way for a more equitable and streamlined approach to healthcare billing, which is crucial for the overall improvement and accessibility of healthcare services.

HB-1686

Submitted on: 1/29/2024 8:19:07 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Richard Wilcox	Individual	Support	Written Testimony Only

Comments:

Businesses in Hawaii greatly appreciate House Bill 1686's focus on stabilizing healthcare costs. By tying charges to the workers' compensation schedule, this legislation supports the financial success of our workforce and contributes to a healthy local economy.

HB-1686

Submitted on: 1/29/2024 8:58:45 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Nicholas Chang	Individual	Support	Written Testimony Only

Comments:

Small businesses, like mine, greatly appreciate House Bill 1686's focus on stabilizing healthcare costs. By tying charges to the workers' compensation schedule, this legislation supports the financial well-being of our workforce and contributes to a more robust local economy.

HB-1686

Submitted on: 1/29/2024 9:07:24 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Alice Ogawa	Individual	Support	Written Testimony Only

Comments:

I am in support of HB1686

Thank you

Alice Ogawa DC

HB-1686

Submitted on: 1/29/2024 9:26:39 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Rheya Marie Fernandez	Individual	Support	Written Testimony Only

Comments:

I see the financial strain that unpredictable healthcare costs can place on employees. House Bill 1686's focus on stabilizing charges for chiropractic treatments aligns with the interests of local businesses in maintaining a healthy and productive workforce.

HB-1686

Submitted on: 1/29/2024 9:29:23 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Armando Garza	Individual	Support	Written Testimony Only

Comments:

Small businesses like mine, greatly appreciate House Bill 1686's focus on stabilizing healthcare costs. By tying charges to the Worker's Compensation schedule, this legislation supports the financial well-being of our workforce and contributes to a more robust local economy.

Mahalo

HB-1686

Submitted on: 1/29/2024 9:39:57 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Jennae Leleo	Individual	Support	Written Testimony Only

Comments:

Aloha,

House Bill 1686 is a testament to our commitment to social justice. By tying charges for chiropractic treatments to an established fee schedule, this legislation addresses the economic disparities present in our healthcare system. It is a crucial step towards ensuring that all members of our community, regardless of economic status, have equal access to necessary healthcare services.

Mahalo,

Jennae Leleo

HB-1686

Submitted on: 1/29/2024 10:21:50 AM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
David Shapiro	Individual	Support	Written Testimony Only

Comments:

I fully support the passage of H.B. No. 1686. In view of the fact that the authorized benefit for chiropractic treatments was capped in 1997 and has not been adjusted to reflect inflation and increases in the cost-of-living in over a quarter of a century, I find it entirely reasonable to request that benefits be tied to the Worker's Compensation supplemental medical fee schedule, as has been done with other medical professions in the state of Hawaii.

Sincerely,

Dr. David Shapiro

Chiropractic Kinesiologist

Hilo, Hawaii

HB-1686

Submitted on: 1/29/2024 12:28:02 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
derek foust	Individual	Support	Written Testimony Only

Comments:

The insurance industry stands to benefit from the clarity provided by House Bill 1686. By tying charges to an established fee schedule, this legislation promotes a fair and efficient process, reducing administrative complexities for insurers.

HB-1686

Submitted on: 1/29/2024 2:35:22 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Raya Keliinui	Individual	Support	Written Testimony Only

Comments:

I am a military spouse, and I support House Bill 1686 for its potential to positively impact the lives of military families. By tying charges for chiropractic treatments to the workers' compensation schedule, this legislation ensures that military members and their families receive fair and consistent access to healthcare services.

HB-1686

Submitted on: 1/29/2024 2:35:51 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Beannalyn Tedtaotao	Individual	Support	Written Testimony Only

Comments:

Having personally experienced the financial strain of medical bills, House Bill 1686 brings hope for a more stable healthcare system. By aligning charges with the workers' compensation schedule, this legislation promises relief for individuals like myself, who often face unpredictable costs.

HB-1686

Submitted on: 1/29/2024 2:44:06 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Chelsea Titus	Individual	Support	Written Testimony Only

Comments:

Our community's well-being is at the forefront of House Bill 1686. By acknowledging Hawaii's high cost of living and ensuring fair access to chiropractic treatments, this bill takes a critical step in promoting the health and prosperity of all residents.

HB-1686

Submitted on: 1/29/2024 2:45:13 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Brooke Kubo	Individual	Support	Written Testimony Only

Comments:

As a consumer advocate, I applaud House Bill 1686 for addressing the disparities in chiropractic treatment fees. This legislation is a necessary step towards ensuring that consumers are not burdened by unpredictable and arbitrary increases in healthcare costs. It is a win for all residents who rely on personal injury protection benefits for their well-being.

HB-1686

Submitted on: 1/29/2024 2:51:37 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Brian Lim	Individual	Support	Written Testimony Only

Comments:

Small businesses, like mine, greatly appreciate House Bill 1686's focus on stabilizing healthcare costs. By tying charges to the workers' compensation schedule, this legislation supports the financial well-being of our workforce and contributes to a more robust local economy.

HB-1686

Submitted on: 1/29/2024 3:20:50 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Katie Gillum	Individual	Support	Written Testimony Only

Comments:

Hawaii's distinction as having the nation's lowest chiropractic treatment fees is a matter of concern. House Bill 1686 addresses this anomaly, ensuring that our state maintains high standards in healthcare while acknowledging the unique economic landscape.

HB-1686

Submitted on: 1/29/2024 3:44:42 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
AMY VANQUAETHEM	Individual	Support	Written Testimony Only

Comments:

Operating a small chiropractic clinic in Lahaina can be challenging due to the incredible inflation in housing and household necessities. This is why I support House Bill 1686's focus on stabilizing healthcare costs. By tying charges to the workers' compensation schedule, this legislation supports the financial well-being of our healthcare workers and contributes to a sustainable living situation for those of us committed to helping our community. Mahalo for your consideration.

HB-1686

Submitted on: 1/29/2024 7:08:16 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Jessica Koreyasu	Individual	Support	Written Testimony Only

Comments:

I am a healthcare professional, and I believe House Bill 1686 is a step in the right direction. By aligning charges for chiropractic treatments with the workers' compensation supplemental medical fee schedule, the bill promotes consistency and fairness in healthcare billing. This is a positive development for both providers and patients, fostering a more transparent and efficient healthcare system.

HB-1686

Submitted on: 1/29/2024 8:15:27 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Gary Saito	Individual	Support	Written Testimony Only

Comments:

I support this bill

HB-1686

Submitted on: 1/29/2024 10:38:12 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
William Goodman	Individual	Support	Written Testimony Only

Comments:

Due to the experience I have in dealing with insurance claims and their difficulties, I wholeheartedly support House Bill 1686. Tying chiropractic treatment charges to the workers' compensation schedule brings clarity and fairness to the process, reducing stress for individuals like myself who have dealt with the complexities of personal injury protection benefits.

HB-1686

Submitted on: 1/29/2024 9:57:21 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Jesse Broderson	Individual	Support	Written Testimony Only

Comments:

This bill would support small businesses, like mine, to help keep up with the growing costs of doing business in Hawaii and allow me to continue to provide quality healthcare to our community.

Mahalo

Dr Jesse Broderson DC

HB-1686

Submitted on: 1/29/2024 9:35:25 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Christin Mahone	Individual	Support	Written Testimony Only

Comments:

I am a healthcare professional on the island of Oahu, and I believe House Bill 1686 is progressive. By aligning charges for chiropractic treatments with the workers' compensation supplemental medical fee schedule, the bill promotes consistency and fairness in healthcare billing. This is a positive development for both providers and patients, fostering a more transparent and efficient healthcare system.

HB-1686

Submitted on: 1/29/2024 3:35:15 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Nanea I	Turning Point Chiropractic	Support	Written Testimony Only

Comments:

House Bill 1686 is a critical piece of legislation for our state's healthcare system. As a healthcare administrator, I see firsthand the importance of a predictable and fair fee structure for chiropractic treatments. This bill will contribute to the efficiency of healthcare operations, benefitting both providers and patients in our community.

HB-1686

Submitted on: 1/29/2024 4:58:48 PM

Testimony for LGO on 1/30/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
William Battles	Hoala Natural Pain Relief	Support	Written Testimony Only

Comments:

Small businesses like mine have seen costs skyrocket while our payment rates stagnate. House Bill 1686's focus on stabilizing healthcare costs will help our small business pay ever increasing rates we are being charged for basic services here in Hawaii. By tying charges to the workers' compensation schedule, this legislation supports the financial well-being of our workforce and contributes to a more robust local economy. Mahalo!