



**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**  
**House Committee on Finance**  
**Tuesday, February 27, 2024**  
**2:00 p.m.**  
**State Capitol, Conference Room 308 and via Videoconference**

**On the following measure:**  
**H.B. 1686, HD1, RELATING TO INSURANCE**

Chair Yamashita 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 offers comments on this bill.

The purpose of this bill is to increase the reimbursement rate for chiropractic treatments for personal injury protection benefits under motor vehicle insurance from \$75 to \$100.

The existing law ensures that consumers injured in automobile accidents can seek a variety of treatments to aid in recovery from injuries. The HD 1 proposes to increase the reimburse from \$75 to \$100 per visit, which would be reasonable. However, it may lead to an increase in motor vehicle insurance premiums.

Thank you for the opportunity to testify.



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

**Alison H. Ueoka**  
President

## TESTIMONY OF ALISON UEOKA

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COMMITTEE ON FINANCE  
Representative Kyle T. Yamashita, Chair  
Representative Lisa Kitagawa, Vice Chair

Tuesday, February 27, 2024  
2:00 p.m.

### **HB 1686, HD1**

Chair Yamashita, Vice Chair Kitagawa, and members of the Committee on Finance, my name is Alison Ueoka, President of 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, HD1 increases the chiropractic reimbursement rate under motor vehicle insurance from \$75 per visit to \$100 per visit. This will increase the cost of motor vehicle insurance premiums which will compound a hard market where motor vehicle insurance premiums are already going up and are expected to continue this trend for a few years. In 2024 alone, both the Wall Street Journal and Bankrate have reported on the skyrocketing increases of auto insurance expenditures. Bankrate reported on February 5, 2024, the national average increase for auto insurance premiums was 26% over 2023.

Higher motor insurance premiums may result in a higher number of uninsured motorists and is regressive, penalizing those who can least afford it. In addition, increasing costs to personal injury protection coverage (PIP) which this bill does, could adversely impact other coverages including bodily injury liability, uninsured motorist, and underinsured motorists coverages.

Thank you for the opportunity to testify.



# KLEIN NATURAL

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## HEALTH AND WELLNESS CENTER

Date: February 26, 2024

To: Representative Kyle T. Yamashita, Chair  
Representative Lisa Kitagawa, Vice Chair  
Members of the Committee on Finance

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

Re: HB1686 HD1, Relating to Insurance  
February 27, 2024, at 2:00pm

**Position: SUPPORT with comments**

As a dual licensed Chiropractor and Naturopathic Physician, I support this bill and would like to offer comments on the HD1 language. I run a small business which is an outpatient clinic in Hilo, on the Big Island, and have seen first-hand the impact of the restrictions currently in place for motor vehicle incident related healthcare insurance coverage.

I request that you restore the language to that of the original draft rather than the new language used in HD1, which creates a dollar amount restriction on patient care. Accidents and patient situations differ, and since each case is different, putting a universal limit on care is not in the best interest of the patients. We must trust our doctors, who are specialists in patient care, to determine the care needs for individual patients based on what is medically necessary in each case.

Additionally, 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 amend it back to its original version, thereby supporting increased access to healthcare for Hawai'i's patient population and a healthy local economy for our doctors in small businesses.

Thank you for your time and attention to this matter,

Dr. Rachel M. Klein

**HB-1686-HD-1**

Submitted on: 2/26/2024 3:16:08 PM

Testimony for FIN on 2/27/2024 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
COLLEEN TANAKA	TANAKA AND ASSOCIATES CHIROPRACTIC & MASSAGE	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 T. Tanaka, DC

**HB-1686-HD-1**

Submitted on: 2/26/2024 9:18:49 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

I am in support of bill HB 1686 , I ask that we have Amendment to tie it to charges on workers comp fee schedule. Not at \$100

**HB-1686-HD-1**

Submitted on: 2/26/2024 9:31:49 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

I support HB 1686. However, the bill should be amended to tie charges to the Hawaii Workers Compensation Fee Schedule as opposed to a flat maximum charge. The WC fee schedule is adjusted regularly to reflect market conditions within Hawaii. A flat fee may be generous in one environment, but not in another future market.

Please amend the language and thereby protect the ability of Hawaii's people to access quality chiropractic care.

**HB-1686-HD-1**

Submitted on: 2/26/2024 9:34:45 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

I support this measure but it is essential that the fee schedule not be a fixed dollar amount (as the existing law is), but that it follows the state's workers' compensation fees. These fees are linked to Medicare, which is adjusted annually. Any fixed fee will become quickly out of date.

Please pass this bill in its original version.

Mahalo,

Robert E. Klein, D.C.

**HB-1686-HD-1**

Submitted on: 2/26/2024 9:36:33 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Dean Shivvers	Hawaii state chiropractic association	Support	In Person

Comments:

I am writing in support of this bill. Requesting the fee be tied to the Medicare fee schedule and not capped at \$100.

This bill would help more patients access chiropractic care after a car accident.



**HB-1686-HD-1**

Submitted on: 2/26/2024 9:41:00 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
David Shapiro	Aloha family chiropractic	Support	Written Testimony Only

Comments:

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, rather than be capped at \$100 per visit.

Sincerely,

Dr. David Shapiro

Chiropractic Kinesiologist

Hilo, Hawaii

**HB-1686-HD-1**

Submitted on: 2/26/2024 9:46:42 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

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

In lieu of the one-hundred-dollar cap, I respectfully ask for an amendment to tie said compensation to the workers' compensation fee schedule.

Thank you,

Joseph F. Leonardi, D.C.

**HB-1686-HD-1**

Submitted on: 2/26/2024 9:51:23 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

Please tie this bill to charges on workers comp fee schedule, not \$100.

Mahalo,

Frederick Kennedy

**HB-1686-HD-1**

Submitted on: 2/26/2024 9:52:55 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

I strongly support HB 1686 but it needs to be modified to reflect and be tied to the Workers Compensation fee schedule like most reimbursements are now done!

**HB-1686-HD-1**

Submitted on: 2/26/2024 9:55:17 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

Aloha, I am writing this testimony in support of Bill HB1686. The reimbursement rate for chiropractic care and treatment for personal injury benefits under motor vehicle insurance should be tied to charges on workmen's compensation fee schedule. With that said, the reimbursement should not be limited to \$100. With the passing of HB1686, it would that all members of our community, regardless of economic status, have equal access to necessary healthcare services. Mahalo for taking your consideration and I respectfully ask for the passing of HB1686.

**HB-1686-HD-1**

Submitted on: 2/26/2024 10:00:41 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

Support the bill but ask for amendment to tie it to charges on workers comp fee schedule. Not \$100.

**HB-1686-HD-1**

Submitted on: 2/26/2024 10:10:29 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

I am in support of this bill but am asking for an amendment to tie it to charges on workers comp fee schedule

**HB-1686-HD-1**

Submitted on: 2/26/2024 10:23:23 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

I support house bill 1686 with the amendment that personal injury case fee schedules should match the Hawaii workers compensation fee schedules. This is common sense. It's like that in every other state in the country so let's catch up to speed.



**HB-1686-HD-1**

Submitted on: 2/26/2024 10:29:20 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
James Finley	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. I'm in full support of this bill as the original draft for the workers comp fee schedule; not the \$100 per visit.ent to tie it to charges on workers comp fee schedule. Not \$100. amendment to tie it to charges on workers comp fee schedule, Not \$100.

**HB-1686-HD-1**

Submitted on: 2/26/2024 10:52:16 AM

Testimony for FIN on 2/27/2024 2:00:00 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. I do ask that it be amended to tie to charges on the workers compensation fee schedule vs \$100 cap.

**HB-1686-HD-1**

Submitted on: 2/26/2024 11:06:51 AM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

I am writing in support of this bill. I believe it will have a positive impact on the chiropractic profession and its patient base helping them get the best care possible. I also believe the original language of HB 1686 and NOT the HD1. The charges should be tied to the STATE APPROVE WORKERS COMP SCHEDULE AND NOT THE FIXED \$100. We ask that the amendment ties it to the charges on worker's comp fee schedules, not the \$100.

**HB-1686-HD-1**

Submitted on: 2/26/2024 12:17:59 PM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

Chiropractic treatments has been proved to help people with MVA. Chiropractic care should be reimburse with the charges that they offer to patient instead of cap the price up to \$100.

**HB-1686-HD-1**

Submitted on: 2/26/2024 12:18:49 PM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

I support HB 1686

mahalo

Alice Ogawa DC

**HB-1686-HD-1**

Submitted on: 2/26/2024 12:57:20 PM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

I support this bill with the fee schedule tied to the work comp fee schedule.

**HB-1686-HD-1**

Submitted on: 2/26/2024 1:01:51 PM

Testimony for FIN on 2/27/2024 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jill Dawrs	Dr Jill Dawrs Family Chiropractic Clinic	Support	Written Testimony Only

Comments:

I support having the fee schedule tied to the workers compensation fee schedule. We need to stop under paying our personal injury doctors so they can provide quality healthcare.

**HB-1686-HD-1**

Submitted on: 2/26/2024 1:09:45 PM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

I support this bill. I would like an amendment to tie charges onto workmen's compensation fee schedule



**HB-1686-HD-1**

Submitted on: 2/26/2024 1:31:11 PM

Testimony for FIN on 2/27/2024 2:00:00 PM

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

Comments:

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-HD-1**

Submitted on: 2/26/2024 2:21:10 PM

Testimony for FIN on 2/27/2024 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jonah Carignan	Turning Point Chiropractic	Support	Written Testimony Only

Comments:

I support the bill but there needs to be an amendment so that the charges follow/adhere to the workers compensation fee schedule.