STAND. COM. REP. NO.

Honolulu, Hawaii

MAR 0 3 2011 RE: S.B. No. 1190 S.D. 1

Honorable Shan S. Tsutsui President of the Senate Twenty-Sixth State Legislature Regular Session of 2011 State of Hawaii

Sir:

Your Committee on Commerce and Consumer Protection, to which was referred S.B. No. 1190 entitled:

"A BILL FOR AN ACT RELATING TO AUTOMOBILE PERSONAL INJURY LIMITATIONS,"

begs leave to report as follows:

The purpose and intent of this measure is to require a reviewer of records of medical treatment for personal injury covered by a motor vehicle insurance policy to be of the same medical specialty as the treatment provider and to make documentation of the record review available to the injured person upon request.

Your Committee received testimony in support of this measure from the Hawaii Chapter American Physical Therapy Association and Hawaii Association for Justice. Your Committee received testimony in opposition to this measure from GEICO. Your Committee received comments on this measure from the Insurance Commissioner of the Department of Commerce and Consumer Affairs.

Your Committee finds that motor vehicle insurers sometimes substitute record reviews for independent medical examinations in verifying the appropriateness of medical care provided for injuries covered by a motor vehicle insurance policy. Your Committee finds that an accurate review and assessment depends on sufficient knowledge of the reviewer, particularly knowledge of treatment protocols for services provided by a medical specialist. Your Committee acknowledges that there is a shortage of medical



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specialists in this State, particularly on the neighbor islands. Therefore, your Committee finds that record reviews of medical treatment provided under a policy of motor vehicle insurance shall be provided by a medical provider who, while not necessarily a member of the same specialty as the provider of treatment at issue, possesses sufficient clinical and practical expertise to accurately evaluate the treatment provided.

Your Committee has amended this measure by:

- Deleting the requirement that the record reviewer shall (1)be of the same specialty as the treatment provider;
- Specifying that the record reviewer shall possess (2)sufficient professional training, credentials, and experience in treating the type of injury at issue to competently evaluate the specific treatment that is the subject of the record review; and
- (3) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.

As affirmed by the record of votes of the members of your Committee on Commerce and Consumer Protection that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 1190, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 1190, S.D. 1, and be placed on the calendar for Third Reading.

> Respectfully submitted on behalf of the members of the Committee on Commerce and Consumer Protection,

Kasaly H Boken N. H. BAKER, Chair



The Senate Twenty-Sixth Legislature State of Hawaiʻi

Record of Votes Committee on Commerce and Consumer Protection CPN

Bill / Resolution No.:* Committee Referral: Date:				
SB 190 CPN 224				
The committee is reconsidering its previous decision on this measure.				
If so, then the previous decision was to:				
The Recommendation is:				
Pass, unamended Pass, with amendments Hold Recommit 2312 2311 2310 2313				
Members	Aye	Aye (WR)	Nay	Excused
BAKER, Rosalyn H. (C)				
TANIGUCHI, Brian T. (VC)				
GALUTERIA, Brickwood				
GREEN, M.D., Josh				
NISHIHARA, Clarence K.				
SOLOMON, Malama				
SLOM, Sam	store are uturity a transmissional could's a transmis			
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TOTAL	5	0	0	2
Recommendation: Adopted Not Adopted				
Chair's or Designee's Signature:				
Distribution: Original Yellow Pink Coldenrod File with Committee Report Clerk's Office Drafting Agency Sommittee File Copy				

*Only one measure per Record of Votes