

## SB318

Measure Title: RELATING TO NATUROPATHIC PHYSICIANS.

Report Title: Naturopathic Physicians; Health Insurance; Primary Care

Description: Requires insurers, mutual benefit societies, fraternal benefit societies, and health maintenance organizations to provide coverage for health care services provided by a naturopathic physician.

Companion:

Package: None

Current Referral: CPN/HTH, WAM

Introducer(s): RUDERMAN, BAKER, GABBARD

<u>Sort by Date</u>		Status Text
1/23/2015	S	Introduced.
1/23/2015	S	Passed First Reading.
1/23/2015	S	Referred to HTH/CPN, WAM.
1/29/2015	S	Re-Referred to CPN/HTH, WAM.
2/3/2015	S	The committee(s) on CPN/HTH has scheduled a public hearing on 02-10-15 9:00AM in conference room 229.

The Senate  
The Twenty-seventh legislature  
Regular Session of 2015

Committee on Health and Committee of Commerce and Consumer Protection  
Senator Josh Green, Chair  
Senator Rosalyn H. Baker, Chair

Tuesday, February 10th, 2015  
9:00 am

### SB 318 Relating to Naturopathic Physicians

Testifier Position: Support

Honorable Chair Green, Chair Baker, and Committee members:

The Hawaii Society of Naturopathic Physicians would like to express their support for SB 318. This bill would make Hawaii state law consistent with federal law<sup>1</sup> and eliminate health plan discrimination against naturopathic physicians in Hawaii.

Passage of SB 318 would improve access to primary care for Hawaii's people, increase options for patients, and improve health outcomes. Exclusion of naturopathic physicians, who are licensed in Hawaii as primary care providers and provide the Essential Health Benefits (EHBs) outlined in the Affordable Care Act (ACA) is in direct conflict with the nondiscrimination section of the Section 2706 of the ACA.

Beyond the matter of compliance with the federal law, evidence shows that including specific non-MD health care providers, such as licensed naturopathic physicians (NDs), can reduce costs, improve health outcomes, and increase access to care.<sup>2</sup>

Unfortunately, despite an effective date of January 1, 2014 for Section 2706, contracting arrangements for insurers in Hawaii exclude naturopathic physicians from participating in their health plans, requiring patients to pay out of pocket for their primary care needs when they choose to see a naturopathic physician as their primary care provider. Naturopathic physicians are almost exclusively (HMAA is the one exception) denied in-network status with health insurance companies in Hawaii, and patients are often denied out-of-network reimbursement for primary care services provided by naturopathic doctors, despite the fact that the services being provided by NDs are identical to services performed by MD or DO providers.

NDs attend accredited four-year medical schools and are trained in the same biomedical sciences as MDs, with a focus on prevention through lifestyle modification and natural treatments. Prescription medicines are used judiciously and only when necessary. Naturopathic medicine is a comprehensive system of health care that combines conventional medical diagnostics with safe and effective natural treatments. In addition to preventing disease and decreasing health care costs, studies show that naturopathic physicians have excellent outcomes with chronic diseases such as diabetes, obesity and hypertension – three of the most costly chronic conditions effecting the population of Hawaii today.<sup>3,4</sup>

As growing demand for health care services adds stress to an already overburdened health care system, efficient utilization of all health care professions trained to provide essential health benefits is necessary to ensure affordable access to care. As the economic impact of preventable chronic disease continues to grow and tax our health care system, prevention should be at the forefront of modern medicine. It is time to focus on modifiable health risk behaviors that can be prevented and treated using therapies in which NDs specialize, including lifestyle, diet, and nutritional counseling, exercise and stress management.

For these reasons, the HSNP supports SB 318 and requests that your committee vote in favor of the measure.

<sup>1</sup>H.R. 3590, 111 Cong. Section 2706. (2010) (enacted).

<sup>2</sup>Michael S. Goldstein, PhD, and John Weeks, (2013). 'Naturopathic Physician Chapter'. In: e.g. Tolkien, J.R.R. (ed), Meeting the Nation's Primary Care Needs. 1st ed. Seattle, WA: Academic Consortium for Complementary and Alternative Health Care. (32-48).

<sup>3</sup>Bradley R. Adjunctive naturopathic care for type 2 diabetes: patient-reported & clinical outcomes after 1 year. BMC Complementary & Alternative Medicine 2012, 12:44

<sup>4</sup>Bradley R. Observed changes in risk during naturopathic treatment of hypertension. eCAM 2010, p1-8.



February 10, 2015

The Honorable Josh Green, M.D., Chair  
Senate Committee on Health  
The Honorable Rosalyn H. Baker, Chair  
Senate Committee on Commerce and Consumer Protection

**Re: SB 318 – Relating to Naturopathic Physicians**

Dear Chair Green, Chair Baker and Members of the Committees:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on SB 318 which would require health plans recognize naturopathic physicians as primary care physicians. HMSA opposes this Bill, but we do offer a suggestion.

Pursuant to the Affordable Care Act (ACA), HMSA does cover services by a naturopathic physician. The ACA's provider nondiscrimination rule prohibits a plan from discriminating against a health care provider "based upon [the] provider's license or certification" under state law, to the extent that the provider is acting within the scope of such license or certification. But, it does not require a plan to accept all types of providers into the plan's network.

This Bill is similar to other legislation regarding naturopaths that have been debated for years at the Legislature. Now may be the time to gain a better understanding of the impact of having naturopaths included in a plan's provider network.

Unfortunately, the last time the State Auditor conducted a study on the coverage of naturopathic services was 25 years ago - a 1989 report entitled, "Study of Proposed Mandatory Health Insurance for Naturopathic Care." That study is dated and focused on coverage of naturopathic services – something, given the ACA, is not the subject of the current debate. We would suggest that the Legislature may wish consider having the State Auditor conduct an updated study on a mandate for plans to include naturopaths in their provider networks.

Thank you for allowing us to testify in opposition to SB 318, and your consideration of our suggestion is appreciated.

Sincerely,

Jennifer Diesman  
Vice President, Government Relations

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**SB318**

Submitted on: 2/9/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Jamaica Hancock	Hilo Naturopathic Clinic	Support	No

**Comments:**

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**Date:** Monday, February 09, 2015 2:01:37 PM

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**SB318**

Submitted on: 2/9/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Amara Karuna	Laakea community LLC	Support	No

Comments: Please support this measure. I always choose Naturopathic care when I can. Amara Karuna

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**SB318**

Submitted on: 2/9/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Carlton York	Individual	Support	No

Comments:

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**SB318**

Submitted on: 2/9/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Lucia You	Individual	Support	No

Comments:

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**SB318**

Submitted on: 2/9/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Nadia Ranne	Individual	Support	No

Comments:

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**Date:** Monday, February 09, 2015 2:55:44 PM

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**SB318**

Submitted on: 2/9/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
sherri carden	Individual	Support	No

Comments:

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**SB318**

Submitted on: 2/4/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Wailua Brandman	Individual	Support	No

Comments:

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**SB318**

Submitted on: 2/7/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Doug Phillips	Individual	Support	No

Comments:

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**Subject:** \*Submitted testimony for SB318 on Feb 10, 2015 09:00AM\*  
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**SB318**

Submitted on: 2/7/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Rosemarie Patronette	Individual	Support	No

Comments:

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Linda M. Peters  
Keaau HI 96749  
Email: [lindamarie1030@gmail.com](mailto:lindamarie1030@gmail.com)

February 8, 2015

Senator Josh Green, Chair  
Senator Glen Wakai, Vice Chair  
Hawaii State Senate Committee on Health

Subject: Committee Hearing on SB 318 – Naturopath Physicians

DATE: Tuesday, February 10, 2015  
TIME: 9:00AM  
PLACE: Conference Room 229  
State Capitol  
415 South Beretania Street

Dear Senators Green, Wakai & Committee Members,

This letter is in **support of SB 318** – Naturopath Physicians. The island of Hawaii has a shortage of medical professionals and needs to everything possible to encourage them to live and work in Hawaii. The health and welfare of our community is at risk.

Naturopath Physicians are doing amazing work for their patients and sadly many people who want to avail themselves of their services, are not able to because many are not covered by the largest Hawaii Insurance companies like HMSA.

My personal experience with a Naturopath Physician in Hilo has been incredible and resulted in major improvements in my health and the health of my son. Even though I pay thousands of dollars annually for my healthcare premium with HMSA, they refuse to cover the services of a Naturopath Physician so it cost me out-of-pocket causing me to withdrawal funds from savings that was for my retirement. This is not right, just or fair.

Please pass this important legislation.

Sincerely,

Linda Peters

Testifier Position: Support

Honorable Chair Baker & Chair Green, and CPN & HTH Committee members:

Naturopathic Physicians in Hawaii are licensed as Primary Care Providers (PCPs) and are providing high-quality, preventive and wellness-based medicine. Naturopathic Medicine is even recognized as “safe, effective and affordable” by U.S. Congress, having designated Naturopathic Medicine Week in October for the past two years (see H.Res. 508 & S.Res. 420 and S.Res. 221).

Unfortunately, patient access to Naturopathic Medicine continues to be limited by insurance companies in Hawaii. There are no insurance companies in Hawaii that allow Naturopathic Doctors (NDs) to be credentialed as Participating Providers; only as Non-Participating Providers, which forces patients to pay in full and diminishes the reimbursement percentage. Kaiser will not even allow Non-Participating status; clear evidence of the blatant discrimination against NDs and the non-compliance with Federal law, specifically the non-discrimination clause in Sec. 2706 of the Affordable Care Act (ACA).

Section 2706 of the ACA has been in effect since January 1, 2014; more than enough time for insurance companies to include those NDs wishing to be credentialed into their systems. There is a significant shortage of PCPs in Hawaii that NDs already in practice here can immediately impact in a positive way. If only patients could make the choice to see a ND as part of their Essential Health Benefits and have their insurance company cover their office visit as the law dictates.

I respectfully request that both Committees vote in favor of this measure.

Dr. Karen Frangos, PT, ND  
Maui Natural Medicine & Physical Therapy, LLC  
1367 S. Kihei Rd, #3-111  
Kihei, HI 96753  
808-891-1111  
[drkmfrangos@aol.com](mailto:drkmfrangos@aol.com)

Sample Testimony for SB 318:

The Senate  
The Twenty-seventh legislature  
Regular Session of 2015

Committee on Health and Committee of Commerce and Consumer Protection  
Senator Josh Green, Chair  
Senator Rosalyn H. Baker, Chair

Tuesday, February 10th, 2015  
9:00 am

SB 318 Relating to Naturopathic Physicians

Testifier Position: Support

Honorable Chair Green, Chair Baker, and Committee members:

I would like to express my support for SB 318. This bill will increase access to primary care in Hawaii, and give patients the option to choose a naturopathic physician as their PCP. At this time most insured patients have to pay out of pocket for primary care services that I provide that would typically be covered under the essential health benefits (EHB).

Section 2706 of the Affordable Care Act states that insurance companies can not discriminate against licensed providers. This law would stop discrimination that is happening against licensed NDs in the state of Hawaii, in addition to increasing the amount of PCPs available in the state.

Thank you for your support,

Dr. Marsha Lowery ND



My name is Kristina Roberts, ND. I am a first-year resident in practice in Kailua Kona. I was trained as a primary care physician. SB318 is important for naturopathic physicians and the people of Hawai'i for the following reasons:

- Although there is a federal law (Section 2706 of the Affordable Care Act) mandating that insurers not discriminate against naturopathic physicians and other licensed providers regarding participating in their health care plans, ALL insurers in Hawai'i are violating this law which became effective January 1, 2014.
- Discrimination is taking the form of:
  1. not allowing participation in provider panels (HMSA, UHA, Kaiser)
  2. lower reimbursement rates based on factors other than quality or performance measures (all insurers)
  3. annual maximum caps on services (HMAA)
  4. annual limitations on the number of visits (HMAA)
  5. completely ignoring all requests for provider applications (Kaiser Permanente).
- SB318 would confer the primary care provider status and insurance coverage for naturopathic physicians in the same manner as the Hawaii legislature has done for Advanced Practice Registered Nurses (APRNs). The Hawaii Board of Nursing requires a licensed RN to complete a Master of Science program in Nursing with at least 30 contact hours of advanced pharmacology, including advanced pharmacotherapeutics. In contrast, the Hawaii Board of Naturopathic Medicine requires a Doctor of Naturopathic Medicine degree from a 4 year accredited institution of naturopathic medicine, including over 4500 total hours of training, 100 hours of pharmacology, and passage of national board examinations.
- In the context of Hawaii's chronic shortage of qualified health care providers, naturopathic physicians may be able to play a significant role in expanding access to primary health care within the State.
- I urge your support of SB318. Thank you for the opportunity to submit my testimony.



**Dr. Kathryn Taketa-Wong, N.D., L.Ac.**  
***Naturopathic Physician & Licensed Acupuncturist***  
***Medical Academy of Pediatric Special Needs Fellowship Candidate***

February 9, 2015

Dear Honorable Chair Green, Chair Baker and Senators of the Committees on Health and Commerce & Consumer Protection:

Re: IN SUPPORT OF SB 318

I am a naturopathic physician practicing here in Hawaii. I am in support of SB 318 which mandates that insurers to provide coverage for services rendered by naturopathic physicians. I am one of the few physicians in the state trained by the Medical Academy of Pediatric Special Needs providing evidence-based medical treatments for autism, and approximately 75% of my patient population are children with autism. These parents are willing to pay out of pocket for my services, but this places a significant financial burden on them, especially when they are already burdened with the significant costs of raising a special needs child. Please also consider these points regarding this bill:

- Services provided by naturopathic physicians are an important component of comprehensive health care.
- In the context of Hawaii's chronic shortage of qualified health care providers, naturopathic physicians may be able to play a role in expanding access to primary health care within the State.
- Allowing a patient to select the services of a naturopathic physician is an important component of preserving patient choice in the health care system and is integral to the intended full implementation of the Affordable Care Act (ACA).
- Section 2706 of the ACA prohibits discrimination against licensed health care providers, and became effective Jan. 1, 2014.
- Section 2706 has been understood to prohibit insurance plans from covering a given service when offered by one type of licensed provider while denying coverage when the same service is provided by another type of licensed provider.
- All commercial health care insurers in Hawaii have continued to discriminate against naturopathic physicians in their health plans throughout 2014 and continue to do so in direct violation of this federal law.
- Discrimination by insurers in Hawaii against naturopathic physicians has taken the form of (1) not allowing participation in provider panels (HMSA, UHA, Kaiser), (2) lower reimbursement rates based on factors other than quality or performance measures (all



**Dr. Kathryn Taketa-Wong, N.D., L.Ac.**  
***Naturopathic Physician & Licensed Acupuncturist***  
***Medical Academy of Pediatric Special Needs Fellowship Candidate***

insurers), (3) annual maximum caps on services (HMAA), (4) annual limitations on the number of visits (HMAA), and (5) completely ignoring all requests for provider applications (Kaiser Permanente).

- In a 2013 randomized controlled trial, the cost of providing naturopathic care was shown to be lower than that of the wholesale cost of providing a statin drug to all at-risk patients 31 – without the negative side effects statins can cause, such as muscle pain, liver damage, and memory loss.<sup>1</sup>
- A recent clinical trial revealed encouraging results in a number of quantifiable areas:
  - Reduced cardiac risk: Naturopathic strategies (individualized healthy lifestyle recommendations, nutrition, and dietary supplements) resulted in reducing 10-year cardiovascular event risk by one-third. For patients at moderate-to-high levels of risk, the benefit proved even greater, giving 18 workers out of 100 reasonable expectations to avoid a major cardiovascular event when they implemented these naturopathic strategies.<sup>2</sup> The Centers for Disease Control has called for programs such as these in its Winnable Battles strategy framework.<sup>3</sup>
  - Cost savings: Naturopathic treatment of patients at high cardiovascular risk showed a societal cost savings of \$1,138 per participant and a reduction in employer costs of \$1,187.<sup>4</sup>
  - Frequency of doctor visits: Patients of NDs had fewer conventional doctor visits (four fewer over the year) and lost 55 fewer hours at work over the year compared to an enhanced usual care control group
  - An internal study by BlueCross BlueShield concluded that a naturopathic physician-managed chronic disease program lowered the costs of chronic and stress related illness by up to 40% and lowered costs of specialist utilization by 30%.<sup>5</sup>

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<sup>1</sup> Naturopathic medicine for the prevention of cardiovascular disease: a randomized clinical trial. CMAJ. 2013 Jun 11;185(9):E409-16. doi: 10.1503/cmaj.120567. Epub 2013 Apr 29

<sup>2</sup> [www.cdc.gov/winnablebattles](http://www.cdc.gov/winnablebattles)

<sup>3</sup> A naturopathic approach to the prevention of cardiovascular disease: cost-effectiveness analysis of a pragmatic multi-worksites randomized clinical trial. J Occup Environ Med. 2014 Feb;56(2):171-6. doi: 10.1097/JOM.0000000000000066

<sup>4</sup> Patient-Reported Experiences with First-Time Naturopathic Care for Type 2 Diabetes. PLoS ONE 2012; 7(11): e48549. doi:10.1371/journal.pone.0048549

<sup>5</sup> A naturopathic approach to the prevention of cardiovascular disease: cost-effectiveness analysis of a pragmatic multi-worksites randomized clinical trial. J Occup Environ Med. 2014 Feb;56(2):171-6. doi: 10.1097/JOM.0000000000000066



**Dr. Kathryn Taketa-Wong, N.D., L.Ac.**  
***Naturopathic Physician & Licensed Acupuncturist***  
***Medical Academy of Pediatric Special Needs Fellowship Candidate***

- A 2006 University of Washington study found that in Washington state, naturopathic care cost insurers \$9 per enrollee versus \$686 for those who received conventional care.<sup>6</sup>

This bill will benefit both consumers who will enjoy better health, as well as insurers would find that providing coverage for naturopathic services will lead to significant cost savings.

**Please SUPPORT SB 318.** Mahalo nui loa!

Sincerely,

Kathryn Taketa-Wong, N.D., L.Ac.  
Naturopathic Physician  
Medical Academy of Pediatric Special Needs Fellowship Candidate

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<sup>6</sup> The effect of mandating complementary and alternative medicine services on insurance benefits in Washington State. J Altern Complement Med. 2004 Dec

## **Testimony In Support of SB 318: Relating to Naturopathic Physicians**

Committee on Health and Committee of Commerce and Consumer Protection  
Senator Josh Green, Chair  
Senator Rosalyn H. Baker, Chair

Testifier Position: ***Support***

Honorable Chair Green, Chair Baker, and Committee members,

As a naturopathic physician I would like to express my strong **support** for SB 318 which will eliminate health plan discrimination against naturopathic physicians in Hawaii.

As a local boy and proud Native Hawaiian, I pursued medicine as a career which included 8 years of training on the mainland and 1 year of post-doctorate training with the intent of returning home to serve the people of Hawaii by improving health outcomes, increasing access to care, reducing costs, and most importantly empowering individuals through health. With the massive shortage of primary care providers in the State of Hawaii, appropriate and legally mandated recognition of NDs as primary care providers needs to be acknowledged by Hawaii health insurers.

Exclusion of naturopathic physicians, who are licensed in Hawaii as primary care providers (Hawaii Administrative Rules §16-88-81) is not only discrimination according to section of the Section 2706 of the ACA, but dramatically interferes with many individuals receiving naturopathic medical services which are required by law to be covered by their insurance coverage.

Instead, my patients are often required to pay out of pocket and are often denied out-of-network reimbursement when they choose to see me for their primary care medical needs when identically performed medical care provided by MD, DO, ARNP and PA-c providers are fully reimbursed with in-network status.

As an ND, I attended an accredited four-year medical school and am highly trained to confidently deliver optimal primary care with additional support in wellness, prevention through lifestyle modification and disease management through natural therapies.

Many chronic diseases such as diabetes, obesity, elevated cholesterol and hypertension which financially plague our national and state healthcare systems are attributed four modifiable risk factors including: tobacco smoking, physical inactivity, unmanaged stress and caloric overconsumption/ malnutrition. Hawaii health insurers should be supporting every effort to address these preventable chronic diseases upstream by addressing the cause. NDs are experts in effectively identifying and addressing these foundational components to health and there is absolutely no reason why Hawaii health plans should be excluding their policy holders from receiving naturopathic medical services when the requirement to do so is already federally mandated.

For these reasons, I am in strong supports of SB 318 and request that your committee vote in favor of the measure.

In Health,  
Landon Ka lau'ae na'i i nā lā ino Oponui, ND

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**SB318**

Submitted on: 2/9/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Mary Marvin Porter	Individual	Support	No

Comments: Aloha, I strongly support SB318. I have had naturopathic physicians as well as regular MD's. By the naturopathic Doctors, I have continually been given good information that MD did not know and services that worked better for me. For example, in dealing with my bronchitis, last year I saw my MD last year and this year the naturopathic, the naturopathic medicines worked much better and kept me from getting the painful coughing and I got well much sooner. I could give other examples also. Health insurers should include naturopathic doctors. I STRONGLY support this bill. Mahalo, Mary Marvin Porter Island Eyes Video

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**Subject:** Submitted testimony for SB318 on Feb 10, 2015 09:00AM  
**Date:** Monday, February 09, 2015 1:46:49 PM

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**SB318**

Submitted on: 2/9/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

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

Comments: Aloha Chairs, Vice Chairs & Committee members, I support SB 318. I am a naturopathic physician. This bill will make State law consistent with Federal law, due to the passing of the Affordable Care Act, effective as of 1/1/2014. This bill would give patients more options in whom they can afford to see for their health care needs. Naturopathic care is safe and effective; often focusing on prevention. Studies have shown that including naturopathic care in insurance plans decrease the overall cost of care, so there would be a cost savings for both the patients and the insurers. Please pass this bill. Thank you for the opportunity to testify.

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**Cc:** [clareloprinzi@gmail.com](mailto:clareloprinzi@gmail.com)  
**Subject:** Submitted testimony for SB318 on Feb 10, 2015 09:00AM  
**Date:** Monday, February 09, 2015 2:19:29 PM

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**SB318**

Submitted on: 2/9/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
clare loprinzi	Individual	Support	No

Comments: this is a no brainer...they are physicians that have done formal training and folks deserve choice

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**To:** [CPN Testimony](#)  
**Cc:** [333cory@gmail.com](mailto:333cory@gmail.com)  
**Subject:** Submitted testimony for SB318 on Feb 10, 2015 09:00AM  
**Date:** Friday, February 06, 2015 8:06:02 PM

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**SB318**

Submitted on: 2/6/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Cory	Individual	Support	No

Comments: Hello legislators, Please support naturopathic medicine. I have chronic health issues. If not for naturopaths, I might not be here today to submit testimony. Mahalo!

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**Cc:** [nredfeather@kohalacenter.org](mailto:nredfeather@kohalacenter.org)  
**Subject:** Submitted testimony for SB318 on Feb 10, 2015 09:00AM  
**Date:** Saturday, February 07, 2015 6:46:31 AM

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**SB318**

Submitted on: 2/7/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Nancy Redfeather	Individual	Support	No

Comments: I am so fortunate that my Health Care Provider HMAA allows me to choose a Naturopathic Physician as my PCP. Her holistic view of human health has provided both excellent care, and solutions to health issues that don't require medication.

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**Subject:** Submitted testimony for SB318 on Feb 10, 2015 09:00AM  
**Date:** Monday, February 09, 2015 3:44:50 AM

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**SB318**

Submitted on: 2/9/2015

Testimony for CPN/HTH on Feb 10, 2015 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Shannon Rudolph	Individual	Support	No

Comments: Support

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February 5, 2015

COMMITTEE ON HEALTH

Senator Josh Green, Chair

Senator Glenn Wakai, Vice Chair

COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

Senator Rosalyn H. Baker, Chair

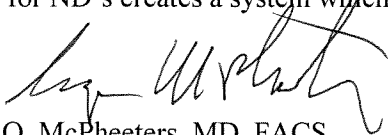
Senator Brian T. Taniguchi, Vice Chair

Re: SB 318 Relating to Naturopathic Physicians. Requires insurers, mutual benefit societies, fraternal benefit societies, and health maintenance organizations to provide coverage for health care services provided by a naturopathic physician.

Testimony in Opposition: For 13 months the undersigned has been reviewing all of the clinical notes linked to the claims submitted by Naturopathic Doctors to the health plan where we work, the majority of the claims have been denied because they failed the statutory definition of medical necessity. Collectively, we have practiced medicine and surgery for over 50 years and offer these insights with absolute honesty and candor.

- 1) NDs are not required to obtain, and almost never receive, post graduate training. In other words, after school they go directly into practice. Allopathic doctors are required to do at least one year of heavily supervised and varied training before they are eligible to treat patients independently. The vast majority of them do between three and seven years of residency in carefully accredited institutions which must demonstrate a structured learning environment. Medicine is simply too complex to allow for anything else. This means that irrespective of the nature of the four years of school, allopathic doctors typically have many years of intense education afterwards which NDs do not receive.
- 2) This inadequacy in training makes their prescribing authority for many of the agents in their approved formulary extremely precarious.
- 3) Human disease manifests itself in many different ways and it requires years of residency to identify and manage much human pathology. While it is undeniably true that the majority of visits occurring in primary care doctors offices are routine, it is equally undeniable that the failure to have an eye for the subtle sign of serious illness will have terrible consequences.
- 4) The large majority of the interventions and prescriptions which we have seen in the written notes of our members by ND's do not have a basis in scientific evidence. In the case of several appeals of denials we have been upheld in every single instance by independent review organizations.
- 5) At a time when we are all trying to advance better health, better care and lower cost through definable effectiveness (one of President Obama's prime initiatives), I believe that mandating coverage by health insurers for care which is loosely defined, based on incomplete training and experience and without a sound evidence based foundation should be avoided.

The importance of post graduate medical training cannot be overemphasized and the absence of structured and mandatory training for ND's creates a system which is simply not comparable and not suited to standard insurance techniques.



George O. McPheeters, MD, FACS



Rhonda L. Perry, PA-C, MPH, MBA

/gmv