

JOSH GREEN, M.D. GOVERNOR | KE KIA'ĀINA

SYLVIA LUKELIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

STATE OF HAWAII | KA MOKUʻĀINA ʻO HAWAIʻI OFFICE OF THE DIRECTOR DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS KA ʻOIHANA PILI KĀLEPA

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Testimony of the Department of Commerce and Consumer Affairs

cca.hawaii.gov

Before the
Senate Committee on Commerce and Consumer Protection
Thursday, March 14, 2024
9:30 a.m.
State Capitol, Conference Room 229 and via Videoconference

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

Chair Keohokalole 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

COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
Senator Jarrett Keohokalole, Chair
Senator Carol Fukunaga, Vice Chair

Thursday, March 14, 2024 9:30 a.m.

HB 1686, HD1

Chair Keohokalole, Vice Chair Fukunaga, and members of the Committee on Commerce and Consumer Protection, 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.

Submitted on: 3/11/2024 9:25:41 PM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Dean Shivvers	Testifying for Hawaii state chiropractic association	Support	In Person

Comments:

Submitted on: 3/12/2024 7:17:46 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Joe Leonardi	Testifying for Hawaii State Chriopractic Association	Support	Written Testimony Only

Comments:

I support the bill and respectfully request that the current bill language be changed to the SENATE VERSION --- SB2673; as it is important that reimbursement follows the workers compensation fee schedule.

Thank you

Dr. Joseph F. Leonardi

Submitted on: 3/12/2024 1:35:03 PM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Jennifer Broad	Testifying for Pearl City Chiropractic, LLC	Support	Written Testimony Only

Comments:

I support HB1686 and request that the current bill language be changed to the SENATE VERSION of SB2673, tying it into the state approved worker's comp. schedule.

Submitted on: 3/13/2024 5:10:18 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

Submitted on: 3/12/2024 8:05:52 PM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Nicholas LaTona	Testifying for Eclipse Chiropractic	Support	Written Testimony Only

Comments:

Submitted on: 3/13/2024 7:55:06 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

I support the bill and respectfully request that the current bill language be changed to the senate version of bill SB2673. Chiropractors need rates tied to charges.



Submitted on: 3/13/2024 9:45:48 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Lea Sosa	Testifying for Turning Point Chiropractic	Comments	Written Testimony Only

Comments:

Submitted on: 3/12/2024 8:47:25 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

Submitted on: 3/8/2024 5:06:49 PM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Scott Kidd	Individual	Oppose	Written Testimony Only

Comments:

I oppose this measure. Chiropractoric science is unfounded and not a sound treatment for accidents. Chiropractric treatment is pseudoscience at best.

HB-1686-HD-1 Submitted on: 3/8/2024 5:56:08 PM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
B.A. McClintock	Individual	Support	Written Testimony Only

Comments:

Please support this important bill. Mahalo.



Date: March 9, 2024

To: Senator Jarrett Keohokalole, Chair

Senator Carol Fukunaga, Vice Chair

Members of the Committee Commerce and Consumer Protection

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

Re: HB1686 HD1, Relating to Insurance

March 14, 2024, at 9:30am

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

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Submitted on: 3/11/2024 9:47:33 PM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Liat Bearden	Individual	Support	Written Testimony Only

Comments:

Submitted on: 3/11/2024 10:08:20 PM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Gina Kim	Individual	Support	Written Testimony Only

Comments:

I support this bill and kindly ask you to change the current bill language to the Senate version of the bill SB2673. Doctors of Chiropractic need rates tied to the charges.

Mahalo,

Gina Kim

Submitted on: 3/12/2024 6:38:44 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Christin Mahone	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.

Submitted on: 3/12/2024 6:47:16 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

Submitted on: 3/12/2024 7:34:05 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

Submitted on: 3/12/2024 7:58:14 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Robert Klein	Individual	Support	Written Testimony Only

Comments:

I support the bill and respectfully request that the current bill language be changed to the SENATE VERSION of the bill SB2673. The public needs ready access to safe, drug-free health care and the health care workers need adequate payment to continue their work.

My sincere thanks for your consideration.

Robert E. Klein, Hilo, HI

Submitted on: 3/12/2024 8:09:16 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

Submitted on: 3/12/2024 8:12:51 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

Submitted on: 3/12/2024 8:45:42 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

Submitted on: 3/12/2024 9:38:58 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Angeline Brutus	Individual	Support	Written Testimony Only

Comments:

Submitted on: 3/12/2024 10:03:52 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Kara Diaz	Individual	Support	Written Testimony Only

Comments:

Submitted on: 3/12/2024 10:09:47 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Bryan Hoggatt	Individual	Support	Written Testimony Only

Comments:

I support the bill and respectfully request that the current bill language be changed to the senate version of the bill SB2673. Chiropractors should have rates tied to the charges.

Submitted on: 3/12/2024 10:15:22 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Benjamin Imagire	Individual	Support	Written Testimony Only

Comments:

Submitted on: 3/12/2024 10:24:09 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Allison King	Individual	Support	Written Testimony Only

Comments:

Submitted on: 3/12/2024 11:32:55 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

Submitted on: 3/12/2024 11:46:03 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Rheya Marie Fernandez	Individual	Support	In Person

Comments:

Submitted on: 3/12/2024 1:43:22 PM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
MARK K ROCCO	Individual	Support	Written Testimony Only

Comments:

Having the Chiropractic care based on the workmen's Comp Fee schedule is a true benefit to the insurance companies and the patients in three ways that needs to be advocating for this change because:

- 1-It limits the cost for the insurance companies because they will not have to pay multiple providers such as higher cost providers such as having surgeries, pain management, and physical therapy.
- 2- It's this change of the fee schedule, additionally it shortens and decreases the expenses for the insurance company and the consumers that receive multiple types of therapies and treatments that is LESS than other health providers in our state. In other words it shortens the expense time frame for the Insurance and consumer, because they are receiving multiple treatments and therapies in one location, based on a fee schedule which is Less\$ than other health providers.
- 3- A change of this Bill to match treatments with Workman's Comp fee schedule, will truly be saving the consumers and the insurance from LONG term expenses by minimizing additions to opiods, and narcotic medications which we presently have as an epidemic problem, because people many times go on them for the rest of their lives.

Thank you for your support.

Mark K. Rocco, D.C.

Submitted on: 3/12/2024 4:00:48 PM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

Submitted on: 3/12/2024 1:44:44 PM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

I am in support of this bill. I respectfully request that the current bill language be changed to the Senate version of bill SB2673. As chiropractors, we need rates that sre tied to the charges.

Thank you, Shannon Broderson

Submitted on: 3/12/2024 5:00:11 PM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

Submitted on: 3/12/2024 6:00:04 PM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

I support HB1686

Mahalo

Alice Ogawa DC

Submitted on: 3/13/2024 6:56:40 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:

Submitted on: 3/13/2024 6:58:53 AM

Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Chloe Goodwin	Individual	Support	Written Testimony Only

Comments:



Submitted on: 3/13/2024 11:47:18 AM Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Daina Ann Elvenia	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.



Submitted on: 3/13/2024 1:24:37 PM Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:



Submitted on: 3/13/2024 6:43:14 PM Testimony for CPN on 3/14/2024 9:30:00 AM

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

Comments:



Submitted on: 3/13/2024 7:15:10 PM Testimony for CPN on 3/14/2024 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
julia velasco	Individual	Support	Written Testimony Only

Comments: