



LATE

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

SYLVIA LUKE
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAII'
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
Senate Committee on Ways and Means
Thursday, April 4, 2024
10:15 a.m.

State Capitol, Conference Room 211 and via Videoconference

On the following measure:
H.B. 1686, H.D. 1, S.D. 1, RELATING TO INSURANCE

WRITTEN TESTIMONY ONLY

Chair Dela Cruz 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, that are 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, that are permissible under the workers' compensation supplemental medical fee schedule[.]" rather than the

current standard of no more than \$75 per visit. We prefer the H.D. 1 language which raised the amount to \$100 per visit from \$75. Replacing the per visit cap with the reference to the workers' compensation fee schedule will likely increase costs associated with this benefit which will be reflected in premiums paid by consumers.

Thank you for the opportunity to testify.

TESTIMONY OF ALISON UEOKA

COMMITTEE ON WAYS AND MEANS
Senator Donovan M. Dela Cruz, Chair
Senator Sharon Y. Moriwaki, Vice Chair

Thursday, April 4, 2024
10:15 a.m.

HB 1686, HD1, SD1

Chair Dela Cruz, Vice Chair Moriwaki, and members of the Committee on Ways and Means, 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, SD1 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.



KLEIN NATURAL

HEALTH AND WELLNESS CENTER

Date: April 2, 2024

To: Senator Donovan Dela Cruz, Chair
Senator Sharon Moriwaki, Vice Chair
Members of the Committee on Ways and Means

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

Re: HB1686 HD1/SD1, Relating to Insurance
April 4, 2024, at 10:15am

Position: SUPPORT

As a dual licensed Chiropractor and Naturopathic Physician, I strongly support this bill. 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.

Motor vehicle accidents and injury severity can differ broadly, and therefore 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.

Aligning the reimbursement for care after motor vehicle accidents with the fee schedule for workers' compensation, rather than a fixed amount, will help to modernize the structure so that Hawai'i's chiropractors can provide excellent care to patients while still staying in business as the economy changes. This improvement will also help to tackle rising healthcare costs as many patients currently have to seek additional provider types because, under the existing rule, reimbursement for additional services from their chiropractic or naturopathic provider is restricted.

I ask that you support this measure 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

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 2:58:13 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I am writing to support this bill. I believe it is a benefit to the population of hawaii.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 2:59:24 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I fully support this bill due to the great benefit that it would provide to those who are injured or are needing help. By approving this bill it will encourage so many families to help them get the best possible outcome.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 2:59:58 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Lea Sosa	Testifying for 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

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 3:01:43 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

Aloha,

I am writing to support this bill. I believe it is a benefit to the population of hawaii.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 3:02:26 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Hunter Williams	Testifying for Turning Point Chiropractic	Support	Written Testimony Only

Comments:

I am writing to support this bill. I believe it is a benefit to the population of hawaii.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 3:35:04 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Scott Deane	Individual	Support	Written Testimony Only

Comments:

I am writing to support this bill.

I believe it is a benefit to the population of Hawai'i.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 3:37:03 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I am writing to support this bill. I believe it is a benefit to the population of hawaii.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 3:39:30 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Chelsea Titus	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 NEED rates tied to the charges.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 3:40:41 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Teresa Hernandez	Individual	Support	Written Testimony Only

Comments:

I am writing to support this bill. I believe it is a benefit to the population of hawaii.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 3:48:50 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

Aloha! I am writing to support this bill. I believe it is of great benefit to the population of Hawaii. Mahalo!

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 3:56:56 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Andy Radke	Individual	Support	Written Testimony Only

Comments:

I am writing to support this bill. I believe it is a benefit to the population of hawaii.

HB-1686-SD-1

Submitted on: 4/3/2024 5:09:41 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
David Shapiro	Testifying for Aloha Family Chiropractic	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-SD-1

Submitted on: 4/3/2024 5:46:36 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Dean Shivvers	Testifying for Hawaii State Chiropractic Association	Support	Written Testimony Only

Comments:

Hawaii State Chiropractic Association is in support of this bill. It will benefit the people looking for quality chiropractic care following a motor vehicle accident.

HB-1686-SD-1

Submitted on: 4/3/2024 6:23:22 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I support bill hb1686. It will benefit the people of Hawaii and creates fair reimbursement for health care providers.

HB-1686-SD-1

Submitted on: 4/3/2024 6:25:18 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I support hb1686. It will benefit the people of Hawaii.

HB-1686-SD-1

Submitted on: 4/3/2024 6:26:24 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
James Finley	Individual	Support	Written Testimony Only

Comments:

I support HB 1686 and believe it will be a benefit to the people of Hawaii

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 7:17:37 PM
Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I support HB 1686 and believe it will be a benefit to the people of Hawaii.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 7:20:48 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I support HB 1686 and believe it will be a benefit to the people of Hawaii.

Shannon Broderson

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 7:23:47 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I am in support of this bill. I believe it will help the people of Hawaii. Thank you for considering this bill.

Jesse Broderson

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 7:30:51 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Katherine Gravesen	Individual	Support	Written Testimony Only

Comments:

I support this bill and beleive that it is good for all the people in Hawaii.

Katie Gravesen

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 7:43:02 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I am writing to support this bill. I believe it is a benefit to the population of hawaii.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 7:46:08 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

"I support HB 1686 and believe it will be a benefit to the people of Hawaii."

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 7:49:57 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I am writing to support this bill. I believe it is a benefit to the population of hawaii.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 8:00:54 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Allison King	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 NEED rates tied to the charges.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 8:02:22 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I am writing to support this bill. I believe it is a benefit to the population of Hawai'i.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 8:14:22 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I am writing to support this bill. I believe it is a benefit to the population of Hawaii.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 8:14:55 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I am writing to support this bill. I believe it is a benefit to the population of hawaii.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 8:25:38 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Natalie Keith	Individual	Support	Written Testimony Only

Comments:

I am writing to support this bill. I believe it benefits to the population of hawaii. I support the bill and respectfully request that the current bill language be changed to the SENATE VERSION of the bill SB2673. Chiropractors NEED rates tied to the charges.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 8:30:18 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I am writing to support this bill. I believe it is a benefit to the population of Hawaii.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 8:32:32 PM

Testimony for WAM on 4/4/2024 10:15:00 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 the bill SB2673. Chiropractors NEED rates tied to the charges.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 8:40:15 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I support this bill. Chiropractors need to be compensated fairly for their treating patients involved in personal injury cases. It's about time that we, as a state, catch up to the rest of the country. Thank you for those who support this bill!

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 8:59:53 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I am writing to support this bill. I believe it is a benefit to the population of hawaii.

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 9:38:45 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I support HB 1686 and believe that it will be a benefit to the people of Hawaii

Mahalo

Alice Ogawa DC

LATE

HB-1686-SD-1

Submitted on: 4/3/2024 11:28:54 PM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I am writing to support this bill. I believe it is a benefit to the population of Hawaii.

LATE

HB-1686-SD-1

Submitted on: 4/4/2024 6:23:08 AM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
william Edward latter	Individual	Support	Written Testimony Only

Comments:

**well this is a great move bring us ti 2024 not
stuck in 1999 please approve this bill**

LATE

HB-1686-SD-1

Submitted on: 4/4/2024 6:49:12 AM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

"I support HB 1686 and believe it will be a benefit to the people of Hawaii."

LATE

HB-1686-SD-1

Submitted on: 4/4/2024 6:55:30 AM

Testimony for WAM on 4/4/2024 10:15:00 AM

Submitted By	Organization	Testifier Position	Testify
Chris Piianaia	Testifying for Piianaia Ohana Chiropractic, Inc	Support	Written Testimony Only

Comments:

I support bill HB 1686. It will benefit both the chiropractic profession as well as the patients involved in motor vehicle accidents.

LATE

"I support HB 1686 and believe it will be a benefit to the people of Hawaii."

LATE

HB-1686-SD-1

Submitted on: 4/4/2024 7:19:12 AM

Testimony for WAM on 4/4/2024 10:15:00 AM

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

Comments:

I support HB 1686 and believe it will be a benefit to the people of Hawaii. It assures continued access to quality health care. It provides appropriate compensation to providers.

Mahalo!

LATE

Testimony in Support of HB 1686 (SD1)

Honorable Members of the Hawaii State Legislature,

I am writing to express my strong endorsement for **House Bill 1686 (SD1)**, which addresses an essential aspect of insurance benefits for chiropractic treatments. This bill aims to ensure that authorized insurance benefits for chiropractic care under personal injury protection (PIP) benefits for motor vehicle insurance are directly linked to permissible charges outlined in the workers' compensation supplemental medical fee schedule.

Why This Bill Matters:

1. **Equity and Fairness:** By tying insurance benefits to charges permissible under the workers' compensation fee schedule, this legislation promotes fairness and consistency. It ensures that individuals seeking chiropractic treatments receive appropriate coverage without undue financial burden.
2. **Clarity and Transparency:** Clear guidelines regarding authorized benefits enhance transparency for both patients and providers. When charges align with established standards, patients can make informed decisions about their care, and providers can deliver services confidently.
3. **Cost Control:** Linking benefits to the fee schedule helps control costs. It prevents arbitrary increases and ensures that insurance payments remain reasonable and sustainable.

Impact on Patients:

- **Affordability:** Patients will benefit from predictable and reasonable charges for chiropractic treatments. This stability allows them to focus on their recovery without worrying about excessive costs.
- **Access to Care:** When insurance benefits align with the fee schedule, patients can access chiropractic services promptly. This timely care contributes to better health outcomes.

Impact on Providers:

- **Stability:** Chiropractors and other providers will have a stable framework for reimbursement. Predictable payments enable them to maintain high-quality services and invest in their practices.
- **Reduced Administrative Burden:** Aligning benefits with the fee schedule streamlines administrative processes. Providers can focus on patient care rather than navigating complex billing procedures.

Conclusion:

House Bill 1686 (SD1) represents a crucial step toward ensuring fair, transparent, and sustainable insurance benefits for chiropractic treatments. I urge you to support this bill, which will positively impact both patients and providers. Let us work together to enhance healthcare access and affordability in our state.

Thank you for your attention to this matter.

Sincerely,

Bernard Abbadessa, DC. CME

References:

1. [HB 1686 - Capitol.Hawaii.gov](https://www.capitol.hawaii.gov/bills/2023/001686.html)
2. [Health and Life Insurance Benefits - Hawaii](https://www.healthandlifeinsurancebenefits.com/hawaii/)

