Bill as Introduced

SB 147 - AS AMENDED BY THE SENATE

5/20/99 1196s
5/20/99 1347s
6/8/99 1484s

1999 SESSION

99-0373
01/09

SENATE BILL *147*

AN ACT relative to self-referrals for chiropractic care under managed care organizations.

SPONSORS: Sen. Wheeler, Dist 21; Sen. Larsen, Dist 15; Rep. Robb-Theroux, Sull 9; Rep. Bradley, Carr 8

COMMITTEE: Insurance

ANALYSIS

This bill establishes procedures for self-referrals for chiropractic care under managed care organizations.

Explanation: Matter added to current law appears in ***bold italics.***
Matter removed from current law appears [~~in brackets and struckthrough.~~]
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

5/20/99 1196s
5/20/99 1347s
6/8/99 1484s

99-0373
01/09

STATE OF NEW HAMPSHIRE

In the Year of Our Lord One Thousand Nine Hundred and Ninety-Nine

AN ACT relative to self-referrals for chiropractic care under managed care organizations.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 New Section; Comparable Fees Required. Amend RSA 415 by inserting after section 18-h the following new section:

415:18-i Comparable Fees Required. Every insurer that issues or renews any individual policy of accident or health insurance regulated under this chapter that covers care by doctors of chiropractic shall provide benefit payments at least equal to and consistent with the benefit payments to other health care providers. No such insurer regulated under this chapter shall restrict the use of diagnostic code or current procedural terminology (CPT) codes for any provider group if those procedures are allowed for in the group's scope of practice and are deemed medically or chiropractically necessary. The commissioner of insurance shall adopt rules, under RSA 541-A, within 120 days of the effective date of this section for the administration of this section.

2 New Sections; Chiropractic Care. Amend RSA 420-A by inserting after section 17-b the following new sections:

420-A:17-c Self-referrals for Chiropractic Care. A health service corporation under this chapter offering chiropractic benefits shall provide benefits to a subscriber who utilizes services of a chiropractic provider (doctor of chiropractic) by self-referral under the following conditions:

I. A subscriber may utilize the services of a doctor of chiropractic within the subscriber's health plan without discrimination relative to scope of practice, access, and fees.

II. The health service corporation shall fully disclose to the subscriber in clear and understandable language the exact terms and conditions of each option that the subscriber has purchased along with the co-payments or other cost-sharing features of each option. The commissioner of insurance shall adopt rules, under RSA 541-A, within 120 days of the effective date of this section, regarding presentation of these terms and conditions to facilitate the comparison by the subscriber of the terms and conditions of each option.

III. All health service corporation subscribers shall have 10 self-referral visits without referral. Following the initial evaluation of the patient the doctor of chiropractic shall send to the health service corporation or its designee the chiropractic case findings.

IV. After 10 self-referral visits, a subscriber who is continuing chiropractic care may be

subject to utilization review from the health service corporation or its designee for the purpose of continued care. Any denial of continued care must be determined by a provider of the same specialty. The commissioner of insurance shall adopt rules, under RSA 541-A, within 120 days of the effective date of this section, for the purpose of implementing this section.

V. Capitation rates shall not be less than the sum equivalent of the prevailing fees relative to the designated number of visits. The commissioner of insurance shall adopt rules, under RSA 541-A, within 120 days of the effective date of this section, concerning capitation limits under this section. Nothing in this section is intended to restrict the ability of an insurer to offer a chiropractic rider product, which provides an annual capped benefit.

VI. The patient shall retain the right to choose chiropractic care on an elective, self-pay, fee-for-service basis; no health service corporation regulated under this section shall prohibit a doctor of chiropractic from continuing care on an elective, self-pay, fee-for-service basis.

420-A:17-d Comparable Fees Required. Every health service corporation regulated under this chapter that covers care by doctors of chiropractic shall provide benefit payments at least equal to and consistent with the benefit payments to other health care providers. No health service corporation regulated under this chapter shall restrict the use of diagnostic code or current procedural terminology (CPT) codes for any provider group if those procedures are allowed for in the group's scope of practice and are deemed medically or chiropractically necessary. The commissioner of insurance shall adopt rules, under RSA 541-A, within 120 days of the effective date of this section for the administration of this section.

3 New Sections; Chiropractic Care. Amend RSA 420-B by inserting after section 26 the following new sections:

420-B:27 Self-referrals for Chiropractic Care. A health maintenance organization under this chapter offering chiropractic benefits shall provide benefits to an enrollee who utilizes services of a chiropractic provider only by a licensed chiropractor (doctor of chiropractic) by self-referral under the following conditions:

I. An enrollee may utilize the services of a doctor of chiropractic within the enrollee's health maintenance organization without discrimination relative to scope of practice, access, and fees.

II. The health maintenance organization shall fully disclose to the enrollees in clear and understandable language the exact terms and conditions of each option that the enrollee has purchased along with the co-payments or other cost-sharing features of each option. The commissioner shall adopt rules, under RSA 541-A, within 120 days of the effective date of this section, regarding presentation of these terms and conditions to facilitate the comparison by the enrollee of the terms and conditions of each option.

III. All health maintenance organization subscribers shall have 10 self-referral visits without referral. Following the initial evaluation of the patient the doctor of chiropractic shall send to the health maintenance organization or its designee the chiropractic case findings.

IV. After 10 self-referral visits, a subscriber who is continuing chiropractic care may be subject to utilization review from the health maintenance organization or its designee for the purpose of continued care. A provider of the same specialty must determine any denial of continued care. The commissioner of insurance shall adopt rules, under RSA 541-A, within 120 days of the effective date of this section, for the purpose of implementing this section.

V. The capitation rates shall not be less than the sum equivalent of the prevailing fees relative to the designated number of visits. The commissioner of insurance shall adopt rules, under RSA 541-A, within 120 days of the effective date of this section, concerning capitation limits under this section. Nothing in this section is intended to restrict the ability of an insurer to offer a chiropractic rider product, which provides an annual capped benefit.

VI. The patient shall retain the right to choose chiropractic care on an elective, self-pay, fee-for-service basis; no health maintenance organization regulated under this section shall prohibit a doctor of chiropractic from continuing care on an elective, self-pay, fee-for-service basis.

420-B:28 Comparable Fees Required. Every health maintenance organization or third party payor regulated under this chapter that covers care by doctors of chiropractic shall provide benefit payments at least equal to and consistent with the benefit payments to other health care providers. No health maintenance organization regulated under this chapter shall restrict the use of diagnostic code or current procedural terminology (CPT) codes for any provider group if those procedures are allowed for in the group's scope of practice and are deemed medically or chiropractically necessary. The commissioner of insurance shall adopt rules, under RSA 541-A, within 120 days of the effective date of this section for the administration of this section.

4 Effective Date. This act shall take effect 60 days after its passage.

Amendments

Rep. M. Fuller Clark, Rock. 36
October 27, 1999
1999-2196h
03/10

Amendment to SB 147

Amend the bill by replacing all after the enacting clause with the following:

1 New Section; Chiropractic Care. Amend RSA 420-J by inserting after section 6-9 the following new section:

420-J:6-b Self-referrals for Chiropractic Care. A health benefit plan under this chapter offering chiropractic benefits shall provide benefits to a covered person who utilizes services of a chiropractic provider (doctor of chiropractic) by self-referral for a maximum of 12 visits under the following conditions:

I. Unless otherwise provided for by the health benefits plan, self-referral visits shall not apply to wellness care visits.

II. A covered person may utilize the services of a doctor of chiropractic as defined in RSA 316-A, without discrimination relative to access and fees, subject to the terms and conditions of the policy.

III. The health benefit plan shall fully disclose to the certificate holder in clear and understandable language the exact terms and conditions of each option that the certificate holder has purchased along with the co-payments or other cost-sharing features of each option.

IV. Within 10 working days of the first visit or consultation, the doctor of chiropractic shall send to the health benefit plan, or its designee, the chiropractic case findings. This shall be sufficient documentation for the initial 12 visits.

V. After 12 self-referral visits, a covered person who is continuing chiropractic care may be subject to utilization review from the health plan, or its designee, for the purpose of continued care. A provider of the same specialty shall be consulted when making any utilization review determination under this section.

VI. If the chiropractic provider recommends care beyond 12 visits, the participating doctor of chiropractic shall send to the insurer, or its designee, documentation containing information on the covered person's progress and necessity of care as well as a care plan for extended chiropractic care. The care recommendation shall be deemed authorized if the health benefit plan does not respond to the care recommendation within 7 business days. If the doctor of chiropractic fails to provide the required documentation, the insured or its covered person shall not be liable to the chiropractic provider for any unpaid fees.

VII. The covered person shall retain the right to choose chiropractic care on an elective, self-pay, fee-for-service basis; no entity regulated under this chapter shall prohibit a doctor of chiropractic from continuing care on an elective, self-pay, fee for service basis.

VIII. Nothing in this section is intended to limit the health plan's ability to credential providers or structuring with network providers.

2 Effective Date. This act shall take effect 60 days after its passage.

Commerce
January 12, 2000
2000-3066h
01/09

Amendment to SB 147

Amend the bill by replacing all after the enacting clause with the following:

1 New Section; Chiropractic Care. Amend RSA 420-J by inserting after section 6-9 the following new section:

420-J:6-b Self-referrals for Chiropractic Care. A health benefit plan under this chapter offering chiropractic benefits shall provide benefits to a covered person who utilizes services of a chiropractic provider (doctor of chiropractic) by self-referral for 12 visits under the following conditions:

I. Unless otherwise provided for by the health benefits plan, self-referral visits shall not apply to wellness care visits.

II. A covered person may utilize the services of a doctor of chiropractic as defined in RSA 316-A, without discrimination relative to access and fees, subject to the terms and conditions of the policy.

III. The health benefit plan shall fully disclose to the certificate holder in clear and understandable language the exact terms and conditions of each option that the certificate holder has purchased along with the co-payments or other cost-sharing features of each option.

IV. Within 10 working days of the first visit or consultation, the doctor of chiropractic shall send to the health benefit plan, or its designee, the chiropractic case findings. This shall be sufficient documentation for the initial 12 visits.

V. After 12 self-referral visits, a covered person who is continuing chiropractic care may be subject to utilization review from the health plan, or its designee, for the purpose of continued care. A provider of the same specialty shall be consulted when making any utilization review determination under this section.

VI. If the chiropractic provider recommends care beyond 12 visits, the participating doctor of chiropractic shall send to the insurer, or its designee, documentation containing information on the covered person's progress and necessity of care as well as a care plan for extended chiropractic care. The care recommendation shall be deemed authorized if the health benefit plan does not respond to the care recommendation within 7 business days. If the doctor of chiropractic fails to provide the required documentation, the insured or its covered person shall not be liable to the chiropractic provider for any unpaid fees.

VII. The covered person shall retain the right to choose chiropractic care on an elective, self-pay, fee-for-service basis; no entity regulated under this chapter shall prohibit a doctor of chiropractic from continuing care on an elective, self-pay, fee for service basis.

VIII. Nothing in this section is intended to limit the health plan's ability to credential providers or structuring with network providers.

2 Effective Date. This act shall take effect 60 days after its passage.

Committee Minutes

COMMERCE COMMITTEE

1999 Re-Referred Bills
8/13/99

HB 434	providing that health care providers shall determine the appropriate course of patient treatment.	**Rep. Hunt, Chair** Rep. Herman Rep. Francoeur Rep. Marshall Rep. Fuller Clark Rep. Curran Rep. Taylor
HB 637	including persons who make medical decisions as practicing medicine.	
HB 647	relative to health care providers and provider agreements with health insurers.	
SB 162	(New Title) providing for the licensure and regulatory oversight of voluntary small employer health insurance purchasing alliances.	

- ***Please note that these four bills (above) have already been scheduled for <u>Wednesday, September 8, 1999</u>:***

HB 434	10:00 a.m.
HB 637	10:30 a.m.
HB 647	11:00 a.m.
SB 162	11:30 a.m.

SB 52	requiring insurance coverage for infertility treatments.	**Rep. Herman, Chair** Rep. McGough Rep. Kenney Rep. Dalianis Rep. Fuller Clark Rep. Crosby Rep. Garrish
SB 147	relative to self-referrals for chiropractic care under managed care organizations.	

HB 309	relative to motor vehicle insurance.	**Rep. Avery, Chair** Rep. DiFruscia Rep. Langley Rep. Pappas Rep. Belanger Rep. Tsiros Rep. Keye Rep. Reardon Rep. Russell Rep. Vachon
HB 528	adding penalty provisions to the unfair claim settlement practices by insurers law.	
HB 662	relative to the duties of the liquor commission.	
HB 693	limiting access to certain business records.	

Speakers

SIGN UP SHEET

To Register Opinion If Not Speaking

Bill # SB 147 Date June 15

Committee Commerce

** Please Print All Information **

Name	Address	Phone	Representing	(check one) Pro	Con
Richard Richett	Bolton Rd	864-9062		X	
Abby Richett	"	"		X	
Micah Richett	"	"		X	
Mariah Richett	"	"		X	
Arthur N Caswell	86 Tyler ST	NASHUA		✓	
SUSAN I. MORIN	56 TYLER ST	NASHUA		✓	
Melissa Belanger	18 Webster Ct.	Merrimack		✓	
J. Douglas Roberts DC	56 Mulberry St.	Claremont	543-8916	✓	
Elizabeth Roberts	56 Mulberry St	Claremont	543-8916	✓	
William Fowle	729 Old Claremont Rd	Charlestown		✓	
Judith Soerum	RFD 3 Box 280,	Claremont, NH	03743	✓	
Cami J. Warren	P.O. Box 1617	Claremont, NH	03743	✓	
Charles Perkins	245 Middle St 622	Portsmouth NH	03801	✓	
Raymond Belliveau	6 Boston Ave	Manch. N.H.		✓	
Jim Pinfield	383 Huse Rd #9	Manchester NH		✓	
[illegible]	87 Young St	Manchester NH		✓	
Kevin Bettencourt	1 Greenleaf Woods Dr.	Portsmouth NH		✓	
Mark Stagnone	50 Nashua Rd.	Londonderry NH		✓	
Robin J Bruck	88 Olde Lantern Rd	Bedford NH		✓	
Peter Malone	11 Cranbrook Ln	Litchfield NH		✓	
Ben Kaplan	2 Craftsman Ln	Amherst NH		✓	
Blanche Thomsen	14 Taft Rd	Portsmouth N.H	03801	✓	
GARY GRAHAM	151 Rt. 27	RAYMOND N.H.	03077	✓	

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Name	Address	Phone	Representing	(check one) Pro	Con
Dr. Jeffrey Myers	Epping NH	6798598	Self	✓	
Cynthia Myers	"	"	"	✓	
Marcia St. Claire	Henniker N.H	428-3149	Self	✓	
Alfred F. Doucet	1 Arlington Rd Merrimack NH	424-1479	Self	✓	
Nancy Y. Otis, D.C.	71 Route 101A Unit 18 Amherst, NH 03031	672-3232	self	✓	
Amy Dube	614 Martha's Way Dover, NH 03820		self	✓	
Virginia Pegley	39 Deep Meadow East Exeter, NH 03833		self	✓	
[illegible]	126 High Ridge Rd Manchester			✓	
David G. Boyer DC	1 Overlook Dr 03031	673-5600		✓	
Jeanette V. McArthur	Box 1028 N. Conway NH 03860			✓	
Elizabeth J. Mickle	Box 474, Intervale, NH 03845			✓	
Richard Blaker	57 Mechanic ST Lebanon NH 03766			✓	
Donald Chase	50 Hutchins St Concord N.H.	225-2202		✓	
DOROTHY HULL	137 NORTH ST Claremont NH 03743			✓	
~~Mary McNeil~~					
Annie Crain	382 Main St. Nashua, NH 03060	882-5742		✓	
Sharon R Carey	440 Sixth St Apt E Dover, NH 03820			✓	
William Hukins	564 Hanover ST - Manchester 645-4399		self	✓	
J-P. Degal	5 B Melrose St. Nashua	595-6711		✓	
DJ LaFord	5 New Haven Dr. H-107 Nashua	5949754		✓	
P.T. LAMKANDE	49 BUILDER, L'DERRY	434-7607	SELF	✓	
Leanne Miller	33 Main st Danville NH.	382-5580			
CHARLES J MILLER III	33 MAIN ST DANVILLE, NH	382 5580		✓	

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Bill # SB 147 Date June 15, 1999

Committee Commerce

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Name	Address	Phone	Representing	(check one) Pro	Con
Nisa Hickman	564 Hanover St	645-4395	Self	✓	
SAM SANZONE	85 MANCHESTER ST.	229-0021	SELF	✓	
April Begosh	85 Manchester St	829-0021	Self	✓	
Rep Bob Nowe	Rock 3 Epping			✓	
Debra Pinfield	383 Hilsboro Rd #9	Man. 03103		✓	
Eva Lamatsas	1 Hardy St	Nashua N.H.		✓	
Debra Hesperis	31 Cotter Ct.	Manch. NH		✓	✓
Marie Matchett	64 Tennis Plaza	Concord NH		✓	
Diane Consuelli	123 Powder Hill Rd.	Bedford NH.		✓	
Louise Chappell	5 Legacy Dr.	Hooksett NH		✓	
John Boyden D.C.	50 Federal Rd	Bedford NH		✓	
Peg Reed	Brentwood	NH		✓	
Elaine Morin	20 Elwyn Rd	Rye NH		✓	
Barbara Hagen	504 Middle St	Portsmouth NH		✓	
Norman J. Ball	14 Taft Rd	Portsmouth, N.H.		✓	
Liliane Cassista	83 Turkey Hill	Merrimack NH		✓	
Ramona C Blaiklock	26 Waterville Dr	Merrimack NH 03054		✓	
Dr. Peter Bailey	1731 Blackstone Dr.	Nashua NH 03060		✓	
John Merrick	975 Chestnut St.	Manchester NH		✓	
Lyse-Marie Lamontagne	7 Rogers Rd	Hudson NH		✓	
Frank Kelly	74 Marsh Field Cir.	Seabrook NH		✓	
Sue Walsh	193 Nashua Rd	Londonderry NH		✓	
Glenn T. Kneeland, DC	53 States Rd	Salem NH		✓	

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To Register Opinion If Not Speaking

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Committee Committee commerce

** Please Print All Information **

Name	Address	Phone	Representing	(check one) Pro	Con
Elizabeth Hinatsus	10 Edgewood Ave	Nashua		X	
Patricia Peddle	32 Pinehurst Ave,	Nashua		X	
Claire Casey	318 Hummingbird Dr.	Merrimack NH		X	
Sen Sylvia Larsen	SH Rm 302	271-2106	DIST 15 Cooperson	X	
JB Agri, P.C.	264 Rockland Ave	Manchester, NH		X	
Dan Seyr	170 Kearsarge Mt Rd	Andover NH		X	
Dan [illegible]	123 Nashua Rd	Londonderry NH		X	
Susan Stagnone	PO Box 2778	North Conway NH 03860		X	
Gil Kingsbury	281 Washington St	Lisbon NH 03585		X	
Ron Ouellette, DC.	264 Rockland Ave	Man 03102		X	
Sheila Stagnone	164 Red Ridge	Mt Conway NH.	03860	X	
Lorilei Stagnone	" "	"	"	X	
Joe Stagnone	P.O. Box 2778	No. Conway NH.	03860	X	
Patricia Houghton	23 Congress St #24	Nashua	03062	X	
NOREEN MOORE DC	RR1 BOX 180H	W. CANAAN, NH	03741	X	
William Picken	RR1 BOX 180H	W. CANAAN, NH	03741	X	
Vicki Saulter	Kearsage Rd	Wilmont NH		X	
Dave Spencer	19 Forest Dr	Bedford NH	03110	X	
Charlotte Brunelle	852 Elm St.	Manchester.		X	
ANN STEARNS	45 EATON ST	MANCHESTER, NH	03109		
Susan M. Young	47 Lowell St.	Portsmouth, NH	03801	X	
STEVEN A. FLOYD	8 [illegible]	Derry NH	03038	X	

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To Register Opinion If Not Speaking

Bill # SB 147 Date June 15, 1999

Committee Commerce

** Please Print All Information **

Name	Address	Phone	Representing	(check one) Pro	Con
Donna Kneeland DC	53 Stiles Rd, Salem NH	895-0030	self	✓	
Lori Andrews	284 Middle Rd., Dover		self	✓	
Byron Delaney	8 old stone way, Bedford, NH		Self	✓	
Linda Murphy	16 Justin Cir # Derry NH		self	✓	
Marie Joyce	5 Kyrie Dr. Nashua N.H			✓	
Gertrude C. Dube				✓	
Doris C. Desaire	46 WILLIAMS ST. NASHUA, N.H	03060		✓	
John Kneeland	99 EXETER RD KINGSTON, NH 03848			✓	
Tina LaFollette	53 Stiles Rd Salem, NH 03079	898-0030	self	✓	
Claire L. Demarco	EN-9 Independence Dr.		Self, Mother	✓	
BRIAN BIGELOW	1 Jewell Ln (883-8971)	Jones	NASHUA NH	✓	
Susan Walsemann	39 Myrtle St CLAREMONT NH			✓	
Judith Bayly	125 Hollis Rd Amherst NH			✓	
EILEEN SMITH	50 CONLEAU ST MANCHESTER, NH			✓	
CAROL CARON	25 DUNHAM ST MANCHESTER NH			✓	
Cecile Lauzon	60 MARLETTE AVE HOOKSETT, NH			✓	
CINDY LANZARA	419 AMHERST ST NASHUA, NH 03063		SELF	✓	
Peter C. Remaklus	527 Clinton St. Bow, NH 03304		Self	✓	
Michael Blackman	812 Central Ave Dover NH		self	✓	
Shawna Bayle	812 Central Ave Dover NH			✓	
Natalie Lyle	812 Central Ave Dover NH		self	✓	
Jane E Colburn	11 Hadyton R Weare			✓	
AGATHA A. BARRECA	OC 104 JOHN STARK HWY. NEWPORT, NH	03773		✓	

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To Register Opinion If Not Speaking

Bill # SB 147 Date June 15, 1999

Committee Commerce

** Please Print All Information **

Name	Address	Phone	Representing	(check one) Pro	Con
Margaret Lamontagne	Portsmouth Av	772 6400		✓	
Belinda Weiss	Stratham	" "		✓	
Chris MacCarthy	"	" "		✓	
[illegible]	[illegible]			✓	
Kathy Bigelow	Jewell Farm	NASHUA NH	6035891385	✓	
Rep. Linda I. Foote		H.Hs. 10		✓	
WALTER SEVIGNY	51 ELM ST	MILFORD	673-2453	✓	
Rand L. Ford	972 Back Mt Rd	Goffstown		✓	
Erik Taylor	Healthsource	/CIGNA			X
Amy Rabe-Thurston	Claremont	/Rep		X	
Rep. Jane Kelley				X	
Donald R. Ledoux	Merrimack, NH	465-2235		X	
Melissa A Stearns	Merrimack NH			X	
Jeffrey Rogers	Rye, NH	964-1500		X	
Rob Russell	BRIDGE	ROCK	22	X	

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Bill # SB 147 Date

Committee Commerce

** Please Print All Information **

Name	Address	Phone	Representing	(check one) Pro	Con
Freda M Washburn	Canaan NH	523-7788		X	
ANNA PETRELLA	972 Back Mtn Rd	4975285		X	
RANDY FORD	972 Back Mtn Rd	497 5285		X	
Deborah A. Lee	25 Albin St. N.H.	225-0228		X	
Kayth A. Weiss	133 Loudon Rd. Concord NH	224-1846		X	
Alice Lingtsos	10 Edgewood Ave Nashua	5957858		✓	
DR. & MRS. Richard A. Ryer	31 Elm St Milford			✓	
DANA & JANET BUSSO				✓	
William Kragen, DC	1 Morgan Ct Rye			✓	
Dr David L Alard DC	5 Concord Stage Rd Weare NH			✓	
WES Merritt	6 Rocky Ln	Durham, NH		✓	
Sophia Merritt	6 Rocky Ln	Durham		✓	
Char Dolabany	RR2 Box 6521	Conway		✓	
Peggy Abbott	244 Bryan Dr	Manchester		✓	
Bill Galanes DC	4 Pershing St	Nashua NH		✓	
Debbie Tredus	2 Byfield Cir	Nashua NH		✓	
Glen Philo	44 Laurel Ct	Nashua		✓	
Trisha Lee	34 Eastview Dr	Welton NH		✓	
Samantha M. Edgerly	Lowell St.	Rochester NH		X	
Thomas M. Caid DC	26 Alpine Ridge W.	Swanzey NH		X	
Robyn M SAVAGE	7 Marc Lane	Litchfield N.H.		X	
Laura A Standke	4 Summer St	Sandown NH		X	
Glen Philo	76 Northeastern Blvd	Nashua NH		X	

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Bill # _____ Date _____

Committee _____

**** Please Print All Information ****

Name	Address	Phone	Representing	(check one) Pro	Con
Dr David Ridge	Hanover		citizens	X	
Lois Gibbs	185 Beech Hill Drive Manchester			X	
James Lunatron	One Hardy St Nashua N.H.			X	
Joshua J. Dougwin DC	4 Meadowview Drive Rindge, NH.	899-3188		✓	
Michael Hawkins	47 Horseshoe Rd		WINDHAM	+	
DAVID KNEELAND DC.	47 NORSESHOE RD	(603) 898-1193	WINDHAM	X	
WARREN R. BARCLAY DC	5 DRACUT Rd Hudson	603 886-1133		X	
Robert E. Lee D.C.	7 Pleasant St. Ext. Concord	603 229-0416		X	
Suzanne Barclay	5 Dracut Rd - Hudson NH	603 886-1133		✓	
RITA PEARCE	277 WATER ST. APT 223	EXETER, NH	778-9465	✓	
GERALD J. PEARCE JR	53 B HIGH ST.	EXETER, NH	772-9866	✓	
PETER I. MUFFALETTO	31 DEIDRE DR	BEDFORD NH		✓	
Alan Lanzara JR. DC.		889-3600		✓	
Donna Smith Sylvia Archer	140 Edmond St.	Portsmouth		✓	
Richard F. Miller	4 Pentlock Rd, Hollis NH			✓	
Heath Edwards	104 John Stark Hwy	Newport, NH		✓	
Sue Hall	9 Terri Ct	Bow NH		✓	
Stephanie Rothrop					
Robert Forsythe	27 Cinnamon Ridge Rd	Swanzey NH		✓	
Rep Maxwell D. Sargent	Hills #3	464-4073		✓	
Jeffrey Whitaker DC	189 Union Ave. Laconia	528-6300		X	
Julie Whitaker	41 Goodwin Rd Gilford NH	527-1484		X	
Dennis Taylor DC	183 High St.	Exeter	775-0595	X	

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To Register Opinion If Not Speaking

Bill # SB 147 Date 6/15/99

Committee Commerce

**** Please Print All Information ****

Name	Address	Phone	Representing	(check one) Pro	Con
STEVE Bell	115 N STATE Concord	6032249660		X	
William Hoffman	Dunbarton	603 964-1844	Self-Amputee	X	
Marie Gabrielle			Rock 16	X	
REBECCA MONTROMIE	7 LOCHEARN FARM CT	432-4038	WINDHAM	X	
John Garrett DC	455 Union St Manchester NH		Self	X	
Marilyn Swayne - STEWARTS Milford.				X	

Hearing Minutes

HOUSE COMMITTEE ON COMMERCE

PUBLIC HEARING ON SB 147

BILL TITLE: relative to self-referrals for chiropractic care under managed care organizations.

DATE: June 15, 1999

LOB ROOM: Reps' Hall **Time Public Hearing Called to Order:** 10:02 a.m.

Time Adjourned: 12:55 p.m.

(please circle if present)

Committee Members: Reps. Hunt, Herman, Tsiros, Belanger, Francoeur, McGough, Pappas, Avery, Kenney, Langley, Dalianis, DiFruscia, Marshall, M. Clark, Crosby, Russell, T. Reardon, Vachon, Garrish, Taylor, Curran and Keye.

Bill Sponsors: Sen. Wheeler, Dist 21; Sen. Larsen, Dist 15; Rep. Robb-Theroux, Sull 9; Rep. Bradley, Carr 8

TESTIMONY

* Use asterisk if written testimony and/or amendments are submitted.

Sen. Wheeler – The Senate has worked hard on this bill. If your policy already has coverage for chiropractor care you should have direct access. You should get what you paid for. This bill, as amended, has limited the number of visits to ten, before utilization review. Denial of care should be by a chiropractor. This bill does not eliminate HMO care, it is just asking for fairness. This bill is cost effective because it allows the consumer prescription free care. The Senator related a personal story; that is, when her doctor would not refer her to a chiropractor.

Rep. Robb-Theroux – Has had a very positive story with chiropractors and only wishes he had been referred earlier.

Rep. Bradley – An important piece of legislation. Has taken up snowboarding and gotten banged up and chiropractic care has been a big help. If you have an insurance policy thinking chiropractic care is part of this policy and you have to go through your primary care giver when you are in acute pain, you know how important this is. This is not a mandate, but allows for self-referral for those who have policies covering chiropractic care.

Dr. Joseph Cataldo (Chiropractor) support. Here to provide chiropractor for what they have done for his patients. Was Chief Medical Officer with the Green Berets. Has practiced medicine for 32 years. Like most physicians had no training in chiropractic. The uniqueness of chiropractic care is not taught to medicine providers. Patients have been unfairly treated by their gatekeepers. Chiropractic has been very beneficial for my patients.

Rep. Avery – Reference to page 3, line 14 – Will chiropractors be raising their rates under this bill?

Dr. Cataldo – I do not feel that the fees will rise.

Rep. Garrish – There is clearly a bias knowledge and communication gap between the primary doctor and chiropractor care.

Dr. Cataldo – I think when the doctor sees the result of chiropractor care by reports of success of this care this gap will be closed.

John Merrick (975 Chestnut Street, Manchester, NH, Tele. #624-1034) support. He's a Chiropractor and Physical Therapist. The relationship between the chiropractor and the physician would be greatly enhanced by this bill. Chiropractic is economical and safe and has been proven effective. The bottom line is whom are we serving?

Rep. Keye – A question concerning the fees. Is there a difference in the fees?

Dr. Merrick – There is a difference in fees. Under today's fees the most I get out of an HMO is $25.00. Chiropractors should be paid the same for comparable care.

Jim Monahan (New Hampshire Chiropractic Association - The Dupont Group) support. Chiropractic care is a product that consumers of New Hampshire want to purchase. Managed care plans are ill designed to provide for chiropractic care. Spoke to all three sections of bill. Section 1 deals with like fees for like services. The Senate amendment authorizes the Department of Insurance (DOI) to adopt rules. Section 2 deals with the self-referral aspect. Originally this was based on a three-tier procedure of 12 visits each. Was amended to 10 self-referred visits. If utilization review is to be used to deny care the bill requires a chiropractor be used.

Rep. Garrish – Clarification on fees; that is, on x-rays. Are we talking about taking of the x-ray or the reading of the x-ray?

Mr. Monahan – The chiropractor is trained to do both.

Rep. Herman – Is it not the case that fees are established through contract negotiations, do we want the Legislature or the DOI setting fees?

Mr. Monahan – This would establish chiropractor codes.

Rep. Kenney – Would someone get 20 visits for maintenance care if they changed providers?

Mr. Monahan – The bill deals with acute care and he could not answer the question.

***Bonnie Packard** (Tufts Health Plan) oppose. Read letter into the record.

Rep. Keye – Who should refer a patient to a chiropractor?

Ms. Packard – The question here is the number of referrals and how you are going to handle the fees.

Charles Miller (New Hampshire Chiropractic Association) support. Patient of chiropractor care. Wife gave birth; everything seemed to go well. When the baby came she cried all the time, was rigid and obviously in pain. At the two-week check found the baby had lost weight. Doctor tried to train parents, finally put feeding tubes in, but nothing helped. Ran many tests, went to Dartmouth to see a gastroenterologist, still found no problem. Due to financial setback lost everything and ended up on Medicaid. After months in the hospital finally brought the baby home. A visit to a chiropractor

brought interest of the chiropractor in her baby. He adjusted one vertebra at the base of her skull. The baby slept through the night for the first time. After second adjustment, the baby ate without regurgitation. Child is now eight years old and doing well. The baby saw 128 doctors, was in five hospitals and ran up over $1 million in expenses. Chiropractor cost $8.00.

*Leo Kenney (Box 3, No. Conway, NH 03860, Tele. #356-2471) support. Copy of Senate testimony mailed to members of committee. This is not a mandate. If a carrier contracts for chiropractor care they must do so at a minimal basis. The primary care physician (PCP) as the overseer makes no sense. It is a completely different method of care. Chiropractic care is cheaper than medical care, also gets people back to work faster. There are doctors in this state going out of business because they are not reimbursed properly. Chiropractic costs less than 50% of medical costs. Very little abuse in the state of New Hampshire.

Rep. Keye – Do you do an internship and a residency?

Dr. Kenney – There are cases of chiropractors on staff in some hospitals. Within the chiropractor setting not the medical setting.

Rep. Langley – If we pass this law, would people start self-diagnosing themselves and go to a chiropractor when they should be going to a medical doctor?

Dr. Kenney – Chiropractors are trained in diagnostic procedures. Diagnostic skills are comparable to medical doctors and we refer to medical doctors all the time.

Rep. Garrish – Could this bill set up a parallel primary care provider system?

Dr. Kenney – Does not think that would be the case.

Rep. DiFruscia – If you have chiropractic care available in your plan, you may go to your chiropractor?

Dr. Kenney – Yes.

*Yvonne Nanasi (Blue Cross Blue Shield of New Hampshire) oppose. Will provide MAUS plan to subcommittee.

Rep. Hunt – Is making referrals to chiropractor part of the capitation process?

Ms. Nanasi – Will check on this.

Rep. Avery – Are there any other states that mandate this?

Ms. Nanasi – Yes, but would defer to the supporters of the bill.

Susan Morin (56 Tyler Street, #808, Nashua, NH, Tele. #883-4442) support. Patient – has a chronic degenerative disc of the spine. Will never be cured, but wants to learn to live with the pain. Her primary care physician prescribes painkillers, etc. Finally went to the chiropractor but every time she went authorization from HMO was pulled. But after appeal she was approved for 18 visits she improved. Authorization was pulled again, at appeal no chiropractor was present. Eventually primary care sent her to an orthopedic surgeon. Was sent to pain management clinic. In two months HMO paid $8,000 to $10,000 and gave no relief. Returned to her chiropractor, pain is reduced. Remember what it means to be a representative and who it is you represent. Give us our chiropractic rights.

Kathleen Perron (Office Manager at a Chiropractic Clinic) support. Billing used to be simple. With the inception of HMOs, now a referral needs to be had from a PCP. Not necessarily the number of visits needed, but only what the PCP recommends. Some policies require precertification.

Dan Bezon (170 Kearsarge Mountain Road, Andover, NH, Tele. #735-6178) support. There are 225 licensed chiropractors in the state of New Hampshire. If insurance companies are going to sell chiropractic care they should not place hurdles in the way of using those benefits. Not asking for additional benefits.

Rep. Avery – Are there any other health care providers that are treated unfairly?

Dr. Bezon – Yes, but we are the biggest threat.

Rep. Avery – One of the fears of the committee is if this bill passes we will be flooded with other specialties.

Dr. Bezon – The figures provided by Blue Cross Blue Shield are not accurate. These other providers are not being dealt with the way we are.

***William McQueeney** (A Chiropractor and Physical Therapist) support. CPT codes have been hammered out by authorized agencies and assigned them dollar amounts. There are inequities for chiropractors in this system. Example given of difference between reimbursement for physical therapist and a chiropractor and a medical doctor. In all cases the chiropractor is reimbursed considerably less.

***Dr. Keith Zimmermann** (New Hampshire Chiropractic Association) support. This is a patient focused bill.

Rep. Garrish – How would you respond to a child patient presented to you in the story we heard earlier.

Dr. Zimmerman – Yes, we are qualified us a primary portal of entry. I would also like to ask how many medical doctors would refer that patient to a chiropractor. The training of chiropractor is not age specific, cover from birth to death.

***Dr. Gary Walsemann** (New Hampshire Chiropractic Society/International Chiropractic Association) support. As a profession we are separate and distinct. It is a health and wellness profession. Medicare allows 12 visits. We need a few visits to evaluate the patient. You can begin to see a pattern with the patient.

Rep. Fuller Clark – There seems to be a conflict between mandated coverage.

Dr. Walsemann – Has a number of patients without health coverage or chiropractor coverage. We are not trying to eliminate the HMO process.

Rep. Kenney – On a denial, would a chiropractor be required?

Dr. Zimmerman – Yes.

Rep. Kenney – Is there a grievance process in the Legislature?

Dr. Zimmerman – A patient can ask for a review. Historically, these reviews are not very successful. To properly evaluate the needs a chiropractor should be on the board.

Dr. Russell Grazier (New Hampshire Straight Chiropractic Society) support. We talk patients, you talk constituents. They are your neighbors, where do you stand with your neighbors who need chiropractor care. Besides we are cheap. They need your help. Chiropractors are going to save this state money.

***Dr. David Linabas** (10 Edge Wood Avenue, Nashua, NH, Tele. #595-7838) support. Submitted letters. Where did this bill come from? For five years we have been negotiating and we have failed. The DOI tried to establish negotiations, we failed. Our only alternative was to come to the Legislature. Our patients are the reason we are here. This bill asks for priority. This bill is not a mandate. We are asking for choice. This bill is not about finances. We have been told to model other open access, but the only model is mental health care, but it does not work for chiropractors.

Rep. Keye – Do you have representation on the board that sets the codes?

Dr. Linabas – No, we do not.

Rep. Keye – Does the same board that certifies you certify others.

Dr. Linabas – We have our own board.

Ann Fournier (53 Stevens Hill Road, Nottingham, NH, Tele. #679-8531) support. Son has Tourrette's Syndrome, which was diagnosed by a chiropractor. Why can't all HMOs offer this coverage?

Rep. Hunt – This bill does not cover Medicaid.

Respectfully submitted,

Sheila T. Francoeur
Clerk

Sub-Committee Minutes

SUBCOMMITTEE WORK SESSION

COMMITTEE: Commerce

BILL NUMBER: SB147

TITLE:

DATE: 9/22/99 LOB ROOM: 302

TIME CALLED TO ORDER: 1:05 TIME ADJOURNED:

SUBCOMMITTEE MEMBERS: Herman, Mcgough, Kenney, Garish Fuller-Clark

NOTES: (Attach additional sheets if necessary)

The committee reviewed the issue and talked about the "appropriateness" of patients going to chiropractors for routine exams and blood tests. The chiropractors association stated they do not want to be considered PCP's

RECOMMENDATION TO THE FULL COMMITTEE:

- ☐ See Below
- ☐ No Recommendation Yet

RESPECTFULLY SUBMITTED,

Rep. _____
For the Subcommittee

Rev. 08/24/98

HOUSE COMMITTEE ON COMMERCE

SUBCOMMITTEE WORK SESSION ON ~~HB~~

BILL TITLE: SB 147 chiropractors

DATE: 10/5/99

Subcommittee Members: Reps. Herman, McGough, Dalginis, Garrish.

Comments and Recommendations:

The committee discussed the "mental health vote" bill and also the Maine Law on self-referral. Rep. Herman will prepare an Amendment.

Amendments:

Sponsor: Rep. _____ OLS Document #: _____ Adopted/Failed

Sponsor: Rep. _____ OLS Document #: _____ Adopted/Failed

Sponsor: Rep. _____ OLS Document #: _____ Adopted/Failed

Motions: OTP, OTP/A, ITL, Re-Refer, Interim Study (Please circle one.)

Moved by Rep. _____

Seconded by Rep. _____

Vote: _____

Motions: OTP, OTP/A, ITL, Re-Refer, Interim Study (Please circle one.)

Moved by Rep. _____

Seconded by Rep. _____

Vote: _____

Respectfully submitted,

Rep. _____

Subcommittee Chairman/Clerk

Added to 420-B:8-b, I(b) pursuant to Chapter 245, Laws of 1995, amended in 1998 by adding "in each contract year"

§ 420-B:8-b. Health Maintenance Organization Benefits for Mental and Nervous Conditions.

I. (a) Benefits for mental or nervous conditions shall conform to the requirements of RSA 415:18-a or alternatively with the basic health services requirements of the Health Maintenance Organization Act of 1973 (P.L. 93-222), any amendments, and federal regulations issued under the authority of such federal law. However, where a health maintenance organization provides these alternative benefits, such benefits shall not be subject to any deductible. The coinsurance required by the enrolled participant shall not exceed 20 percent of the reasonable and customary charge for the services provided.

(b) In addition to the requirements of subparagraph (a), every health maintenance organization offering such benefits shall provide to its subscribers a list of psychiatrists and mental health care providers within the organization's network. The health maintenance organization shall allow its subscribers 2 visits for diagnosis followed by up to 3 treatment visits in each contract year. Subsequent visits within the contract year may be subject to utilization review. The policy shall also include a statement that a primary care physician may refer an enrolled participant to a psychiatrist or other mental health care provider within the organization's network. There shall be no economic penalty to the primary care physician for such a referral.

II. No evidence of coverage, or amendment thereto, issued, renewed or continued on or after January 1, 1993, shall contain any provision denying insurance benefits for psychiatric or psychological services, including psychological examinations, solely because they are rendered to an insured or a dependent in compliance with the lawful order of any court of this state. Benefits for such services shall be as favorable as for other psychiatric or psychological services, including psychological examinations, and shall be subject to the same dollar limits, deductibles, co-payments and co-insurance factors and to terms and conditions of the policy or certificate, including any managed care provisions.

Source. 1989, 186:3. 1992, 177:5. 1995, 245:1, eff. Aug. 18, 1995. 1996, 188:9, eff. Jan. 1, 1997. 1998, 385:2, eff. Aug. 25, 1998.

10 visits

350

TUFTS Health Plan

Corporate Offices
333 Wyman Street
PO Box 9112
Waltham, Massachusetts
02454-9112
FAX: (781)466-8583
(781)466-9400

Tufts Health Plan's CHIROPRACTIC BENEFITS

Tufts Health Plan offers the following chiropractic benefits:

Small Group (1-100 employees):

Product Name	Chiropractic Benefit
SELECT	12 visits (no PCP referral required)
HMO-100	12 visits (no PCP referral required)
ECONOMY	12 visits (no PCP referral required)
HMO-80	12 visits (no PCP referral required)
POS 100/80	12 visits (no PCP referral required)
POS 100/70	12 visits (no PCP referral required)
HMO-75	Not covered – HMO 75 is available should an employer choose to offer a scaled-down product that costs less.

Large Groups (101 +)

The 12 visits benefit is a standard part of Tufts Health Plan's benefit package. Every group has it although the employer would have the opportunity to take it off if they wanted. Large groups can quote the 12 visits on either the Select, Economy or POS products. This is also Tufts Health Plan's standard rider for large groups.

HARVARD PILGRIM HEALTH CARE
NH Chiropractic Care Benefits

NH Chiropractic Care Benefit

HPHC-NE covers care by a chiropractor up to $350 per calendar year. Such coverage is provided for the treatment of orthopedic and neuromuscular conditions. The following services are covered:

- Initial diagnostic x-ray
- Care within the scope of standard chiropractic practice

COPAYMENT:

- $10 per visit
- Covered in full for initial x-ray

RELATED EXCLUSIONS:

- Care outside the scope of standard chiropractic practice, including, but not limited to, surgery, prescription or dispensing of drugs or medications, internal examinations, obstetrical practice or treatment of infectious disease, or treatment with crystals

- Diagnostic testing other than initial x-ray

Mr. Chairman & Members of the Commerce Committee:

I. Thank you for the opportunity to speak to you today regarding Senate Bill #147.
II. My name is Gary L. Walsemann, DC.
   A. Active practice in Claremont, NH for 32 years
   B. Past member of the NH Board of Chiropractic Examiners
   C. President NHSCS
   D. Member of the Board of the ICA
   D. Chairman of the Guidelines Committee that sets up international guidelines.
III. New Hampshire Straight Chiropractic Society & New Hampshire Chiropractic Association
   A. Worked together - 2 yrs.
   B. Gained the overwhelming support of the profession
   C. Absolutely united profession
IV. Chiropractic is a non duplicated portal of entry primary care provider
   A. Separate and distinct and does not duplicate medicine or any other health care provider.
   B. Chiropractic's enormous growth and popularity comes from the outstanding results realized by chiropractic patients and your constituents.
   C. Several authorities estimate approximately 20% of the people in the US are under DC care.
   D. Last two years there were more visits to alternative health care providers than to the medical profession.
   E. Chiropractic not being an alternative to medicine was categorized as an alternative health care provider with its large number of patients is a primary reason for these statistics.
V. Senate Bill #147 is a very important Bill and needs to pass the House as amended by the Senate Finance committee and approved by a voice vote of the Senate 18 "yes" and 4 "no". This Bill needs to pass for the following reasons:
   A. Consumers in NH are purchasing chiropractic services they are not able to access.
   B. PCP's untrained in the practice of chiropractic discriminate against its usage.
   C. Example - advertise 10-36 visits
      1. Medical bias - "I do not believe in chiropractic."
      2. I am not going to refer to a chiropractor for your particular problem (limited training and understanding).
      3. The PCP only refers for one visit and some cases as many as three.
         a. Orthodontist example.
   D. Manage care discrimination causes serious threats to the clinical effectiveness of chiropractic care.

E. This legislation will further a growing public policy response to the market place demand for non-medical care. Example.
   1. Last two years statistics show more alternative health care visits than medical care.

F. Scientific chiropractic care is shown to be a cost saving to the industry. Compare to drugs and hi-tech medicine.

G. It does not mandate that chiropractic benefits be provided. Rather the Bill makes a clear policy statement. If an HMO sells a chiropractic product, then the subscriber must be free to access the care.

H. Utilization review is still active after an appropriate 10 visits of correctional care. Example. Dr. Barret, MD vs. Dan Murphy, DC.

We hope this information is helpful to your consideration of the legislation. If you have any questions or need any additional information, feel free to contact Gary L. Walsemann, DC, 39 Myrtle St., Claremont, NH 03743; telephone - (603) 542-7726 work, (603) 542-8050 home; FAX (603) 542-8715; e-mail - wclcclnh@cyberportal.net.

Testimony

Harvard Pilgrim HealthCare

INCLUDING
Harvard Community Health Plan
Harvard Pilgrim Health Care of New England
Pilgrim Health Care

June 15, 1999

The Honorable John B. Hunt
Chair, House Committee on Commerce
Legislative Office Building, Room 302
Concord, NH 03301

RE: Senate Bill 147 – An Act Relative to Self-Referrals for Chiropractic Care Under Managed Care Organizations

Dear Representative Hunt:

I am writing to express Harvard Pilgrim Health Care of New England's opposition to Senate Bill 147.

In recent days, confusion has arisen as to whether this bill mandates that all health insurance policies in New Hampshire provide chiropractic benefits or whether, as some of the proponents have argued, it only mandates that health plans offer to sell a rider covering chiropractic care. Harvard Pilgrim believes that the bill as passed by the Senate is a mandate to cover chiropractic care in all policies issued in New Hampshire. If, in fact, the proponents are only seeking a mandate to offer and if this Committee were to agree, the legislation needs to state this explicitly and unequivocally.

Enactment of this legislation will have an impact on premiums. In Maine, where a direct access chiropractic mandate is in place, the benefit has been estimated to cost at least $1.05 per member, per month. For a small business providing coverage to ten families of four, this translates to an additional $500 a year. The dramatic financial losses experienced by all HMOs operating in New Hampshire have already put tremendous upward pressure on premiums. This has made it harder for New Hampshire businesses and individuals to afford health insurance. Given this reality, we believe that all parties should be looking at ways to control costs while maintaining quality. This bill is a step in the wrong direction.

Harvard Pilgrim is very concerned about the bill's self-referral provisions. In some instances a member may present with a condition for which chiropractic care may be beneficial and for which a referral to a chiropractor may be appropriate. In many other instances, however, the member may have a condition for which there is no scientific evidence demonstrating that chiropractic care is effective. Therefore, it is in the member's best interest to be seen by a primary care physician prior to accessing chiropractic care.

Finally, Harvard Pilgrim opposes those requirements in the bill which would dictate reimbursement methodologies. Chiropractors do not lack bargaining power and do not need this type of legislative protection.

For all of the above mentioned reasons, Harvard Pilgrim Health Care of New England urges you to oppose Senate Bill 147. Thank you for your consideration.

Sincerely,

Thomas J Gough

Thomas Gough
Director, New Hampshire Operations and Development

Harvard Pilgrim Health Care of New England, Inc.
160 South River Road, Suite 201
Bedford, New Hampshire 03110
603-656-9500

SB147 Docket

Bill Title: relative to self-referrals for chiropractic care under managed care organizations.

Date	Body	Description
1/28/1999	S	Introduction and referring to Insurance 1/28/99; SJ 3, P 38
3/5/1999	S	Hearing, 3/30/99, Room 103, SH, 9:15 a.m.
3/24/1999	S	Rescheduled Hearing, 4/12/99, Room 103, SH, 9:30 a.m.
3/29/1999	S	Rescheduled Hearing, 4/12/99, Room 206-208, LOB, 10:00 a.m.
5/12/1999	S	Committee Report, Ought to Pass W/Amendment, 5/13/99
5/12/1999	S	Committee Amendment, {1196}, SC 30 P8
5/13/1999	S	Sen. Gordon Moved Substitute Motion of Rereferred (No Vote)
5/13/1999	S	Sen. Trombly Moved Laid on Table, RC 16Y-8N, MA; SJ 18, P 448-450
5/20/1999	S	Sen. Pignatelli Moved Remove From Table, MA, VV
5/20/1999	S	Ought to Pass W/Amendment, {1196}, AA, VV, Sen. Wheeler Floor Amendment, {1347}, AA,VV
5/20/1999	S	OT3rdg, RC 11Y-11N, MF, Sen Trombly Moved Laid on Table, RC 12Y-10N, MA; SJ 20, P 534-536
5/20/1999	S	Sen. Wheeler Moved Remove From Table, RC 10Y-10N, MF; SJ 20, P 538
5/20/1999	S	Sen. Cohen Moved Remove From Table, MA, VV, Rule 24 (Refer to Finance); SJ 20, P 546
6/7/1999	S	Committee Report, Ought to Pass W/Amendment, 6/8/99
6/7/1999	S	Committee Amendment, {1484}, SC 37 P5
6/8/1999	S	Ought to Pass W/Amendment, {1484}, RC 18Y-4N, AA, OT3rdg, MA, VV; SJ 22, P 581-583
6/9/1999	H	Introduced and ref to Commerce; HJ67, p1747
6/10/1999	H	Copy to Chairman on 6/10/1999 due on
6/10/1999	H	Hearing June 15 10:00 Rep's Hall
6/17/1999	H	Maj Report RE-REF for June 22 (vote 14-0;CC)
6/22/1999	H	Re-Referred to Commerce committee; HJ73, p1873
9/8/1999	H	Re-Ref Subcom work session Sep 22 1:00 RM302,LOB
9/23/1999	H	Subcom work session Oct 5 11:00 RM302,LOB
10/6/1999	H	Re-Ref Subcom work session Oct 12 2:00 RM302,LOB
10/13/1999	H	Re-Ref Subcom work session Oct 19 1:30 RM302,LOB
11/1/1999	H	RE-REF Maj Report OTP/AM for 1/5/2000 (vote 13-0; Reg)
11/1/1999	H	Prop Comm Am{2196}; HC93, p2306
1/5/2000	H	Recommitted to Commerce, Rep Hunt MA VV; HJ5, p132
1/5/2000	H	Subcom work session Jan 12 9:00 RM302,LOB
1/18/2000	H	Maj Report OTP/AM for Jan 27 (vote 11-1;Reg)

1/18/2000	**H**	Prop Comm Am{3066}; HC9, p251-252
1/27/2000	**H**	Comm Am, AA 2/3VV; Passed with Am 2/3VV; HJ12, p297-298 + 309
2/3/2000	**S**	Sen. Wheeler, Concur with Amendment, (3066) MA, VV.; SJ 2, Pg.39
2/3/2000	**H**	Enrolled Am{3350}, adopted; HJ16, p397
2/10/2000	**S**	Enrolled Bill Amendment {3350}, MA, VV; SJ 3, Pg.97
2/17/2000	**S**	Enrolled Bill ; SJ 4, Pg.109
2/17/2000	**H**	Enrolled; HJ18, p508
2/18/2000	**S**	Signed by the Governor on 2/18/2000 Eff: 4/18/2000 Chap: 0014

Next|Previous|Results List|Bill Status|Main

BlueCross BlueShield of New Hampshire
An Independent Licensee of the Blue Cross and Blue Shield Association

3000 Goffs Falls Road
Manchester, NH 03111-0001
603-695-7000

Matthew Thornton Health Plan
A subsidiary of Blue Cross and Blue Shield of New Hampshire

P.O. Box 9514
Manchester, NH 03108-9514
603-695-1100

House Commerce Committee
June 15, 1999

RE: SB 147 - Mandated Benefits for Chiropractic Services

Submitted by Yvonne Nanasi, Director of Government Relations

Blue Cross and Blue Shield of New Hampshire (BCBSNH) asks that House Commerce Committee members consider that SB 147 would be one of the most expansive mandated benefits enacted in New Hampshire for a specific segment of specialty providers.

SB 147 is an open checkbook for chiropractors. Moreover, it provides chiropractic services a special medical services area in statute for the purposes of fees, medical necessity, utilization review and an exceptional number of self-referred visits.

Recent medical research does not support the need, and in fact, would discourage SB 147's passage. Research funded by the Agency for Health Care Policy and Research at the University of North Carolina concluded that "Among patients with acute low back pain, the outcomes are similar whether they receive care from chiropractors, primary care practitioners, or orthopedic surgeons. Primary care practitioners provide the least expensive care for acute low back pain (N Engl J Med '95, 333:913-7, see attached abstract and subsequent "letters to the editor"). Other studies have demonstrated similar outcomes such as one reported in 1998 that found for patients with low back pain, the Mackenzie method of physical therapy and chiropractic manipulation had similar effects and costs. Yet, patients receiving these treatments had only marginally better outcomes than those receiving an educational booklet (N Engl J Med '98, 339:1021-9, see abstract attached)

Furthermore, in children with mild or moderate asthma, the addition of chiropractic spinal manipulation to usual medical care provided no benefit (N Engl J Med '98, 339:1013-20, see abstract attached). This is important to note as the self-referral and the scope of practice provisions of SB 147 could conceivably require coverage for this type of treatment without a pediatrician's referral or knowledge of the treatment.

Estimated Premium Increase for SB 147, as Amended by the Senate

Certain aspects of SB147 will impact BCBSNH's point of service plans and HMO plans differently. The most costly aspects of SB 147 are the comparable fees requirement and the restriction on the insurer to perform utilization review. BCBSNH's most reliable cost estimate was calculated based on the "Blue Choice" plans which allow visits without referrals. In developing this estimate, BCBSNH reviewed our current claims data and consulted with the BCBS of Maine were similar legislation was enacted.

BCBSNH estimates that SB 147's utilization review prohibitions would double the cost of chiropractic benefits in BCBSNH's "Blue Choice" Plans. Currently, chiropractic benefits are estimated to cost about $1.00 per month per member - for a family plan this would be about $3.00 per month per family. Based on our estimate, the impact of SB 147 on a "Blue Choice" family plan would be an increase of about $44 annually.

Many of the provisions of SB 147 appear to overlook current insurance benefit plan options as well as Department of Insurance and managed care plan quality assurance requirements.

Chiropractic Benefits are Already "Mandated"

In BCBSNH's view of the history of this issue, any new benefit requirements in statute for chiropractic services would an addition to the current mandate. Due to Department of Insurance Bulletins, insurers are required to include chiropractic services in group health insurance plans. On November 30, 1992 and, again, on August, 26, 1993, the New Hampshire Department of Insurance issued Bulletins to all licensed health insurers that encouraged insurers to provide chiropractic coverage. The August 26 Bulletin advised insurers that the Department would no longer approve individual or group accident and health insurance forms that contain an exclusion for chiropractic services of subluxation, spinal adjustment or manipulation (See attached Bulletin).

Clinical Peers are Available to Review Requests for Chiropractic Services

BCBSNH is required by URAC standards (which are referenced in the NH insurance statutes) and National Committee for Quality Assurance (NCQA) to provide case-matched peer specialists for denials and appeals. BCBSNH has retained two practicing New Hampshire licensed chiropractors who assist our medical directors in making decisions relative to chiropractic care. One practices in Coos County and the other in Hillsborough. These chiropractic consultants are available by phone to any chiropractor requesting discussion of a services review with a peer. These consultations are paid for by BCBSNH.

In addition, NCQA requires managed care plans to credential certain providers, including chiropractors, as a condition of being listed in the plan's provider network directory. The credentialing process includes verification of licensure, training, work history and history of professional liability claims. This process is one of the methods managed care plans use to ensure appropriateness and quality of care being provided to our subscribers.

Certain Insurance Products Already Allow Chiropractic Services without Referral

BCBSNH's "Blue Choice" insurance plans provide coverage for chiropractic visits without a referral from the primary care physician. Premiums for "Blue Choice" plans are more expensive than BCBSNH's HMO plan premiums. Many employers offer their employees a choice between the point of service "Blue Choice" plan or the HMO plan. Usually, employees who choose the "Blue Choice" option pay a higher premium copay than for the HMO plan. SB 147 will increase the cost of coverage and most likely increase the employee's copay.

Concluding Remarks

BCBSNH asks that legislators consider the several other benefit mandates and health insurance reforms which are being considered this year. Each of the bills will have an impact on the cost of insurance to employers and individuals. These proposals include infertility treatments, contraceptive coverage, off-label prescription coverage, exceptions to formulary, external review process and medical director liability. Should all of these proposals become law, health insurance premiums could increase by over $300 annually for families in New Hampshire. Moreover, should the chiropractors secure SB 147's mandated insurance coverage provisions, numerous other health care providers will also seek similar services protection in statute in upcoming legislative sessions.

BCBSNH certainly appreciates your attention to our concerns. Should you have any questions or further information needs, please feel free to contact me (695-7354, or email: yvonne_nanasi@bcbsnh.com)

Louis E. Bergeron
Commissioner

The State of New Hampshire

Insurance Department
169 Manchester Street
Concord, N.H. 03301
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BULLETIN

TO: ALL LICENSED ACCIDENT AND HEALTH INSURERS AND HEALTH MAINTENANCE ORGANIZATIONS

FROM: Louis E. Bergeron
Commissioner

DATE: August 26, 1993

RE: Chiropractic Benefits

Please refer to our previous bulletin regarding chiropractic benefits dated November 30, 1992. The purpose of that bulletin was to encourage accident and health insurers to incorporate chiropractic benefits into all in-force group health insurance plans. Unfortunately, it does not appear that the response has met our expectations.

The prevalence of back injuries and related disorders among the general population indicates that the provision of chiropractic benefits by health insurers is consistent with the health care needs of the public and that such benefits would be of economic value to insureds. Accordingly, the Insurance Department wishes to reiterate the concerns expressed in our November 30, 1992 Bulletin.

We would again encourage your company to add chiropractic benefits to your existing group health insurance plans. Our previous bulletin drew attention to the new chiropractic benefit program being offered by Blue Cross/Blue Shield of New Hampshire as an example of the type of benefit we would recommend for all insurers to implement. Certain companies expressed to us their reservations regarding their ability to duplicate exactly a Blue Cross/Blue Shield benefit. In response, we should note that we are encouraging companies to offer benefits that approximate the Blue Cross/Blue Shield benefit. Duplication is not being requested. We also believe that our PPO statute, RSA 420-C, allows commercial insurers to establish closed provider panels.

Also, for your information, would you please provide us with copies of the forms you are currently using to provide chiropractic benefits when requested by a policyholder. Please indicate the date of approval for these forms.

We would also advise that this Department will no longer approve individual or group accident and health insurance forms that contain an exclusion for subluxation, spinal adjustment or manipulation, or any other exclusion with a similar intent or import. It is our view that authority for this new policy is provided by RSA 417:4,VIII, RSA 415-A:2 and NHCAR Part Ins 1901.04(b)(8)d and Ins 1901.04(c)(7)c.

Insurers should understand that the New Hampshire Insurance Department would prefer to have health insurers voluntarily include chiropractic benefits in the plans they offer to New Hampshire residents. We would prefer not to be forced into seeking or supporting legislation that would mandate the offer of or inclusion of chiropractic benefits.

Please direct the copies of forms requested above, any comments or any questions you have to Robert C. Warren, Director of Life, Accident and Health at this office.

sbarl/bulchiro

The New England Journal of Medicine -- October 5, 1995 -- Vol. 333, No. 14

SPECIAL ARTICLE

The Outcomes and Costs of Care for Acute Low Back Pain among Patients Seen by Primary Care Practitioners, Chiropractors, and Orthopedic Surgeons

Timothy S. Carey, Joanne Garrett, Anne Jackman, Curtis McLaughlin, John Fryer, Douglas R. Smucker, the North Carolina Back Pain Project

Abstract

Background. Patients with back pain receive quite different care from different types of health care practitioners. We performed a prospective observational study to determine whether the outcomes of and charges for care differ among primary care practitioners, chiropractors, and orthopedic surgeons.

Methods. Two hundred eight practitioners in North Carolina were randomly selected from six strata: urban primary care physicians (n = 39), rural primary care physicians (n = 48), urban chiropractors (n = 32), rural chiropractors (n = 32), orthopedic surgeons (n = 29), and primary care providers at a group-model health maintenance organization (HMO) (n = 28). The practitioners enrolled consecutive patients with acute low back pain. The patients were contacted by telephone periodically for up to 24 weeks to assess functional status, work status, use of health care services, and satisfaction with the care received.

Results. The status at six months was ascertained for 1555 of the 1633 patients enrolled in the study (95 percent). The times to functional recovery, return to work, and complete recovery from low back pain were similar among patients seen by all six groups of practitioners, but there were marked differences in the use of health care services. The mean total estimated outpatient charges were highest for the patients seen by orthopedic surgeons and chiropractors and were lowest for the patients seen by HMO and primary care providers. Satisfaction was greatest among the patients who went to the chiropractors.

Conclusions. Among patients with acute low back pain, the outcomes are similar whether they receive care from primary care practitioners, chiropractors, or orthopedic surgeons. Primary care practitioners provide the least expensive care for acute low back pain. (N Engl J Med 1995;333:913-7.)

Source Information

From the Sheps Center for Health Services Research (T.S.C., A.J.) and the Departments of Medicine (T.S.C., J.G.), Family Medicine (D.R.S.), Biostatistics (J.F.), and Business (C.M.), University of North Carolina, Chapel Hill. Address reprint requests to Dr. Carey at the Sheps Center for Health Services Research, 725 Airport Rd., 2nd Fl., UNC-CH, CB#7590, Chapel Hill, NC 27599-7590.

Supported by a grant (HS06664) from the Agency for Health Care Policy and Research.

Investigators participating in the North Carolina Back Pain Project include P. Curtis, J. Darter, G. DeFriese, A. Evans, N. Hadler, G. Hunter, J. Joines, W. Kalsbeek, T. Konrad, R. McNutt, T. Ricketts, and D. Taylor.

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The New England Journal of Medicine -- February 1, 1996 -- Vol. 334, No. 5

CORRESPONDENCE

Outcomes and Costs of Care for Acute Low Back Pain

To the Editor:

The excellent study of the outcomes and costs of care for low back pain by Carey et al. (Oct. 5 issue) (1) found that chiropractors charged considerably more than primary care physicians but had higher scores for patient satisfaction. Neither finding is surprising. Although some chiropractors advise patients to stop coming after their symptoms are gone, others urge them to continue coming indefinitely for "preventive maintenance" or to make the spinal adjustments "hold." (2) Some chiropractic "practice-builders" encourage this and actually give seminars and write about virtually every type of resistance a person might have to "lifetime care." (3) Practice-builders also teach how to increase patients' satisfaction. Whereas some of the techniques recommended are ethically sound (and would be useful for physicians as well), others (such as routinely sending birthday cards) are emotionally seductive. (2)

Many chiropractors appear thorough because they ask large numbers of irrelevant questions (such as whether patients had any falls during childhood) and perform large numbers of orthopedic and neurologic tests that are either redundant or not pertinent. It would be interesting to know whether patients' degree of satisfaction was related to being told that problems were due to "subluxations" (a chiropractic term for misaligned vertebrae) that the chiropractor (with heroic effort) purported to correct.

I have observed the chiropractic marketplace closely for over 25 years. Many chiropractors prescribe vitamin products or homeopathic remedies to many of their patients. About 75 percent prescribe vitamin supplements, (4) and 36 percent dispense homeopathic treatments. (5) It would be interesting to know whether Carey et al. detected any such use in their study. It would also be interesting to know whether there were any differences in practice style between the chiropractors who agreed to participate in the study and those who did not. I suspect that the participants offer more rational care.

Stephen Barrett, M.D.
P.O. Box 1747
Allentown, PA 18105

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To the Editor:

Physicians who treat acute low back pain already know that it is usually self-limited and almost always resolves in a few days to a few weeks, leaving no residual effects, regardless of the treatment rendered. Radiography usually fails to reveal specific disease. Magnetic resonance imaging is rarely indicated in the acute phase and often reveals "abnormalities" that do not correlate with clinical symptoms or findings.

The article by Carey et al. has already been interpreted by the media as finding that the treatments provided by orthopedic surgeons, chiropractors, and primary care physicians are of equal value. In fact, however, the paper is flawed in that the practitioners involved "were aware of the overall purpose of the study."

Furthermore, patients were included in the study after they had selected practitioners, a method that obviously yielded results reflecting the patients' biases and expectations about the optimal type of treatment. The authors provide no assurance that the study patients were given the same treatment that they might have been given in a nonstudy environment....

Many patients treated for low back pain are victims of work-related accidents or motor vehicle accidents. They are different from those whose back pain develops at home or in other situations in which a third party is not involved, and they have different outcomes.

In the real world, assessment is further complicated by the fact that plaintiffs' attorneys often refer their clients to practitioners who provide favorable diagnoses (with a poor prognosis) and render prolonged and expensive treatment. In each of the fields described, there are wide variations among both practitioners and patients.

Robert A. Goldstone, M.D.
140 Chestnut St.
Ridgewood, NJ 07450

To the Editor:

None of the various types of providers studied by Carey et al. produced appreciably better outcomes than the others in patients with acute low back pain. The unavoidable conclusion is that the treatments offered by all were ineffective. On the other hand, it is unacceptable to abandon the 31 percent of patients who had not completely recovered after six months, or the 5 percent who remained functionally disabled after that time.

It should not be news nowadays that aggressive treatment is not indicated during the first couple of weeks of low back pain, that early mobilization is helpful, and that radiography offers little benefit initially to patients with uncomplicated back pain. But I constantly see that these facts are still news to many providers.

Eric T. Shebar, M.D.
MVA Center for Rehabilitation
Springfield, MA 01104

To the Editor:

Any veteran family physician has learned by experience that except for the temporary relief of pain, there is no medication, physiotherapy, or "manipulation" that alters the course of the usual musculoskeletal pain syndromes. Experienced physicians have also learned that if they share this knowledge with their patients, they will frequently lose them to chiropractors.

John E. Hampton, M.D.
10 Kinnaman Ave.
Washington, NJ 07882-9297

Dr. Carey replies:

To the Editor:

Dr. Goldstone is concerned that the patients seeing each type of provider may have differed somewhat because they selected their own practitioners. We measured multiple factors at base line, and the differences among the patients seen by different types of practitioners were small. (1) To control for possible selection bias, we excluded patients who were referred (an issue in the case of orthopedic surgeons) or had chronic back pain (an issue for doctors of chiropractic). When we controlled for factors such as the presence of sciatica and base-line functional status, the differences among groups of patients narrowed, indicating that further control for the severity of low back pain would be unlikely to reveal substantial differences among groups. Although it is possible that practitioners altered their practice patterns because they knew they were in a study, we found little evidence, for example, of reduced use of radiography by orthopedic surgeons and chiropractors -- a controversial issue in those specialties. Our study is not unique. A study by Shekelle and colleagues, which we cited, found similar patterns of visits and expenditures in the RAND Health Insurance Experiment, in which the type of care given for back pain was not a primary outcome and changes in physicians' behavior would therefore not be an issue. (2)

Dr. Shebar urges us not to "abandon" patients with chronic back pain. We of course agree. Large studies have noted that the majority of the social and health care costs for low back pain are incurred by the small minority of patients (5 percent) who have chronic pain. (3,4) Improved methods of returning these persons to full functioning are needed. The 31 percent of patients who have minor residual symptoms do not, in our view, require intensive rehabilitation. These patients are back at work, can perform all the usual activities of daily living, and have positive responses on just 1 or 2 of the 23 items on the Sickness Impact Profile, as adapted by Roland and Morris. (5,6) These patients may be at increased risk of recurrence, and we are still following our cohort to evaluate this risk. They may also be candidates for improved strategies of self-care. Our data do indicate that intensive evaluation and treatment of all patients with acute back pain is unlikely to be a cost-effective method of improving outcomes in such patients.

The comments of Dr. Hampton and Dr. Barrett highlight the differences between allopathic and chiropractic physicians in their communication with patients. Over 75 percent of patients who see primary care physicians for back pain stay with their index provider. We found some use of vitamins among patients who see chiropractors, but we also found that these patients use substantial amounts of nonsteroidal antiinflammatory drugs. Although allopathic physicians may criticize the explanatory model used in chiropractic, their patients' level of satisfaction may be lower than that of chiropractic patients because these physicians have no such model of their own. Explanation and reassurance are core components of the physician's role.

Tim Carey, M.D., M.P.H.
University of North Carolina
Chapel Hill, NC 27599-7590

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The New England Journal of Medicine -- October 8, 1998 -- Vol. 339, No. 15

ORIGINAL ARTICLE

A Comparison of Active and Simulated Chiropractic Manipulation as Adjunctive Treatment for Childhood Asthma

Jeffrey Balon, Peter D. Aker, Edward R. Crowther, Clark Danielson, P. Gerard Cox, Denise O'Shaughnessy, Corinne Walker, Charles H. Goldsmith, Eric Duku, Malcolm R. Sears

Abstract

Background. Chiropractic spinal manipulation has been reported to be of benefit in nonmusculoskeletal conditions, including asthma.

Methods. We conducted a randomized, controlled trial of chiropractic spinal manipulation for children with mild or moderate asthma. After a three-week base-line evaluation period, 91 children who had continuing symptoms of asthma despite usual medical therapy were randomly assigned to receive either active or simulated chiropractic manipulation for four months. None had previously received chiropractic care. Each subject was treated by 1 of 11 participating chiropractors, selected by the family according to location. The primary outcome measure was the change from base line in the peak expiratory flow, measured in the morning, before the use of a bronchodilator, at two and four months. Except for the treating chiropractor and one investigator (who was not involved in assessing outcomes), all participants remained fully blinded to treatment assignment throughout the study.

Results. Eighty children (38 in the active-treatment group and 42 in the simulated-treatment group) had outcome data that could be evaluated. There were small increases (7 to 12 liters per minute) in peak expiratory flow in the morning and the evening in both treatment groups, with no significant differences between the groups in the degree of change from base line (morning peak expiratory flow, P=0.49 at two months and P=0.82 at four months). Symptoms of asthma and use of (beta)-agonists decreased and the quality of life increased in both groups, with no significant differences between the groups. There were no significant changes in spirometric measurements or airway responsiveness.

Conclusions. In children with mild or moderate asthma, the addition of chiropractic spinal manipulation to usual medical care provided no benefit. (N Engl J Med 1998;339:1013-20.)

Source Information

From the Division of Graduate Studies and Research, Canadian Memorial Chiropractic College, Toronto (J.B., P.D.A., E.R.C.); the Department of Research, Los Angeles College of Chiropractic, Los Angeles (C.D.); the Firestone Regional Chest and Allergy Unit, St. Joseph's Hospital, and the Department of Medicine, McMaster University, Hamilton, Ont., Canada (P.G.C., D.O., C.W., M.R.S.); and the Department of Clinical Epidemiology and Biostatistics and the Centre for Evaluation of Medicines, Father Sean O'Sullivan Research Centre, St. Joseph's Hospital and McMaster University, Hamilton, Ont., Canada (C.H.G., E.D.). Address reprint requests to Dr. Sears at the Firestone Regional Chest and Allergy Unit, St. Joseph's Hospital, 50 Charlton Ave. East, Hamilton, ON L8N 4A6, Canada.

Related Editorial

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The New England Journal of Medicine -- October 8, 1998 -- Vol. 339, No. 15

ORIGINAL ARTICLE

A Comparison of Physical Therapy, Chiropractic Manipulation, and Provision of an Educational Booklet for the Treatment of Patients with Low Back Pain

Daniel C. Cherkin, Richard A. Deyo, Michele Battie, Janet Street, William Barlow

Abstract

Background and Methods. There are few data on the relative effectiveness and costs of treatments for low back pain. We randomly assigned 321 adults with low back pain that persisted for seven days after a primary care visit to the McKenzie method of physical therapy, chiropractic manipulation, or a minimal intervention (provision of an educational booklet). Patients with sciatica were excluded. Physical therapy or chiropractic manipulation was provided for one month (the number of visits was determined by the practitioner but was limited to a maximum of nine); patients were followed for a total of two years. The bothersomeness of symptoms was measured on an 11-point scale, and the level of dysfunction was measured on the 24-point Roland Disability Scale.

Results. After adjustment for base-line differences, the chiropractic group had less severe symptoms than the booklet group at four weeks (P=0.02), and there was a trend toward less severe symptoms in the physical-therapy group (P=0.06). However, these differences were small and not significant after transformations of the data to adjust for their non-normal distribution. Differences in the extent of dysfunction among the groups were small and approached significance only at one year, with greater dysfunction in the booklet group than in the other two groups (P=0.05). For all outcomes, there were no significant differences between the physical-therapy and chiropractic groups and no significant differences among the groups in the numbers of days of reduced activity or missed work or in recurrences of back pain. About 75 percent of the subjects in the therapy groups rated their care as very good or excellent, as compared with about 30 percent of the subjects in the booklet group (P<0.001). Over a two-year period, the mean costs of care were $437 for the physical-therapy group, $429 for the chiropractic group, and $153 for the booklet group.

Conclusions. For patients with low back pain, the McKenzie method of physical therapy and chiropractic manipulation had similar effects and costs, and patients receiving these treatments had only marginally better outcomes than those receiving the minimal intervention of an educational booklet. Whether the limited benefits of these treatments are worth the additional costs is open to question. (N Engl J Med 1998;339:1021-9.)

Source Information

From the Group Health Center for Health Studies (D.C.C., J.S., W.B.), the Departments of Health Services (D.C.C., R.A.D.), Family Medicine (D.C.C.), Medicine (R.A.D.), and Biostatistics (W.B.) and the Center for Cost and Outcomes Research (R.A.D.), University of Washington, Seattle; and the Department of Physical Therapy, University of Alberta, Edmonton, Canada (M.B.). Address reprint requests to Dr. Cherkin at the Group Health Center for Health Studies, 1730 Minor Ave., Suite 1600, Seattle, WA 98101.

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RAND Health Abstract

"The Role of the Chiropractor in the Changing Health Care System." Coulter, I. D., R. D. Hays, and C. D. Danielson. *Research in the Sociology of Health Care,* Greenwich, CT: JAI Press, Vol. 13A, 1996, pp. 95-117.

Based on data collected from about 500 chiropractic patients and 44 chiropractors in the Los Angeles area, this article examines the chiropractor's role in the changing health care system. The authors found that the most frequent recommendations of chiropractors are most directly relevant to the complaints of back-related problems, rather than to general health and preventive care. This finding indicates that extensive primary care is not being delivered by this set of chiropractors. It could be that increased legitimacy for chiropractic care has evolved by narrowing the scope of their practice. The authors suggest that, in a managed care environment, based on what chiropractors are currently doing, it is unlikely that they can make a substantive claim for an extended role. They are now in a weaker position to argue for an increased primary care role in managed care organizations.

Return to previous page.

1 Issuance of Licenses; Section Heading Changed. Amend the section heading of RSA 214:7 to read as follows:

214:7 Issuance of Licenses; License Agents; ***Electronic Issuance.***

2 New Paragraph; Electronic Issuance; Rulemaking. Amend RSA 214:7 by inserting after paragraph V the following new paragraph:

VI. The executive director may adopt rules pursuant to RSA 541-A for the electronic issuance of licenses, permits, stamps, and tags under the provisions of this title, by an agent or by the department. Any such rules may include procedures for verification of residency, the determination of sufficient proof of hunter education or other certification requirements, and any requirements of the licensee as to the use of the license, permit, stamp, or tag acquired electronically.

3 Effective Date. This act shall take effect 60 days after its passage.

AMENDED ANALYSIS

This bill adds a rulemaking provision for the fish and game department on the electronic issuance of licenses, permits, stamps, and tags.

2000-3117h

Amendment to HB 1588
Proposed by the Committee on Transportation - C

Amend RSA 367:55, I-II as inserted by section 2 of the bill by replacing it with the following:

I. For railroad properties within the state that are subject to federal regulation, the commissioner shall have the authority to participate in carrying out inspection activities in connection with any rule, regulation, order, or standard prescribed by the Secretary of Transportation of the United States under the authority of the Federal Railroad Safety Act of 1970, as amended, provided that the commissioner shall comply with all of the requirements imposed by federal law as a condition to such participation.

II. For railroad properties within the state that are not subject to federal regulation, the commissioner may adopt rules pursuant to RSA 541-A and in conformance with the Federal Railroad Safety Act of 1970, as amended, setting safety standards for signal and train control, motive power and equipment, operating practices, hazardous material handling, and track used in or constituting a part of such properties. The commissioner shall carry out such inspections as are necessary to maintain railroad safety within the state. If the commissioner finds any equipment or facilities to be unsafe, a proceeding shall be commenced as provided by law to develop an order for corrective action.

2000-3131h

Amendment to HCR 25
Proposed by the Committee on Resources, Recreation and Development - R

Amend the resolution by replacing the sixth paragraph after the title with the following:

Whereas, the President of the United States has announced sweeping new regulations that will permanently remove from the timber base up to 40,000 acres of productive land in the White Mountain National Forest; and

2000-3066h

Amendment to SB 147
Proposed by the Committee on Commerce - R

Amend the bill by replacing all after the enacting clause with the following:

1 New Section; Chiropractic Care. Amend RSA 420-J by inserting after section 6-9 the following new section:

420-J:6-b Self-referrals for Chiropractic Care. A health benefit plan under this chapter offering chiropractic benefits shall provide benefits to a covered person who utilizes services of a chiropractic provider (doctor of chiropractic) by self-referral for 12 visits under the following conditions:

I. Unless otherwise provided for by the health benefits plan, self-referral visits shall not apply to wellness care visits.

II. A covered person may utilize the services of a doctor of chiropractic as defined in RSA 316-A, without discrimination relative to access and fees, subject to the terms and conditions of the policy.

III. The health benefit plan shall fully disclose to the certificate holder in clear and understandable language the exact terms and conditions of each option that the certificate holder has purchased along with the co-payments or other cost-sharing features of each option.

IV. Within 10 working days of the first visit or consultation, the doctor of chiropractic shall send to the health benefit plan, or its designee, the chiropractic case findings. This shall be sufficient documentation for the initial 12 visits.

V. After 12 self-referral visits, a covered person who is continuing chiropractic care may be subject to utilization review from the health plan, or its designee, for the purpose of continued care. A provider of the same specialty shall be consulted when making any utilization review determination under this section.

VI. If the chiropractic provider recommends care beyond 12 visits, the participating doctor of chiropractic shall send to the insurer, or its designee, documentation containing information on the covered person's progress and necessity of care as well as a care plan for extended chiropractic care. The care recommendation shall be deemed authorized if the health benefit plan does not respond to the care recommendation within 7 business days. If the doctor of chiropractic fails to provide the required documentation, the insured or its covered person shall not be liable to the chiropractic provider for any unpaid fees.

VII. The covered person shall retain the right to choose chiropractic care on an elective, self-pay, fee-for-service basis; no entity regulated under this chapter shall prohibit a doctor of chiropractic from continuing care on an elective, self-pay, fee for service basis.

VIII. Nothing in this section is intended to limit the health plan's ability to credential providers or structuring with network providers.

2 Effective Date. This act shall take effect 60 days after its passage.

NOT APPLIED TOWARD CHIROPRACTIC

Relative Value Units (RVUs)

Relative Value Units (RVUs) have become the basis for fee calculations in health care. RVUs are the result of a 10-year study by the AMA and HFCA to establish parity in fees between specialties.

On January 1, 1992, the Resource-Based Relative Value Scale (RBRVS) became HCFA's official payment methodology for physician services provided to Medicare patients. Medicare's reimbursement approach was based on a research study by the Harvard University School of Public Health.

Fees / Relative Value Units

The intention of RBRVS is to establish a consistent, rational basis for assessing the resources that go into providing any physician service. Under RBRVS, resource-based value units were based on the human resources and other costs associated with the delivery of a specific procedure or service.

For every procedure or service (as defined by current CPT codes), the RBRVS defines the physician's work, practice expense, and malpractice insurance costs. A percentage multiplier then adjusts them for variations in expenses between geographic areas. Finally, a dollar conversion factor, based on a provider's or payor's financial objectives, is applied to yield a dollar-based fee schedule.

Although RBRVS was used as the foundation for the Medicare Fee Schedule, the methodology should not be equated with Medicare, nor associated with perceived deficiencies in the development and implementation of Medicare payment policies. In fact, the Physician Payment Review Commission noted in its 1994 annual report to Congress: "As more payors adopt the (RBRVS-based) fee schedule, it may be especially desirable for changes in health plans' conversion factors to reflect only their competitive and financial situations, and not be confused by shifts in Medicare payment policies that they do not share."

RBRVS has affected nearly every physician practicing in the United States today. Generally, evaluation and management services have experienced increases in allowed charges, while allowed charges for procedure-oriented services have decreased.

Payors and providers are choosing RBRVS as their basis for determining appropriate reimbursement for physician services. Whether addressing physician pricing, contracting, strategic and financial planning, or productivity, RBRVS is the only credible method available to fairly evaluate pricing and compensation for physicians.

Why RVUs?

They are included in this book for two reasons:

1. To help doctors better **understand** the relative value of services to each other, and
2. To help doctors **evaluate and establish** their own private fees, and to assist them in establishing contractual fees with third party payors and others. (See the "Fees" section for more information.)

RVU Integrity

RVUs are not perfect. However, they do represent a high degree of integrity. They have a high confidence rating by providers, carriers, and professional consultants. All other RVUs can be compared to them as a standard.

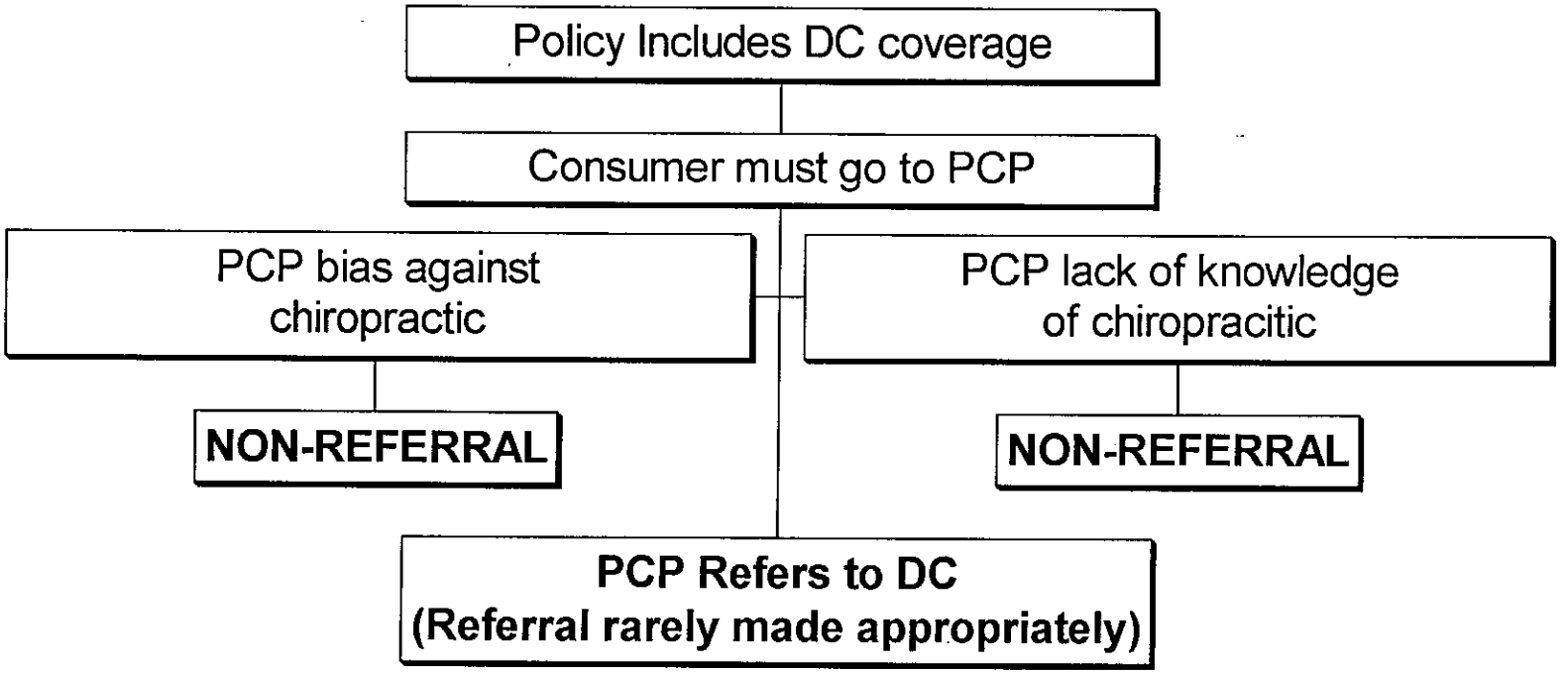
Dollar Conversion Factors - HCFA's

Fees can be calculated by multiplying the Relative Value Unit (RVU) for each code by a Conversion Factor (CF) that is expressed in a dollar amount. Thus, the formula is expressed as: (RVU x CF) = Fee Base

Through this process, HCFA arrives at the Medicare Fee Schedule (MFS) each year. CF and RVU changes are in response to the federal Medicare budget and continue to be a "political football".

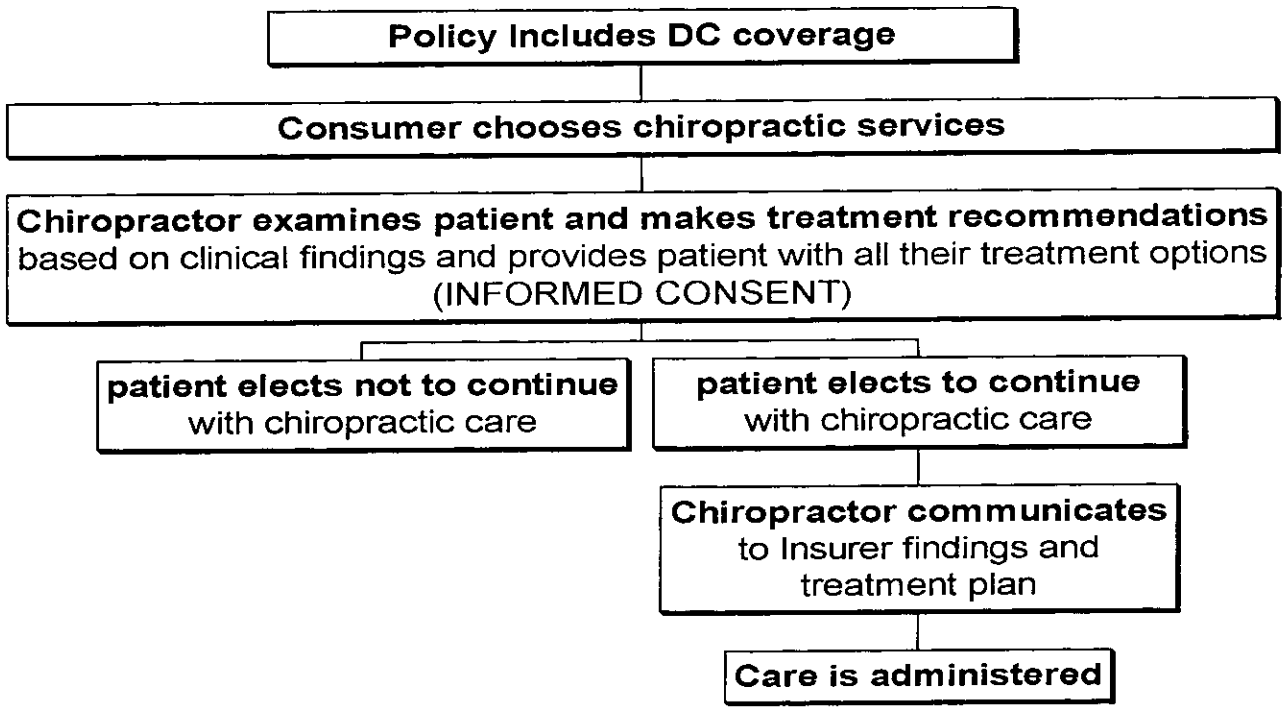
Policies Contain Chiropractic Coverage But Require PCP Referral

Current Access Pattern



Policies Contain Chiropractic Coverage Without Requiring PCP Referral

Proposed Access Plan



Why isn't the free market place taking care of this problem?

- The market place isn't "free"
  - Uneven playing field: chiropractic isn't given a fair chance to compete and demonstrate itself to the insurers
  - Medical bias against chiropractic prevents patients from accessing chiropractic services
  - Reimbursement plans for PCP often financially discourages referral

Medical Doctors do not refer to Chiropractors

- A survey of senior medical students at 5 US medical schools revealed that MDs do not refer to DCs
- Respondents were given 5 sample cases of patients with musculoskeletal pain and asked to whom they would refer the patient

Abramson S, Stein J (1998) *Medical Student Referral Patterns for Musculoskeletal Disorders,* Am J Phys Med Rehabil, 77(3):236-242

Medical Doctors do not refer to Chiropractors

- Only 4.2% said they would refer a woman with unremarkable low-back pain to a chiropractor
- None said they would refer patients with mild, radicular low-back pain, carpal tunnel syndrome, arm pain in a worker, or shoulder pain in a swimmer
- All Conditions Treated by Chiropractic
- On a scale of 0 to 10 respondents rated their knowledge of chiropractic at 0.8

Abramson S, Stein J (1998) *Medical Student Referral Patterns for Musculoskeletal Disorders,* Am J Phys Med Rehabil, 77(3):236-242

MDs Have Little to No Knowledge About Chiropractic

- **Medical students "...spend little time studying the neuromusculoskeletal system and its health-related problems, the subject of most concern to chiropractors."**
- **Medical students receive "no education in chiropractic care."**
- **"A case could be made that (chiropractors) are the most extensively trained in a formal curriculum to apply (manipulation)."**

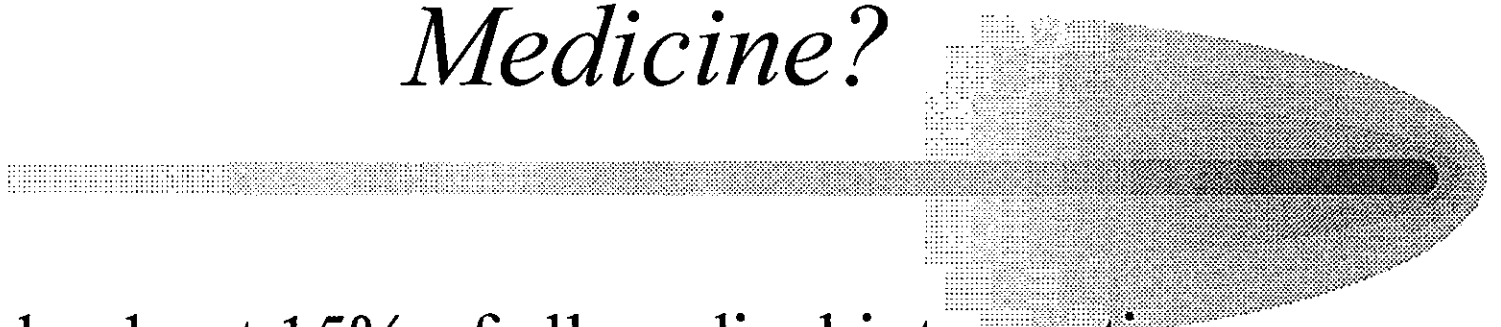
Coulter, I. et. al., A Comparative Study of Chiropractic and Medical Education, Alternative Therapies, Sept. 1998;4:5

82% of MD Graduates Fail Basic Musculoskeletal Competency

- 85 Residents who graduated from 37 Med Schools were tested on basic competency in musculoskeletal medicine.
  - 82% of Medical Residents Failed to demonstrate basic competency.
  - *These are the MDs who become PCP/Gatekeepers*

Freedman KB, Bernstein J. The Inadequacy of medical school education in musculoskeletal medicine. *J Bone and Joint Surg*, 80-A:1421-1427. Oct. 1998

Is Chiropractic as Scientific as Medicine?



- Only about 15% of all medical interventions are supported by solid scientific evidence [1]
- "There are considerably more randomized controlled trials which show benefit for this (chiropractic) than there are for many, many other things which physicians and neurosurgeons do all the time." [2]

1 David M. Edy, M.D., Ph.D., Professor of health policy and management, Duke University, North Carolina

2 Quoting Paul G. Shekelle, M.D., MPH, of the RAND Corp. on ABC's 20/20

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Lack of access to chiropractic services drives up insurance costs

- Plenty of cost effectiveness studies showing potential savings with chiropractic care
- Impediments to the use of chiropractic care reduces the use and prevents the potential cost savings
- High cost of medical care is driving premiums up for consumers and services down
- Chiropractic can lower expenses and therefore consumer insurance premiums

AHCPR Findings Support Need for Chiropractic Services

- "If access to chiropractic services requires an initial evaluation and referral by a medical doctor, this might increase the number of physician visits over the number that would have occurred had direct access to chiropractic been an option."
- "chiropractic is now recognized as the principal source of one of the few treatments recommended by national evidence-based guidelines for the treatment of low back pain, spinal manipulation"

Chiropractic in the United States: Training, Practice, and Research.
Agency for Health Care Policy and Research publication 98-N002, 1997

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Conclusions of the "Manga Report"

- **There should be a shift in policy to encourage and prefer chiropractic services for most patients with low back pain**
- **Hospital privileges should be extended to all chiropractors for the purposes of treatment of their own patients who have been hospitalized for other reasons**
- **A very good case can be made for making chiropractors the gatekeepers for management of low-back pain …**

The Effectiveness and Cost Effectiveness of Chiropractic Management of Low-Back Pain, Manga P., et.al. , Ontario Health Care Ministry

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Conclusions of BMJ Study

- **"Our trial showed that chiropractic is a very effective treatment, more effective than conventional hospital out-patient treatment for low-back pain, particularly in patients who had back pain in the past and who got severe problems. So in other words, it is most effective in precisely the group of patients that you would like to be able to treat... One of the unexpected findings was that the treatment differences---the benefit of chiropractic over hospital treatment---actually persists for the whole of that three-year period...it looks as though the treatment that the chiropractors give does something that results in a very long-term benefit."**

T. W. Meade, M.D., Principal Investigator on the BMJ published study
"Low Back Pain of Mechanical Origin: Randomized Comparison of Chiropractic and Hospital Outpatient Treatment" 1990

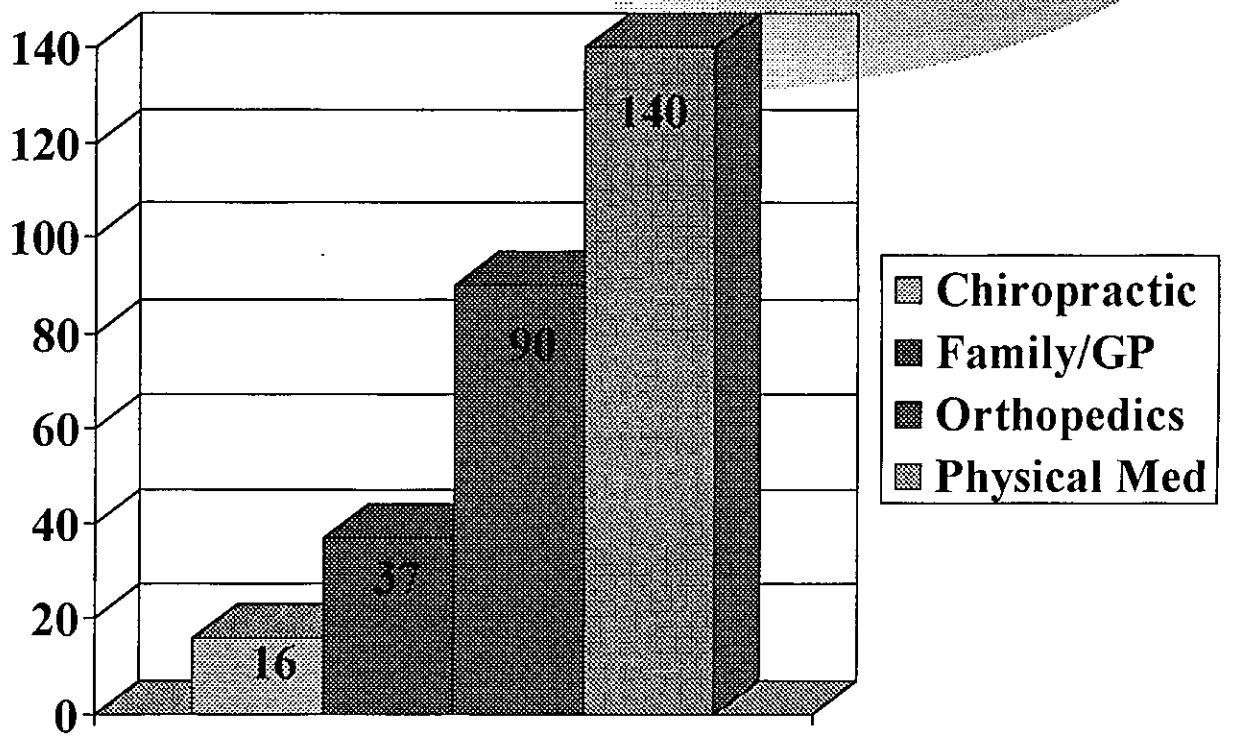
quoted from a Canadian Broadcasting Corporation radio interview

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Fewer Days Lost From Work With Chiropractic Care

Days Lost to Back Injuries

11/1/91 -11/15/93

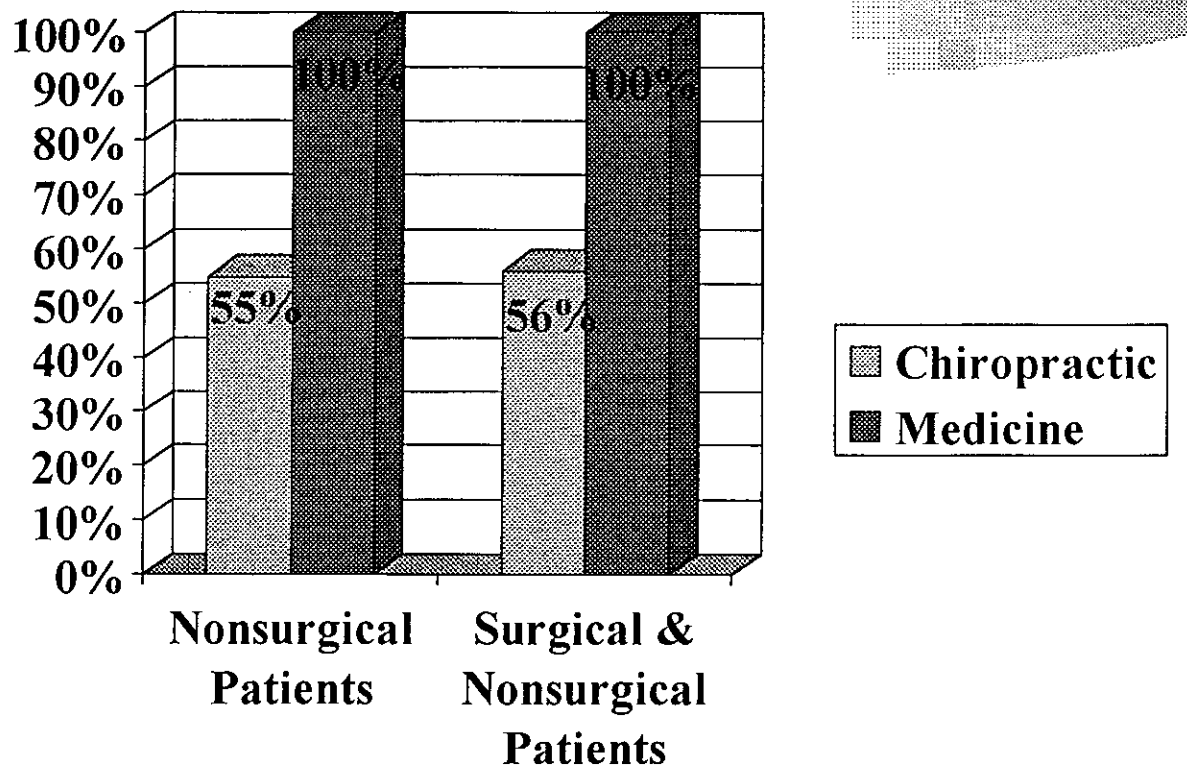


Workers' Compensation Pilot Program on Managed Care for the State of New Hampshire, Willis Carroon "Compworks", Rochester NH

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Florida Study

Cost of Physician & Prescribed Services

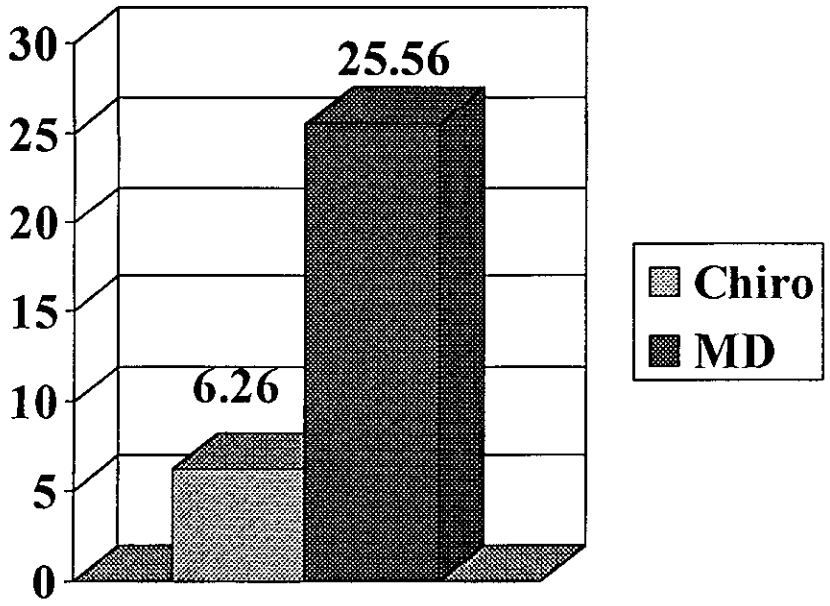


Wolk S., Chiropractic vs Medical Care: A Cost Analysis of Disability and Treatment for Back-Related Workers' Compensation Cases. Foundation for Chiropractic Education and Research, Sept 1988

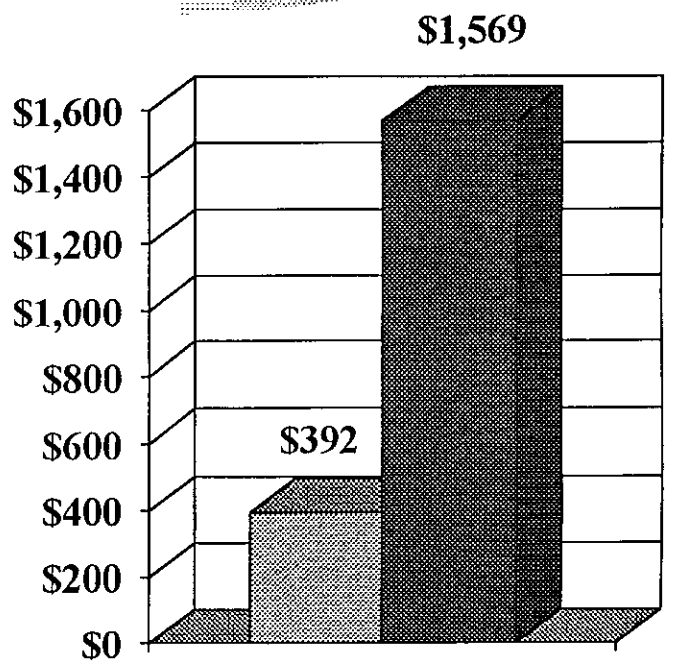
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Lower Costs from Lost Days with Chiropractic Care

Days Lost



Total Costs

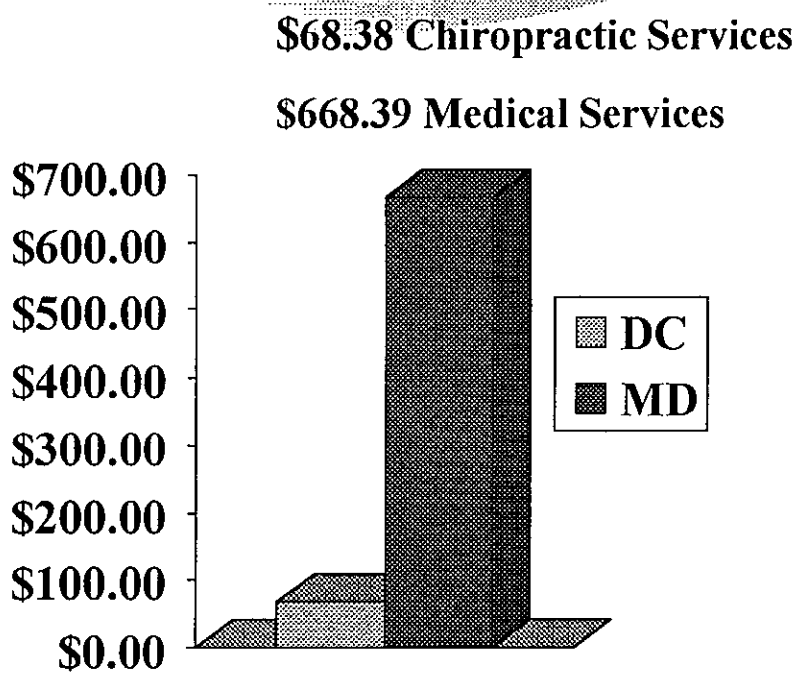


Ebral, P.S. "Mechanical Low-Back Pain: A Comparison of Medical and Chiropractic Management within the Victorian Work Care Scheme", Chiro J Australia. 22(2):47-53. 1992

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Chiropractic vs. Medical Management for Identical Diagnostic Codes

- When comparing the medical and chiropractic management of back related injuries with identical diagnostic codes the authors concluded that the standard non-surgical medical costs were ten times the costs of those cases managed by chiropractors.



Jarvis, K.B, et. al. ***"Cost per Case Comparison of Back Injury Claims of Chiropractic verses Medical Management for Conditions with Identical Diagnostic Codes,"*** J Occupational Health 33(8):847-52 1991

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Case Study for the effectiveness of care: Case # 2: Carpal Tunnel Syndrome

- Soft Tissue Manipulation More Successful than Injection or Physiotherapy
  - 50% Success with Corticosteroid injection
  - 50% Success with Physiotherapy
  - 75% Success with Soft Tissue Manipulation and Rehabilitative Exercise

Mooney, V. *Overuse Syndromes of the Upper Extremity: Rational and Effective Treatment.* J Musculoskeletal Med. 1998;8:11-18

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Goals of SB 147

- Requires timely documentation of injury, treatment, and chiropractic necessity by the treating chiropractor maintaining the cost savings measure of managed care --- utilization review.
- Preserves the patient's right to choose chiropractic care on an elective, self pay basis.
- Requires comparable fees for comparable services without discrimination with respect to provider type (MD, DO, DC)

The Senate of the State of New Hampshire

107 N. Main Street, Room 302, Concord, N.H. 03301-4951

KATHERINE WELLS WHEELER
District 21

Office 271-2117

TTY/TDD
1-800-735-2964

Testimony before the House Commerce Committee on June 15, 1999

SB 147, and act relative to self-referrals for chiropractic care under managed care organizations. This is not a new mandate for chiropractic care. It just says that if your policy covers chiropractic services, you need to be able to have access to them. In other words, you need to be able to get what you pay for! Increasingly in NH, health care consumers are being denied covered access to chiropractic care because the primary care physician (PCP) will not refer to D.C.s. Originally this bill had a three tiered approach to access. In response to questions raised about this, it has been pared down to a bare minimum---making your work a lot easier. In this amendment, which passed the Senate 18 to 4, a patient may have direct access to the chiropractor for 10 visits without prior approval by the PCP, but the D.C. must notify the plan that the patient is under their care. This requirement will help facilitate utilization review. After these 10 visits, if continued care is needed, the utilization review policies of the plan are in effect except that denial of care must be done by a chiropractor.

Other important provisions in the bill include (1) equal compensation for a given service regardless of what kind of provider performs the service, e.g. a chiropractor and an M.D. giving an x-ray should receive the same reimbursement; (2) if a provider is licensed to bill from a given CPT code for a covered service, then the provider can not be restricted from billing according to that CPT code; (3) if you have exhausted your chiropractic benefits, you should be able to pay out-of-pocket. The Insurance department is authorized to promulgate rules for these instances.

In conclusion, this does not create a zone around chiropractic that eliminates managed care, but it establishes a process so that you can get what you've paid for. This bill is not asking for more; it is asking for FAIR! We all know that the largest cost drivers in managed care today are drugs and the over-utilization of hi-tech medicine. SB 147 is cost-effective because it empowers consumers to choose a drug free treatment and because it enhances utilization review for this non-medical care. More than 200 supporters attended the Senate hearing. I can assure you that your constituents want this legislation.

New Hampshire Office
15 Constitution Drive
Bedford, New Hampshire
03110-6002
(603)471-4300
Fax:(603)471-4301

TUFTS Health Plan

June 15, 1999

The Honorable John B. Hunt, Chair
House Commerce Committee
Room 302
Legislative Office Building
Concord, New Hampshire 03301

RE: SB 147 - An Act Relative to Self-Referrals for Chiropractic Care Under Managed Care Organizations

Dear Mr. Chairman:

On behalf of Tufts Health Plan, I thank you and your committee for the opportunity to provide written testimony on SB 147- An Act Relative to Self-Referrals for Chiropractic Care Under Managed Care Organizations.

Tufts Health Plan opposes SB 167 for several reasons. The first is that this bill constitutes a mandated set of benefits. We feel that the decision to offer benefits such as these are best left to plan design and the needs and the preferences of employers, and enrollees who ultimately bear the cost. The real challenge before us is making health care affordable for everyone —individuals, small employers and large employers. While the State of New Hampshire continues to consider a wide variety of health care issues, mandated benefit laws which are often passed with the very best of intentions often have the opposite effect on businesses. Mandates raise the cost of coverage for small employers, making health insurance even less affordable, force more employers to drop their insurance altogether, and result in more, not fewer, people without health insurance coverage.

Health plans in dynamic markets like New Hampshire are already rapidly responding to their employers and their members by developing a variety of market responsive programs for benefits and initiatives. Quality of care has been maintained and even enhanced despite pressures to contain costs. Purchasers and consumers have many health plan options in this market, and as a result, health plans must meet the demand for high quality, choice, access, and affordability in order to be considered . Decisions such as what type of chiropractic benefit to offer are best left to individuals and employers and should not be addressed through legislation.

Tufts Health Plan also strongly opposes this bill because it undermines the ability of the member's primary care physician (PCP) to evaluate and coordinate the member's overall health care needs. This bill does not require the chiropractor to communicate with the member's PCP either before or following the ten self-referred visits. We feel very strongly that the member's PCP plays a critical role in the coordination of care, and feel this role is a key component of a health plan's success in providing high quality, affordable health care to its members. Without some form of consultation or communication between the chiropractor and the member's PCP for continuing care, the member could receive a less-than-comprehensive health assessment. The primary role of a PCP is not to limit care, but rather to foster coordination and appropriateness of health care services, and to assure that all pertinent medical information is known by all caregivers. This process seeks to ensure comprehensive, high quality care, not to inhibit or hinder a member's access to utilization of services.

RE: SB 147 - An Act Relative to Self-Referrals for Chiropractic Care Under Managed Care Organizations

Furthermore, Tufts Health Plan has concerns with the provision of the bill that reads, "any denial of continued care must be determined by a provider of the same specialty." Current New Hampshire law requires that all initial determinations are made by health professionals who are supported by a doctor of medicine who holds an unrestricted license. Following an initial determination, if a member is dissatisfied with the determination, there is a grievance process that is already reviewed by a person of the same or similar specialty as the condition being appealed.

Lastly, Tufts Health Plan opposes SB 147 because it restricts our ability to negotiate our provider contracts by requiring that we reimburse chiropractors at the same rate we pay other health care providers. Tufts Health Plan opposes this provision because it denies us flexibility in negotiating our contracts with providers. Payment arrangements to providers vary across health plans and by type of provider within the same plan, even though all are designed to ensure that appropriate care is delivered at the right time and in the right setting. Health plan payment arrangements have enabled this state to maintain and enhance the affordability of health care for many New Hampshire residents.

For these reasons, Tufts Health Plan opposes SB 147. I thank you and your Committee for this opportunity to address this very important issue.

Respectfully submitted,

Lisa E. Swenson
Vice President and General Manager
Tufts Health Plan

Healthsource.

Chiropractic Network
Updates from Provider Services
September, 1996

Effective April 15, 1996, changes were made to the Healthsource New Hampshire fee schedule. Unfortunately, when our notification was mailed to our Primary Care and Specialty Care providers, our chiropractic network was overlooked. We apologize for this error and for the inconvenience it may have caused. We have attached our updated fee schedule for your reference.

Effective immediately:

- *An **initial** office visit billed by a contracting chiropractic provider will be reimbursed on the Healthsource Fee Schedule. It will **not** be included in the per referral rate of $214 and will not accrue against the member's chiropractic benefit. **Note:** Reimbursement for evaluation and management codes (office visits and consults) will either increase or remain the same as a result of the April 1996 revisions to the fee schedule. The per referral rate of $214 will be paid for subsequent manipulations billed.*

- *Members **may** be responsible for an office visit copayment with the **initial** office visit. The amount of their office visit copayment can be verified from the member's identification card (indicated by OV $5, OV $10, etc.) or by calling Provider Services at 1-800-531-4010.*

- *Office visits billed subsequent to the initial office visit will be globalized unless billed with a 25 modifier and offices notes attached for Medical Director review. These office visit charges will be reviewed by the Medical Director for consideration as a separately identifiable service. If subsequent office visits are approved, the member copayment will apply.*

HMO members who have a 50% or 20% coinsurance as part of their chiropractic benefit will have each date of service processed based on charges up to the per referral rate of $214. Once the per referral rate has been met, future claims will be globalized as paid in full under the per referral rate. If the member has been discharged prior to meeting their coinsurance responsibility of $107, Healthsource will pay the balance of the per referral rate to the chiropractor. The chiropractic provider must inform Healthsource when the last date of service has been provided via a telephone call to Provide Services at 1-800-531-4010 in order for the balance to be paid promptly.

Please feel free to call Provider Services with any questions at 1-800-531-4010.

EXHIBIT B

PHYSICAL THERAPY SERVICES
~~SCHEDULE OF REIMBURSEMENT~~

I. Healthsource New Hampshire, Inc. (HMO Line of Business):

Reimbursement:

PARTICIPATING PROVIDER will be reimbursed for covered health care services provided to HMO Members according to the following schedule:

Referral Type	Rate
Brief Physical Therapy Referral	$107 per referral
Basic Physical Therapy Referral	$456 per referral
Extended Physical Therapy Referral*	$998 per referral

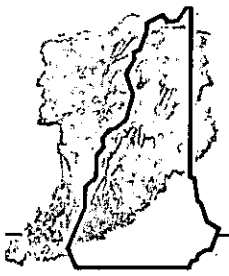
* Pertains exclusively to the following diagnoses which MUST receive prior authorization by Plan's Medical Director or his designee:

1.) Anterior Cruciate Ligament Tears
2.) Surgical Repairs
3.) Total Joint Replacement
4.) Multiple Trauma

(NOTE: If multiple Physical Therapy Providers are utilized by HMO Members, the reimbursement methodology will revert to 92% of charges.)

II. Healthsource New Hampshire, Inc. (POS Line of Business):

PARTICIPATING PROVIDER agrees to accept his or her customary fee-for-service from Payors as payment in full for any Covered Services provided to Members in accordance with this Agreement, provided however, that such customary fee-for-services; (i) shall be reduced by any applicable Copayment or Coinsurance that is to be paid by the Member; and (ii) shall not exceed the Maximum Allowable Physical Therapy Fee of HEALTHSOURCE NEW HAMPSHIRE, Inc. (reduced by any applicable Copayment or Coinsurance).



A Bulletin From Provider Services

BlueCross BlueShield of New Hampshire

An Independent Licensee of the Blue Cross and Blue Shield Association

Important information for providers and their staff

MAY 1995

NOT APPLIED TOWARD CHIROPRACTIC

1995 Maximum Allowable Benefits Fee Schedule

Blue Cross and Blue Shield of New Hampshire (BCBSNH) will be updating its Maximum Allowable Benefits (MAB) fee schedule, effective **October 1, 1995.**

It is our intent to take the first significant step toward implementing a Resource Based Relative Value Scale (RBRVS) based reimbursement methodology. This nationally recognized system will provide a more equitable and logical alternative to establishing fees than our current system.

The RBRVS methodology is endorsed by the American Medical Association, and is presently used by other carriers locally and nationwide. We will phase in this approach over the next few years.

As a result of this change, some MABS will increase and others will decrease. It is not the intent to decrease the overall reimbursement to providers; this effort is a *redistribution* of dollars between codes based on the relative values.

In the coming months we will provide your office with additional information regarding this change, including the updated MAB Schedule of the most commonly used codes for your specialty, effective October 1, 1995.

We believe that this approach to reimbursement will allow BCBSNH to reimburse Participating Providers in the most equitable and justifiable manner, while at the same time, allowing us to remain viable in the competitive health care industry.

Your comments and feedback as we implement this change will be greatly appreciated.

We thank you in advance for your support and cooperation.

Should you have any questions regarding this notice, please contact your provider representative or call Provider Services at (603) 695-7975.

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MAXIMUM ALLOWABLE BENEFIT (M.A.B.) SCHEDULE FOR THE MOST COMMONLY BILLED PROCEDURE CODES EFFECTIVE FOR DATES OF SERVICE ON OR AFTER 10/1/98

CONFIDENTIAL

PROC CODE	DESCRIPTION OF SERVICE	M.A.B.
10040	ACNE SURGERY	$61.50
10060	DRAINAGE OF SKIN ABSCESS	$74.00
11040	SURGICAL CLEANSING, ABRASION	$43.50
11055	PARING OR CUTTING, 1 LESION	$21.50
11056	PARING OR CUTTING, 2 - 4 LESIONS	$31.00
11057	PARING OR CUTTING, 5 OR MORE LESIONS	$33.50
11100	BIOPSY OF SKIN LESION	$62.50
11401	REMOVAL OF SKIN LESION, 1 CM	$92.00
11402	REMOVAL OF SKIN LESION, 2 CM	$117.00
11420	REMOVAL OF SKIN LESION	$73.00
11440	REMOVAL OF SKIN LESION, UP TO 0.5 CM	$85.50
11441	REMOVAL OF SKIN LESION, 0.6 - 1.0 CM	$115.00
11641	REMOVAL OF MAL SKIN LESION, 1.0 CM	$215.00
11642	REMOVAL OF SKIN LESION	$262.00
11720	DEBRIDE NAIL, 1-5	$31.00
11721	DEBRIDE NAIL, 6 OR MORE	$52.00
11750	REMOVAL OF NAIL BED	$182.00
11771	REMOVAL OF PILONIDAL LESION	$488.00
12001	REPAIR SUPERFICIAL WOUND(S)	$93.00
12002	REPAIR SUPERFICIAL WOUND(S) 7.5 CM	$123.00
12011	REPAIR SUPERFICIAL WOUND(S) FACE	$115.50
12013	REPAIR SUPERFICIAL WOUND(S) FACE 5 CM	$140.50
12032	LAYER CLOSURE OF WOUND(S) 2.6 - 7.5 CM	$164.50
12041	LAYER CLOSURE OF WOUND(S) UP TO 2.5 CM	$149.50
12042	LAYER CLOSURE OF WOUND(S) 2.6 - 7.5 CM	$183.50
12051	LAYER CLOSURE OF WOUND(S) FACE 2.5 CM	$162.50
12054	LAYER CLOSURE OF WOUND(S) FACE 7.6 - 12.5 CM	$288.50
15100	SKIN SPLIT GRAFT PROCEDURE	$621.50
17000	DESTRUCTION OF FIRST LESION	$47.50
17003	DESTRUCTION OF 2ND THRU 14TH LESIONS	$13.50
17004	DESTRUCTION OF 15 OR MORE LESIONS	$241.50
17110	DESTRUCTION OF FLAT WARTS UP TO 14 LESIONS	$45.00
17111	DESTRUCTION OF FLAT WARTS, 15 OR MORE	$72.50
19101	BIOPSY OF BREAST	$287.50
19120	REMOVAL OF BREAST LESION	$408.00
19162	REMOVE BREAST TISSUE	$1,113.50
19240	REMOVAL OF BREAST	$1,205.00
19318	REDUCTION OF LARGE BREAST	$1,494.00
20550	INJECT TENDON/LIGAMENT/CYST	$59.00

WHILE WE STRIVE FOR ACCURACY, THIS DATA IS SUBJECT TO CORRECTIONS 07/14/98

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MAXIMUM ALLOWABLE BENEFIT (M.A.B.) SCHEDULE
FOR THE MOST COMMONLY BILLED PROCEDURE CODES
EFFECTIVE FOR DATES OF SERVICE ON OR AFTER 10/1/98

CONFIDENTIAL

PROC CODE	DESCRIPTION OF SERVICE	M.A.B.
59400	OBSTETRICAL CARE	$1,914.00
59410	VAGINAL DELIVERY POST PARTUM	$1,267.00
59510	CESAREAN DELIVERY	$2,168.50
59515	CESAREAN DELIVERY	$1,471.50
59840	ABORTION	$314.50
61680	INTRACRANIAL VESSEL SURGERY, SIMPLE	$3,524.50
61700	INNER SKULL VESSEL SURGERY	$3,949.00
62270	SPINAL FLUID TAP, DIAGNOSTIC	$87.50
62284	INJECTION FOR MYELOGRAM	$178.00
63015	REMOVAL OF SPINAL LAMINA	$2,565.50
63020	NECK SPINE DISK SURGERY	$2,138.00
63030	LOW BACK DISK SURGERY	$1,882.00
64553	IMPLANT ELECTRODES, CRANIAL	$116.00
64718	REVISE ULNAR NERVE AT ELBOW	$770.00
64721	CARPAL TUNNEL SURGERY	$611.50
65222	REMOVE FOREIGN BODY FROM CORNEA	$70.50
66761	REVISION OF IRIS	$684.50
66821	LASERING, SECONDARY CATARACT	$684.50
66984	REMOVE CATARACT, INSERT LENS	$1,645.00
67145	TREATMENT OF RETINA	$727.00
67210	DEST LES RETINA PHOTOCOAGULA	$874.50
67228	DEST EXT REINOPATHY PHOTO	$1,026.00
67312	REVISE TWO EYE MUSCLES	$855.50
67800	REMOVE EYELID LESION	$108.00
69436	CREATE EARDRUM OPENING	$197.00
69631	REPAIR EARDRUM STRUCTURES	$1,466.00
70210	X-RAY EXAM OF SINUSES	$40.50
70220	X-RAY EXAM OF SINUSES	$54.00
7022026	RADIO EXAM PARANASAL COMPLETE	$19.50
70330	X-RAY EXAM OF JAW JOINTS	$55.50
71010	X-RAY EXAM OF CHEST	$34.00
7101026	X-RAY EXAM OF CHEST	$14.50
71020	CHEST X-RAY	$43.50
7102026	CHEST X-RAY EXAM	$17.50
72040	X-RAY EXAM OF NECK SPINE, CERVICAL	$43.00
72050	X-RAY EXAM OF NECK SPINE, 4 PLUS VIEWS	- $62.50
7205026	CHIRO X-RAY SPINE, 4+ VIEWS	- $24.50
72100	X-RAY EXAM OF LOWER SPINE	- $46.00
7210026	CHIRO X-RAY-LUMBOSACRAL SPINE	- $17.50

Inequities in Chiropractic vs Medical Reimbursement

WHILE WE STRIVE FOR ACCURACY, THIS DATA IS SUBJECT TO CORRECTIONS 07/14/98



Healthsource®
A CIGNA HealthCare Company

June 15, 1999

The Honorable John Hunt
Chair, House Commerce Committee
New Hampshire House of Representatives
Concord, NH 03301

RE: Senate Bill 147

Dear Representative Hunt:

I am writing to inform you of Healthsource New Hampshire/CIGNA's opposition to Senate Bill 147. This proposal will impede the ability of health plans to ensure that the health care we are paying for is appropriate, will not improve the quality of care provided, and will hamper our ability to negotiate reasonable provider reimbursement.

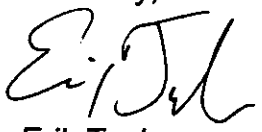
As presently written, SB 147 would seriously undermine our ability to appropriately contract with chiropractic providers. While the Legislature has considered legislating contract language providing reasonable protections for contracting parties, we are not aware of actions by the Legislature to mandate specific financial arrangements in contracts. SB 147 would effectively dictate the financial terms under which we could contract with chiropractors.

Healthsource also has serious concerns about removing primary care provider (PCP) oversight from our members chiropractic care. Like all other types of care, it is important that the PCP be involved in the determination of what is appropriate care and be in a position to assess all of our members medical interventions. Removing the PCP could result in safety concerns for our members.

Healthsource must be responsive to the needs of our members, and as such we offer a complete chiropractic benefit (up to 20 visits with PCP authorization). We continually review our benefit structure and add/modify benefits to meet the changing needs of our members. This process is driven by providers, hospitals, employers and other members of the health care community who evaluate the needs of consumers, and work with Healthsource to develop the most attractive health care product possible. Government interference in this process reduces our ability to respond to the changing needs of the health care community.

Thank you for your time and consideration of this information. Please contact me with any questions.

Sincerely,



Erik Taylor
Director of Government Affairs

Senate Bill 147

An Act relative to self-referrals for chiropractic care under managed care organizations

Public Testimony of :

Leo M. Kenney, D.C.
1948 West Side Road
North Conway, NH 03860

June 15
~~April 12~~, 1999

- Why is Senate Bill 147 necessary?

- Background information on chiropractic.
  - What is Chiropractic.
  - Chiropractic doctors are well educated in diagnosis and treatment.
  - Chiropractic is mainstream health care.
  - Chiropractic is also a unique health care system.

- Chiropractic is a cost effective and clinically efficacious treatment for musculoskeletal conditions.

- Spinal manipulation is safe, and safest when performed by chiropractic doctors.
  - Chiropractic doctors should be the ones performing manipulative therapies.

- The consumer wants chiropractic coverage.

- Access to chiropractic care is being prevented or encumbered by medical doctors and insurers.
  - Medical doctors as the gatekeepers of chiropractic care.
    - AMA convicted in Federal Court and upheld in the US Supreme Court of conspiring to destroy the chiropractic profession.
    - Medical doctors do not understand musculoskeletal conditions well.
    - Medical doctors do not know when to refer to chiropractic doctors
    - Medical doctors ethical dilemma.
    - Medical doctors have a financial disincentive to refer to chiropractic doctors.
    - Many medical doctors have a prejudiced and biased view against chiropractic doctors.

- Why the free market is not taking care of this problem.
  - The playing field is not level.
  - Chiropractic has not been given the chance to prove itself in the free market.
  - Medical dominance of the PCP role.

- Lack of chiropractic access is driving up the cost of health care
  - Chiropractic can save the system money.
  - Chiropractic can result in lower insurer expenses.

- Cost will not rise with this legislation they will be shifted from a more expensive provider type to chiropractic doctors.

WHY IS SENATE BILL 147 NECESSARY?

Senate Bill 147 has become necessary due to the changing manner in which the citizens of New Hampshire insure their health. With the advent of managed care the freedom to make choices about their own health has been greatly restricted. New Hampshire residents have purchased health insurance plans that claim to provide chiropractic coverage but make the act of utilizing this coverage so burdensome that many feel that it is not worth the trouble and pay for the care themselves.

The current managed care environment places the patient at odds with their health care providers. They have to be insistent and demanding to get a referral from their medical doctor to visit their chiropractic doctor. Often, they have been going to their chiropractic doctor for years before they even began seeing the medical doctor from whom they must now get "permission." This often creates an adversarial relationship between the medical doctor and his patient. It also interferes with the doctor patient relationship between the patient and their chiropractic doctor.

Generally, patients have a poor idea of what is and is not covered under their managed care plan and believe that they can still continue to utilize chiropractic services as they have for years. This belief is often fostered by the managed care insurer who has told them that their chiropractic coverage is "the same" as it was with the old company or before their contract became managed care. When the chiropractic doctor or his staff tries to explain that they will have to obtain a referral from their medical doctor who the patient may believe, rightfully or not, dislikes chiropractic, this may result in another confrontational situation for the consumer.

The citizens of want and use chiropractic care. The demand has been growing steadily and so has the population of chiropractors. Throughout the country and the state of New Hampshire many individuals and families rely on chiropractic doctors as their primary caregiver and their portal of entry into the health care system. In Illinois a new company, AltMed, and Blue Cross Blue Shield have partnered to offer managed care insurance with doctors of chiropractic as primary care providers (PCP). These chiropractic doctors fill exactly the same roles as their medical counterparts but offering alternatives to the traditional drug and surgery approach to healthcare when appropriate.

This bill is necessary because medical doctors do not refer to chiropractic doctors. This is somewhat understandable as they do not know what chiropractors do. However, this is not the only reason they do not refer patients to chiropractic doctors. Often, either through their training or the past illegal and anti-competitive actions of the American Medical Association, medical doctors are prejudiced against chiropractic. They frequently have a financial interest in not making any referrals. Some plans reward doctors who have lower costs per patient by paying the medical PCP a percentage of the savings. By not referring to a chiropractic doctor, or for other tests and services for that matter, the medical doctor earns a large financial bonus. This not only strikes me as unethical but may, in the worst case, represent the epitome of greed where the best health options for the patient are compromised for the financial gain of the very one who

oversees their health care. This scenario is a lot like having the fox watch over the hen house. The difference being at least the hens know what is in store for them, the insured do not.

This bill is necessary to allow the citizens of New Hampshire to access the health care they want, by the provider they choose, for the conditions that the provider is licensed under his or her scope of practice to provide. Some insurers only pay for chiropractic treatment of certain limited conditions and not for all the conditions that we are trained to diagnose and treat and which fall within our scope of practice in New Hampshire. They often claim this is due to a lack of outcome based studies proven the effectiveness of these procedures. However, at best this is a less than specious argument.

It has been shown that "[o]nly about 15 percent of medical interventions are supported by valid scientific evidence and many have never been assessed at all." [1] On the ABC television show 20/20 Paul G. Shekelle, M.D. discussing the RAND Corporation's study on *The Appropriateness of Spinal Manipulation for Low-Back Pain* [2] stated that "there are considerably more randomized controlled trials which show benefit for this (chiropractic) than there are for many, many other things which physicians and neurosurgeons do all the time."[3]

Do the insurers plan to subject medicine to this same standard and disallow 85% of what they do to treat patients? Manipulation, the primary tool of the chiropractic doctor is more studied than any medical procedure. There are a plethora of scientific papers showing the cost and clinical efficacy of chiropractic care.

There needs to be an even playing field for the health care industry in New Hampshire. The state whose very motto is "live free or die" does not allow its health care consumers the right to freely choose between two historically different yet clinically effective health care models. Chiropractic is safe, cost effective, and clinically effective. We do a better job treating those conditions we most commonly see than any other provider type, and we have the studies to prove it. Chiropractic deserves to be compensated at a comparable level with other portal of entry primary health care providers for those services we provide that are similar. We need the freedom to serve our patients and communities and they deserve the freedom to choose our care without being penalized financially. If chiropractic is allowed to compete on a level playing field with the other health care professions then the cost shifting that will occur will save the insurers, patients, employers, and citizens of the state of New Hampshire millions of dollars. The ultimate winners will be the consumer.

Please refer to the accompanying material for documentation of the statements made.

Leo K. Kenney, D.C., C.C.S.P., F.A.C.O., C.I.C.E., C.D.E. I
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BACKGROUND INFORMATION ON CHIROPRACTIC

What is Chiropractic?

Chiropractic is a health care system that recognizes the relationship between the structure of the human body and its proper functioning. Chiropractic recognizes that proper spinal function is necessary for proper functioning of the nervous system. Chiropractic acknowledges that disrelationships between adjacent articular structures, both peripheral joints and especially the spine, affect the proper functioning of the nervous system. These disrelationships are referred to as subluxations.

Subluxations can be the result of joint fixation, restriction of motion, excessive motion, or mal-alignment. Changes in the adjacent soft tissues such as spasm, fibrosis, scarring, deconditioning, or other changes can cause or aggravate subluxations. These subluxations in turn cause neurologic changes both direct and reflexive that affect the tissues they supply. These changes can result in pain, sensory change, or motor, loss such as in sciatica, or even affect the visceral organs.

Chiropractic emphasizes health and wellness and whole body care. The chiropractic profession was the original natural health care profession and has always emphasized preventative care and the maintenance of health as preferable to the treatment of disease. The chiropractic profession once considered an alternative health care system is now mainstream utilizing the same diagnostic modalities as allopathic medicine and yet maintaining the concepts of non-surgical and non-pharmaceutical care. However, chiropractic recognizes that there is a time and a place for all forms of healthcare.

Chiropractic doctors have been licensed as a separate and distinct health care profession in New Hampshire since 1923. There are currently 225 licensed chiropractic doctors in New Hampshire who have delivered care to well over 250,000 New Hampshire residents.

Chiropractic doctors are well educated in diagnosis and treatment.

Chiropractic education is equal to and in many ways superior to medical education. Chiropractic doctors are trained as experts in neuromusculoskeletal conditions. Their education and training are on a par with all other primary health care providers in the United States.

Accreditation

Chiropractic colleges in the United States are accredited by the same agencies that accredit other post-secondary and specialized institutions.

Chiropractic colleges are accredited by the Council on Post-secondary Education Accreditation (COPA) and the Council on Chiropractic Education (CCE). COPA is the agency that accredits other colleges and universities. This same agency accredits major colleges and universities throughout the country.

CCE is a specialized accrediting agency that accredits chiropractic colleges. This agency is analogous to the agencies that accredit medical and osteopathic schools. All specialized accrediting agencies are overseen and themselves accredited by the Council of Specialized Accrediting Agencies (CSAA). COPA, CCE, and CSAA all function under the auspices of the U. S. Department of Education.

Pre-professional Education

All chiropractic colleges require a minimum of two years pre-professional education in a specified course of study leading to a B. S. or B. A. degree. There are specified required courses which in essence are the first two years of a pre-medical program. Several chiropractic colleges are now requiring, or are about to require, a Baccalaureate degree for matriculation.

Professional Education

Professional chiropractic education consists of a four year program with a minimum of 4200 classroom hours of instruction plus a prescribed internship. The subjects studied by chiropractic doctors are in most instances the same as those medical doctors study. These include courses in anatomy, physiology, biochemistry, microbiology, pathology, public health, physical, clinical, and laboratory diagnosis, gynecology, obstetrics, pediatrics, geriatrics, dermatology, otolaryngology, radiology, psychology, dietetics, nutrition, orthopedics, physiotherapy, first aid, pharmacology, and neurology,.

In addition to the courses that are alike chiropractor have extensive training in unique area of education including spinal analysis, principles and practices of chiropractic, and adjustive and manipulative techniques.

Table 1 – Chiropractic and Medical School Course Comparison

	Chiropractic Schools		Medical Schools	
	Hours	**% of Total**	**Hours**	**% of Total**
Anatomy	**570**	**40**	**368**	**31**
Biochemistry	**150**	**11**	**120**	**10**
Microbiology	**120**	**8**	**120**	**10**
Public Health	**70**	**5**	**289**	**24**
Physiology	**305**	**21**	**142**	**12**

Source: [4] Chiropractic in the United States: Training, Practice, and Research. Agency for Health Care Policy and Research publication 98-N002, 1997

Many of the courses that are similar are taught in much greater depth in chiropractic colleges.

When comparisons are made between the education of chiropractic doctors and medical doctors there are obvious differences in several areas. These differences tend to be predominately in the areas of therapeutics. Medical doctors receive no training at all in chiropractic therapies, very little in therapeutic nutrition, physical medicine techniques, soft tissue techniques, and little in x-ray diagnosis. Chiropractic doctors receive some training but much less than medical doctors in pharmacology, hospital protocols, and fewer hours of training in gynecology, obstetrics, and pediatrics. Chiropractic doctors are comparably trained to medical doctors in all areas of diagnosis with significantly better training than their medical counterparts in the areas of x-ray and orthopedic diagnosis.

The diagnostic skills of the modern chiropractic doctor are no less developed than those of the medical doctor. Rather, the chiropractic doctor emphasizes the use of traditional low tech diagnostic procedures while still having the knowledge of when to use more advanced diagnostic techniques. This emphasis on low tech does not adversely affect the quality of care the patient receives but, rather, reduces the overall cost of healthcare.

Table 2 - Comparison of Medical and Chiropractic Education

	Chiropractic Schools		Medical Schools	
	Average†	%‡	Average†	%‡
Total Hours	4826	100	4667	100
Basic Sciences	1420	29	1200	26
Clinical Sciences	3406	71	3467*	74
Chiropractic Sciences	1975	41	NA	NA
Clerkship	1405	29	3467*	74

Source: [5] Coulter, I. et al, *A Comparative Study of Chiropractic and Medical Education* Alternative Therapies, Sept. 1998;4:5

† Average number of curriculum hours at all chiropractic and medical schools in the US.
‡ Expressed as a percentage of total hours.
* In medical schools clinical sciences and clerkship are combined.

Postdoctoral Education

Postdoctoral education in the chiropractic community includes board certification in orthopedics, neurology, radiology, internal diagnosis, nutrition, sports medicine, and forensics to mention a few. All these postdoctoral programs are specialty certifications which require extensive multi-year training and written and oral board certification. These postdoctoral programs and their certifications are designed to provide a

comparable level of training as that received in medical programs with the testing designed to be as stringent and demanding as that in medicine.

Chiropractic Board Examination and Licensure

Upon completion of the required classroom and clinical education chiropractic doctors must demonstrate clinical proficiency through a national examination process. The National Boards are administered by the American Board of Chiropractic Examiners. There are currently four parts to the National Board.

Part I of the National Boards evaluates the examinee's knowledge in the basic sciences. This includes subjects such as chemistry, biochemistry, physics, anatomy, physiology, neuroanatomy, neurophysiology, and other basic science subjects. Part II evaluates the examinee's knowledge in clinical sciences such as pathology, differential diagnosis, laboratory diagnosis, x-ray diagnosis, x-ray technique, and chiropractic sciences.

Part III evaluates an examinee's clinical competency by evaluating the chiropractic doctor's ability to apply the clinical sciences in case management. This evaluates the ability to apply the clinical sciences in a patient management scenario.

Part IV is a practical examination of the chiropractic doctor's clinical ability. Trained models simulate simple and complex diseases and the examinee must arrive at a differential diagnosis and formulate a treatment plan which may include further diagnostic procedures, treatment modalities, or referral to another provider type.

Chiropractic is mainstream health care.[6]

With the increased utilization of chiropractic services chiropractic has evolved from "alternative" to mainstream health care. There has been a steady increase in the utilization of chiropractic by the public. In a recent study evaluating public perception of "alternative" care the authors discovered that **approximately one in every six adults use chiropractic care with one in every four adults with incomes of $61,000 to $80,000 using chiropractic**. This same surveyed group reported **that 73% were likely to use chiropractic care**. Thirty percent stated that they had experienced a decrease in visits to a medical doctor when they utilized "alternative" care. Sixty seven percent responded that the inclusion of alternative care was important in the selection of a health plan.

The demand for chiropractic services and the desire by consumers to utilize their chiropractic doctors as their primary care providers has resulted in substantial changes in the view of chiropractic by more progressive insurers. In the Chicago area a company named AltMed has begun enrolling chiropractic doctors as Primary Care Providers. [7] The chiropractic doctors serve the same "gatekeeping" role as the medical doctor traditionally does.

Not only is this system in demand, AltMed insures 800,000 lives, but these lives are insured by AltMed through a contract with Illinois Blue Cross Blue Shield. AltMed

contends that a model of health wellness provides the best health care for their insurees. They also contend that allopathic medicine "...has not recognized that it fails to provide a technology for wellness." [8] (see **Appendix A**)

The idea of using chiropractic doctors as gatekeepers in the managed care system is not unique to AltMed. In 1993 Pran Manga, Ph.D., a professor and the director of the Masters in Health Administration Program at the University of Ottawa, and the president of Pran Manga and Associates, Inc., of Ottawa prepared and submitted a report to the minister of health for the province of Ontario Canada evaluating the clinical and cost effectiveness of chiropractic care in the management of low back pain (LBP) [9]. Dr. Manga who was independent and free of chiropractic and medical influence, made this evaluation through the scientific process and a thorough meta-analysis of the medical literature. The report he prepared was rather voluminous and he therefore, included a Executive Summary of the investigators' conclusions.

In the Executive Summary (**Appendix B**) the investigators concluded, among other things, that "...the use of chiropractic has grown steadily over the years. Chiropractors are now accepted as a legitimate healing profession by the public and an increasing number of physicians."[9] They further concluded that **"[a] very good case can be made for making chiropractors the gatekeepers for management of low-back pain in the workers' compensation system** in Ontario." [10]

Chiropractic doctors have been operating as primary health care providers since the origin of the profession. In many rural areas chiropractic doctors are not only the first doctor a patient may see, in some communities he or she may be the only doctor and the community develops a reliance on them as primary health care providers. This has resulted in a wide variety in the scope of practice in various states. In Oregon, for example, chiropractic doctors perform minor surgery, provide gynecologic care, and practice obstetrics delivering a large percentage of the home delivered babies in the state. It was shown in a paper published in 1994 that "...an overwhelming majority of those [chiropractic doctors] surveyed perform clinical examinations and offer services that fall under the rubric of primary health care."[11]

With increasing frequency chiropractic doctors are providing their services in venues traditionally reserved for medical doctors. Chiropractic doctors are practicing in hospitals, group medical practices, and even in operating rooms performing manipulation under general anesthesia. This interaction has lead to a greater mainstreaming of chiropractic over the years. Today's chiropractic doctor has the skills, knowledge, and desire to be a full partner as a primary health care provider in the health care system.

Chiropractic is also a unique health care system.

In addition to providing a high quality of care with respect to the traditional approaches for the treatment of disease, chiropractic stresses the concepts of disease prevention, the health maintenance, and the importance of proper spinal function for optimal health. Chiropractic provides the service consumers are clamoring for: quality diagnostic and

treatment of their health care problems without drugs and surgery when possible, nutritional and herbal therapy when appropriate, rehabilitative exercise, preventative health care and advice and a caring health care provider willing to spend time with the patient. Chiropractic provides this unique form of health care.

CHIROPRACTIC IS A COST EFFECTIVE AND CLINICALLY EFFICACIOUS TREATMENT FOR MUSCULOSKELETAL CONDITIONS

Chiropractic is one of the most researched forms of health care in the world today. The following is only a partial list of the studies:

- Chiropractic Evaluation Study Task III Report of Relevant Literature
- Journal of Occupational Health [17]
- British Medical Journal [18]
- The Manga Report on Chiropractic Management of Low-Back Pain [9]
- Enhanced Chiropractic Coverage as a Means of Reducing Health Care Costs [19]
- FCER Florida Workers' Compensation Study [20]
- Agency for Health Care Policy and Research Guidelines [21]
- Victorian WorkCare Study [22]
- Willis Carroon Workers' Compensation Pilot Project [23]
- The Chiropractic Outcome Study: Pain, Functional Ability and Satisfaction With Care [12]
- Cost Effectiveness of Medical Vs. Chiropractic Treatment of Low-Back Injuries [13]
- A Study of Wisconsin Industrial Back Injury Cases [14]
- The Actual Cost of Chiropractic Versus Medical Care (**Appendix C**) [15]

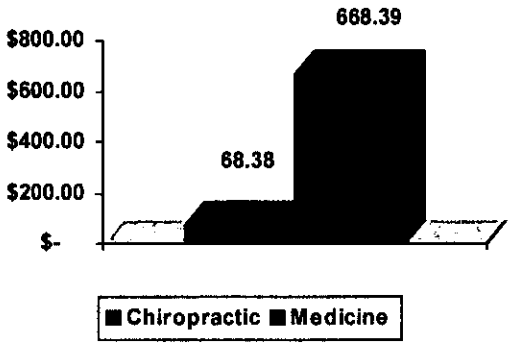
There have been many investigations into the cost-effectiveness and clinical efficacy of chiropractic over the last thirty years. The vast majority have shown chiropractic to be safe, cost effective, and clinically efficacious. I summarize the more salient findings of several of them.

Chiropractic Evaluation Study Task III Report of Relevant Literature. [16]

This paper reviewed the literature between 1930 and 1981. The authors found 18 randomized clinical trials that met the strict specifications of the Midwest Research Institute. They manual therapy was superior to placebos in the treatment of low back pain, that there was improved lateral flexion and rotation of the lumbar spine following manipulation, that there was greater overall mobility following manipulation, and that the duration of treatment was shorter for the manipulated groups. This study evaluated the best literature on manipulation over a 51 year period and concluded that chiropractic's primary treatment modality, manipulation, was effective in reducing the treatment of back pain patients and had numerous positive results.

Journal of Occupational Health 1991[17]

When comparing the medical and chiropractic management of back related injuries with identical diagnostic codes the authors concluded that the **standard non-surgical medical costs were ten times the costs of those cases managed by chiropractors.**



British Medical Journal 1990 [18]

This study compared the outcome and management of patients with low-back pain when treated in an out patient setting with chiropractic and traditional medical approaches. This was a randomized controlled trial that was followed for two years and which allowed the investigators to make statements regarding long term outcomes with these two types of treatment. Chiropractic doctors used chiropractic manipulation and the medical staff used Maitland mobilization or manipulation, or both. Therefore, this study also allows for comparison between chiropractic manipulation and those manipulative therapies utilized by allopathic medicine.

In their study the authors concluded that there was a long term benefit with the use of chiropractic manipulation. They stated that "...chiropractic was particularly effective in those with fairly intractable pain - that is, those with a history and severe pain." They also concluded that the effect of chiropractic manipulation persisted long after treatment had ended and reported that "...the main difference ... was seen from six months or a year onwards, well after treatment and contact with therapists had ended" and that "...patients treated by chiropractors were not only no worse off than those treated in hospital but almost certainly fared considerably better and that they maintained their improvement for at least two years."

The authors concluded that there was a significant cost savings with the use of chiropractic therapy. They stated that **in 1990 costs chiropractic could save the British system £ 4,000,000 per year in medical costs**, £13,000,000 in lost productivity due to 290,000 lost days of work, and £ 2,900,000 in social security payments.

The Manga Report on Chiropractic Management of Low-Back Pain [9]

In August 1993 Pran Manga, Ph.D. presented his final report *The Effectiveness and Cost-Effectiveness of Chiropractic Management of Low-Back Pain* to Ruth Grier, the Minister of Health for the Government of Ontario. The report was the result of a detailed and

exhaustive study of the cost and clinical effectiveness on chiropractic in the management of low-back pain. It had been prepared by Dr. Manga, who was the Professor and Director of the Masters in Health Care Administration Program at the University of Ottawa and the President of Pran Manga and Associates, Inc. and three co-authors. It was solely funded by the Ministry of Health, Government of Ontario and was independent of either medical or chiropractic influence.

The Executive Summary contained nine specific findings. They include statements that chiropractic has been proven valid where medical approaches for the treatment of low-back pain are "...of questionable validity or are clearly inadequate." The authors found that chiropractic is safe and that there are no studies to suggest otherwise. In fact, they found "...**that chiropractic manipulation is safer than medical management of low-back pain**."

This study indicates that chiropractic is **"overwhelmingly" more cost effective than medical management of these conditions**. They stated that significant cost saving would be realized by increasing the utilization of chiropractic. The authors showed that patients are satisfied with chiropractic, that the profession has substantially grown and is widely accepted, and this had occurred despite the lack of insurance coverage and the need for patients to pay for the care out of their own pocket.

Dr. Manga and his co-authors make **ten specific recommendations including encouraging the use of chiropractic, fully insuring chiropractic care, full integrating of chiropractic into the health care system**, hospital employment of chiropractic doctors, hospital privileges for chiropractic doctors, and full access to medical records. They suggested that chiropractic doctors should be engaged at a senior level in the Workers' Compensation Board to assess policy, procedures, and treatment of back injured patients. They felt that **"[a] very good case can be made for making chiropractors the gatekeepers for management of low back pain in the workers' compensation system**..." They recommended that chiropractic education be multidisciplinary, at a university level, and that the government should actively encourage cooperation between traditional allopathic medicine and chiropractic. (Please see **Appendix B**)

Enhanced Chiropractic Coverage as a Means of Reducing Health Care Costs[19]

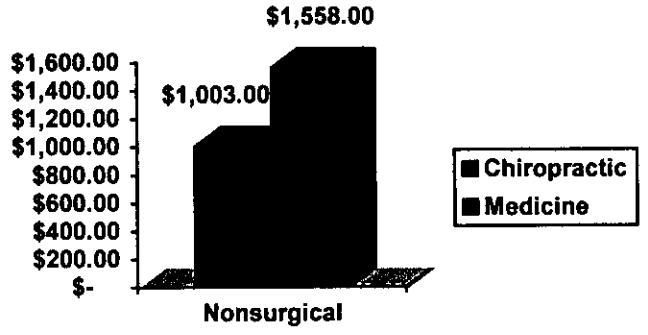
This study looks at the effectiveness of increasing the coverage of chiropractic services within the Ontario Health Insurance Plan and the potential costs and savings of doing so. The authors conclude that while it would cost OHIP approximately $200 million by the third year, it would save the OHIP a minimum of $380 million (a return on investment of $1.90 for every $1.00 spent), most probably save OHIP $548 million (a return on investment of $2.74 for every $1.00 spent), and **may save them as much as $770 million** (a return on investment of $3.85 for ever $1.00 spent). The corresponding savings in disability costs were **$1.255 billion, $1.849 billion, and $3.775 billion**.

The authors reiterate that chiropractic is cost effective and safe. They recommend channeling injured workers to chiropractic doctors and recommend employing chiropractic doctors "...on a salaried basis in hospitals, community health centres, and long-term care institutions." (See **Appendix D**)

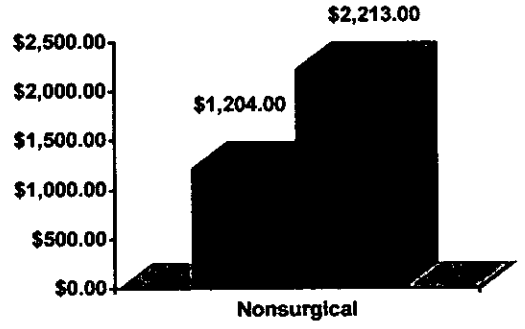
FCER Florida Workers' Compensation Study[20]

The Foundation for Chiropractic Education and Research (FCER) funded a study performed by Stephen Wolk, Ph.D. in 1988 to analyze and contrast the cost of managing back related workers' compensation injuries in the state of Florida. Dr. Wolk found chiropractic care to be approximately 50% that of medical care in both surgical and non surgical patients. He found the workers treated by medical doctors were hospitalized at a much higher rate than those treated by chiropractic doctors. In short chiropractic treatment was substantially less and injured workers returned to work much faster than those treated by medical doctors. (See **Appendix E**)

Physician and Prescribed Services' Cost



Estimated Total Cost of Care



AGENCY FOR HEALTH CARE POLICY AND RESEARCH GUIDELINES [21]

In December 1997 the Agency for Health Care Policy and Research evaluated the training, practice, and research of chiropractic in the United States. The study was funded by U.S. Government through the U.S. Dept. of Health & Human Services. The final study was the result of 3 year independent study. The panel consisted of 23 members and was composed of 12 medical doctors, 2 chiropractic doctors, 2 physical therapists, 2 registered nurses, & 5 other health care professionals. They concluded that spinal manipulation is safe, is more effective than pharmaceutical therapies or surgery and costs less than treatment with either drugs or surgery.

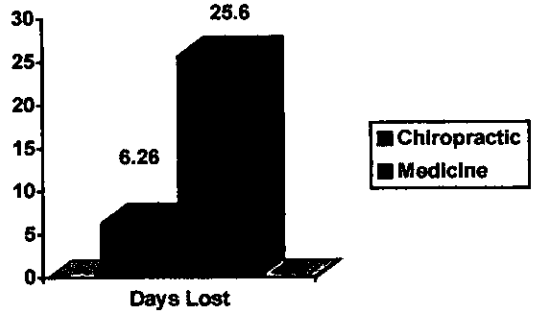
The panel concluded that chiropractic was safe and that manipulation should only be performed by trained professionals and that chiropractors have more training and

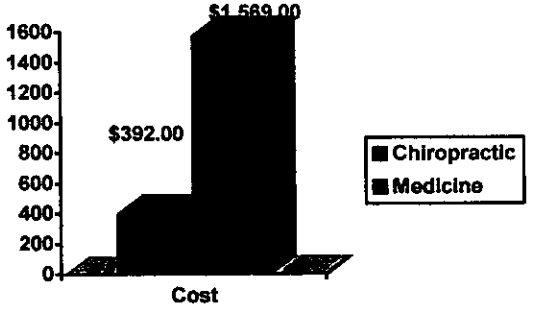
expertise in manipulation than any other health care professional. They also suggested that the cost of chiropractic is increased needlessly with a medical gatekeeper and stated that **"[i]f access to chiropractic services requires an initial evaluation and referral by a medical doctor, this might increase the number of physician visits over the number that would have occurred had direct access to chiropractic been an option."**

The authors also stated that **"chiropractic is now recognized as the principal source of one of the few treatments recommended by national evidence-based guidelines for the treatment of low back pain, spinal manipulation."**

Victorian WorkCare Study [22]

This 1992 study published in the Chiropractic Journal of Australia and entitled *Mechanical Low-Back Pain: A Comparison of Medical and Chiropractic Management within the Victorian Work Care Scheme*, compared the costs of treatment and the numbers of days lost when back injured patients were treated by medical or chiropractic doctors. They found that chiropractic care returned injured workers to the job faster and at a significantly lower cost.

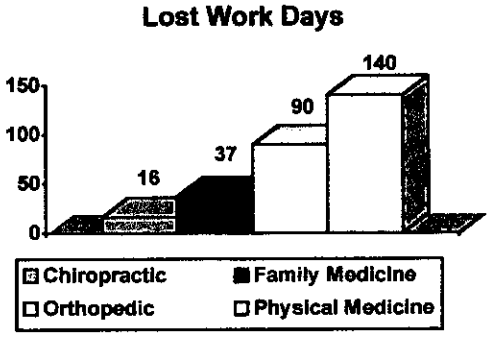




State of New Hampshire-Willis Corroon Workers' Compensation Pilot Project [23]

This project was a tri-county trial project designed to assist in the development of a managed care system for the New Hampshire Workers' Compensation System. The project ran from 11/1/91 through 11/15/93 . The following data is for this time period.

In this study **chiropractic resulted in the lowest average number of lost work days among all provider types for like conditions.**



The average number of days lost for chiropractic patients was only 16 whereas the average for family practice medical doctors, those doctors who make up the PCP population was 37days lost. The average number of lost days for patients seeing orthopedic surgeons was 90 days and was 140 days for those seeking physical medicine.

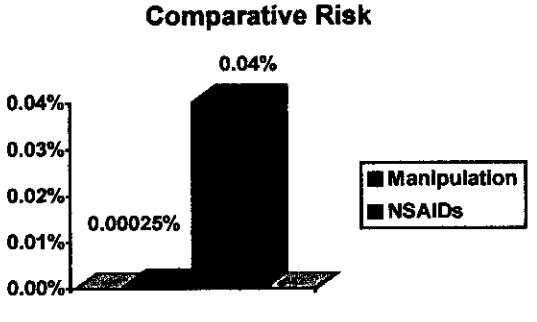
CHIROPRACTIC MANIPULATION IS SAFE

Spinal manipulation is safe, and safest when performed by chiropractic doctors. Chiropractic doctors should be the ones performing manipulative therapies. The Agency for Health Care Policy and Research stated that only qualified trained professionals should perform spinal manipulation and that "chiropractors have more training and experience in manipulation than all other health care professionals" [24]

One of the most common claims by non-chiropractic doctors is that spinal manipulation of the cervical spine –the neck- is inherently dangerous. The implication being that a patient is risking his life when this procedure is performed and that the medical options are safer. Nothing could be further from the truth.

When performed by a chiropractic doctor manipulation of the neck is very safe. In fact, based upon the statistics gathered by Terrett ,[25] chiropractic doctors are by far the safest. The rate of serious neurologic complication is calculable at **an incidence rate 5.74 times that of a chiropractic manipulation when the cervical spine is manipulated by a medical doctor or a physical therapist.**

While there is a risk of stroke associated with spinal manipulation it is very slight. These complications are estimated as being as rare as 1:400,000 to 1:1,000,000.[26] Other studies reviewed by Saboe[27] have shown even lower risks ranging from 1:38,000,000 [28], to 1:tens of millions of manipulations[29] , to 1:10,000,000 [30]. In his text, *Textbook of Orthopedic Medicine, Vol. I. Diagnosis of soft tissue lesions. 7th ed.* Cyriax stated that an incidence of 1:ten million was not an argument against manipulation of the neck. [31] To give these numbers some perspective Saboe estimates that over 4 billion cervical spine manipulations are performed annually worldwide. [32] The risk of injury ffrom lumbar – low back – manipulation is even far less and the potential complications are much less serious. [33]



To give this some perspective it is much safer to have your neck manipulated than it is to take ibuprofen to treat the pain. It has been estimated that the risk of serious complications or death from the use of nonsteroidal anti-inflammatory drugs (NSAIDs) is 100 to 400 times that of the risk from cervical manipulation when compared for the treatment of similar conditions. [34]

Estimates of adverse reactions to common medical procedures indicates how safe and acceptable the comparatively small risk from manipulation is. It was reported in the *Journal of the American Medical Association* in 1994 that 2,216,000 hospital patients experienced adverse drug reactions (ADR) from properly prescribed drugs. 106,000 deaths were caused by ADR. 4.6% of all recorded deaths in 1994 were the results of ADR ranking ADRs between the fourth and fifth causes of death in 1994. This was significantly ahead of diabetes, pulmonary disease, pneumonia, and accidents.[35]

While all steps possible should be taken to avoid and prevent adverse reactions to chiropractic manipulation, it has been clearly shown that **chiropractic manipulation is safe**.

Insurers and medical doctors will claim that chiropractic doctors lack the necessary training in diagnosis to be able to safely treat patients and to determine when a patient needs traditional medical care. This is clearly not the case. Chiropractic doctors are fully trained in differential, laboratory, and x-ray diagnosis (see previous discussion on chiropractic education). Chiropractic doctors view x-rays far more frequently than the family practitioner and are highly trained and skilled diagnosticians often finding conditions missed by medical providers (Please see **Appendices F and G** for examples).

THE CONSUMER WANTS CHIROPRACTIC CARE

There has been a steadily increasing demand for chiropractic care over the last 20 to 30 years. This demand is evident by the doubling of usage of chiropractic in the last 15 to 20 years. [36] Thirty one percent (61 million) of all adult Americans have visited a chiropractor in 1997.[37]

Americans with annual incomes of less than $20,000 report that alternative care inclusion in their health plan is very important, while 67% of all adults say that alternative care inclusion is an important factor in choosing a health plan. Seventy three percent of adults say that they would use chiropractic if it was included in their plan and 74 % of those using alternative forms of care, including chiropractic, use it along with traditional care. Among those who use it 30% of users of alternative health care experienced a decrease in the number of visits to their medical doctor. [38] This clearly represents a cost shift from medical care to alternative care. **This cost shift will help offset any expenditure increase from increased utilization of chiropractic services.**

Those who use chiropractic services report a very high level of satisfaction. The American Chiropractic Association[39] reports that in a 1991Gallup pole survey [40] nine out of every ten chiropractic patients felt their treatment was effective, eight of ten chiropractic users were satisfied with the treatment received and they felt that most of their expectations were met. Seventy three percent felt most or all of their care expectations were met.

The *Western Journal of Medicine* reported a very high degree of patient satisfaction with the level of care they received from chiropractic doctors. Sixty three percent were very satisfied with the amount of information that was provided explaining the cause of their pain by chiropractic doctors while only 17% reported being very satisfied with the explanations given by their medical doctor. When asked if they felt their doctor understood their concerns regarding the cause of their pain 66% reported they felt the chiropractic doctors understood while only 25% of the patients of medical doctors did. **The percentage of patients who reported that they were "very satisfied" with the care they received for their low back was three times greater among chiropractic patients, 66%, than among medical patients, 22%.**[41]

ACCESS TO CHIROPRACTIC CARE IS BEING PREVENTED OR ENCUMBERED BY MEDICAL DOCTORS AND INSURERS.

Under the managed care system as it currently operates in the state of New Hampshire the primary care provider (PCP) oversees all care and acts as a "gatekeeper" deciding when and to whom a patient may go to seek treatment. The PCP decides when it is appropriate to order diagnostic testing including x-rays, MRI, and laboratory testing. Some policies do not allow chiropractors to order laboratory testing without the patient having to bear the full burden of the cost. There are instances where the chiropractic doctor is the only doctor who makes the appropriate diagnosis and this policy forces an unfair burden upon the patient (Please see **Appendix G**).

With the medical doctor as the PCP determining who the patient can see for care, the patient often has to fight with their doctor for a referral. For whatever reason they may choose, the medical doctor is allowed to make decisions regarding when the patient can access the specific non-medical care they desire and have already paid for in in the form of their insurance premium. In short the medical doctor has the ability to make visiting a chiropractic doctor an unnecessary and expensive financial burden on the patient.

Some patients will go to chiropractic doctors despite this, paying out of their own pocket, but many do not, many being unable to afford the additional cost (Please see **Appendix H** – MacDonald letter). Instead, they remain in pain and try to treat it with medications which have much higher rates of serious complications because this is the only option the medical doctor has given them. At other times the medical doctor takes a position of benign neglect regarding the chiropractic option and just does not tell the patient that chiropractic is even a treatment option (Please see **Appendix H** – Zornio letter). It could be argued that the doctor is failing, in this instance, to provide the necessary information regarding treatment options to allow the patient to give full *informed* consent.

There is no reason that medical doctors should not be aware of the cost and clinical benefits of chiropractic care. Much of the published literature is in their professional journals. In fact, the medical profession is currently experiencing a surge of interest in manipulation. Most medical doctors **are** aware of the benefits available to their patients

through chiropractic but choose not to even mention this as a treatment option to their patients.

Others feel that they just do not know enough about chiropractic and feel they cannot refer to a profession about which they know so little. In one group of medical doctors surveyed 50% believed they were **only slightly or not at all informed about the abilities of chiropractic.**[42] The remainder knew even less. However, this argument too is flawed. There is no shortage of available published information about chiropractic both in the written and electronic literature. A medical doctor can call upon virtually any chiropractic doctor for more information. While the chiropractic profession is constantly trying to educate the medical profession about our profession, the burden to learn more falls squarely upon the shoulders of the medical profession.

The medical profession did not approach chiropractic offering to educate us about their treatment paradigm. The chiropractic profession took the responsibility upon itself to learn and understand medical treatment and approaches incorporating many of them in into our own health care model. This is necessary so doctors of chiropractic know when to refer a patient, to whom to refer them, and what treatment options are available from the medical provider for the patient's condition. This allows the patient to give truly *fully informed* consent before initiating chiropractic treatment. It is the patient who must choose who will treat them and how they will be treated. It is, after all, their body.

Medical doctors are, therefore, faced with an ethical dilemma. Is it ethical for them to refer to a profession they know so little about? And, is it ethical not to refer their patients for a form of therapy that has been shown to be much more effective and less expensive than what they have to offer? They should not have to face this dilemma. **Medical doctors should not be the gatekeepers for chiropractic care.**

Many medical doctors still harbor old animosities towards chiropractic and sustain a prejudice without basis. Their views of chiropractic are biased, unfounded, and affect their judgement regarding the referral of patients to chiropractic doctors. Many do not. However, those who do may have the roots of this prejudice in their training and indoctrination as young doctors.

On February 7, 1990 the U.S. Court of Appeals, 7th Circuit, upheld the opinion of the U.S. District Court for the Northern District of Illinois, Eastern Division, finding the American Medical Association guilty of conspiring to destroy chiropractic:

> **"The AMA has been found guilty of an illegal conspiracy to destroy the competitive profession of chiropractic, the members of which were found to "outperform" medical physicians in certain segments of the health care market."**[43]

(Please see **Appendix I**). The U.S. Supreme Court upheld this finding upon appeal by refusing to certify and hear the case.

The Court of Appeals stated the following in their decision:

- "...the AMA's purpose in all of this was to prevent medical physicians from referring patients to chiropractors and from accepting referrals of patients from chiropractors..."

- In the district court's view further support for plaintiffs' [chiropractic] theory of harm was the "very strong evidence of pervasive, nationwide, effective conspiracy which by its very nature would have affected the demand curve for chiropractic services..."

- "...there was evidence before the [medicine's] Committee that chiropractic was effective, indeed more effective that the medical profession in treating certain kinds of problems, such as back injuries."

- "The district court also found a continuing injury to chiropractors' reputation as a result of the boycott. Because the AMA has never made any attempt to publicly repair that damage, the court found that chiropractors will continue to suffer injury to reputation from the boycott."

Clearly with decades of intentional misinformation and a truly anemic attempt to rehabilitate the damage done with this campaign against chiropractic many PCPs have erroneous and incomplete information about chiropractic and are not able to make unbiased judgements about when to refer to a chiropractic doctor.

There have been several studies in the past year demonstrating reasons why younger medical doctors may not be referring to chiropractic doctors. One reason may be that medical students have a poor understanding of musculoskeletal medicine and an even poorer understanding of chiropractic..

Chiropractic doctors treat primarily musculoskeletal conditions and are highly trained in both the medical and chiropractic treatments of them. In the October 10, 1998 issue of the *Journal of Bone and Joint Surgery* a study was published evaluating the level of knowledge of first year residents in musculoskeletal medicine. The passing score was 73.1% . Eighty two percent of the residents "...failed to demonstrate basic competency on the examination."[44] **Of the medical residents who took the examination 87% failed to demonstrate basic clinical competency in musculoskeletal medicine**. These are precisely the medical doctors who go on to become the PCP gatekeepers.

A survey of senior medical students at 5 US medical schools revealed that medical doctors do not refer to doctors of chiropractic. Those surveyed were given 5 sample cases of patients with musculoskeletal pain and asked to whom they would refer the patient.[45] Only 4.2% said they would refer a woman with unremarkable low-back pain to a chiropractic doctor for treatment. None said they would refer patients with mild, radicular low-back pain (pain radiating into the buttocks), carpal tunnel syndrome, arm pain in a worker, or shoulder pain in a swimmer to a chiropractic doctor. All of these conditions are safely and effectively treated by chiropractors.[46] [47] [48] [49] [50] [51] When asked to rate

their level of knowledge of chiropractic on a ten point scale the average score was less than one, 0.8. clearly, these medical students were taught nothing about chiropractic care or what conditions we commonly treat.

These findings substantiate the findings of another article[52] that:

- Medical students "...spend little time studying the neuromusculoskeletal system and its health-related problems, the subject of most concern to chiropractors."
- Medical students receive "no education in chiropractic care."
- "A case could be made that (chiropractors) are the most extensively trained in a formal curriculum to apply (manipulation)."

Finally **medical doctors may have a financial disincentive to refer to chiropractic doctors**. Many plans penalize PCPs who refer too much, and "reward" those who refer less. An example is included in **Appendix J**. PCPs in the Androscoggin Valley Hospital group (AVH) were given a target expenditure of $134.88 per month per member [patient] (PMPM). $271,159.04 was withheld from this group's usual and customary payments by Blue Cross Blue Shield of New Hampshire (BCBSNH). Because they did not spend over the targeted amount of $134.34 PMPM, they received their withhold back at the end of the year. Had they exceeded their target PMPM amount they would have forfeited their withhold amount.

In addition to the return of the withhold, since their PMPM cost fell below their target amount they **each received a bonus "incentive" of $22,355.12** out of the savings experienced by BCBSNH. This "incentive" was due to the difference between the target of $134.88 PMPM and the actual expense of $117.33 PMPM. This rewards the medical doctor for not referring. While this should not deter a PCP from making the necessary referrals that are in his or her patients' best interests, $22,000 is a strong "incentive" for some not to refer.

WHY THE FREE MARKET IS NOT TAKING CARE OF THIS PROBLEM.

Under the current managed care situation the playing field is not level. Chiropractic is not allowed to compete fairly with medicine. Though thoroughly trained in diagnosis and able to treat a myriad of conditions, the current PCP dominated landscape prevents chiropractic from demonstrating its abilities. With their professional hands tied by medical doctors who do not know when to refer to chiropractic, managed care organizations refusing to pay for the full scope of what chiropractic can treat, and fee schedules that discriminate between providers based on their license type by paying different fees for comparable services chiropractic has not been given the opportunity to demonstrate the potential cost savings in the NH market. At present there is not a "free market" in NH.

LACK OF CHIROPRACTIC ACCESS IS DRIVING UP THE COST OF HEALTH CARE

There are plenty of cost effectiveness studies showing potential savings available through the use of chiropractic care. I have only reviewed a few of them here. The 1990 British Medical Journal Study [18], the 1991 Journal of Occupational Medicine study [17], the 1992 Victorian Work Care Study [22], the 1993 "Manga Report" [9], the 1997 AHCPR report [21], the 1998 FCER study [20], and the 1998 "Manga Report" [19] all clearly demonstrate the dramatic cost savings with chiropractic usage when compared with traditional medicine.

The 1998 "Landmark Insurance Study" [6] and the 1998 "Manga Report" [19] also clearly demonstrate that **when chiropractic care is available, there is a shifting of costs from the more expensive medical approaches to the less expensive chiropractic model.** This "cost shift" more than offsets any increased expenditure for chiropractic care.

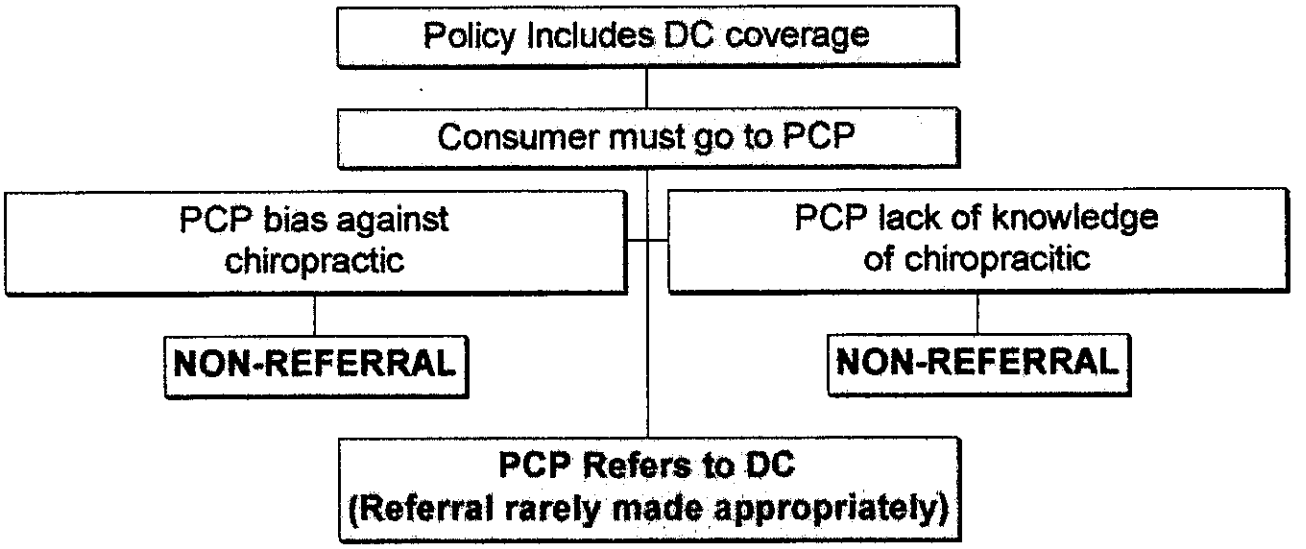
The lack of utilization of chiropractic by the managed care organizations is driving the already high cost of healthcare even higher. The impediments to the use of chiropractic care that I have reviewed reduces the use and prevents this potential cost savings. Meanwhile, the high cost of medical care is driving premiums up for consumers and services down. Chiropractic can lower expenses and therefore assist in providing the consumer some relief from their high insurance premiums. All the profession needs is a chance to demonstrate its effectiveness.

A SIGNIFICANT COST SAVING WILL BE REALIZED BY THIS LEGISLATION

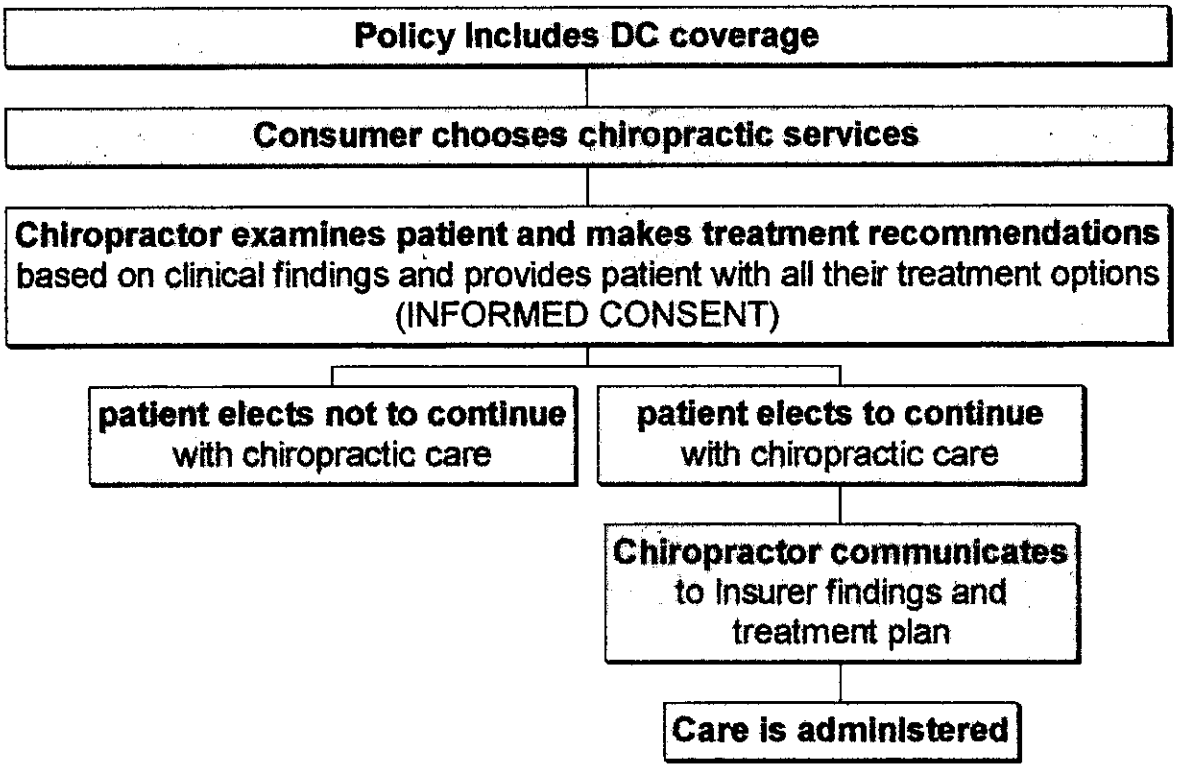
Cost will not rise as a result of this legislation. As mentioned, the costs will be shifted from a more expensive treatment paradigm to a less expensive one. There can be no doubt that improved access to chiropractic services will reduce costs. **In virtually every study that has been performed chiropractic outperformed medicine in both cost and clinical effectiveness.**

As we move health care into the new millennium it is important to both lower health care costs and safeguard the health of our state and community. Both these goals can be achieved by encouraging increased usage of less expensive more effective forms of care and by emphasizing preventative health care. This will create long term cost savings that go well beyond the 'next quarter'. Chiropractic can significantly assist in achieving these goals. However, to do so, you must ignore the institutional biases of medicine and insurers, and **provide consumers with improved access** they need to the safe, high quality, chiropractic, health care services they want

CURRENT REFERRAL FLOW CHART



PROPER REFERRAL FLOW CHART



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MISSION STATEMENT

AMI was founded to provide a vehicle for the integration of alternative medicine and mainstream allopathic medicine. AMI recognizes the inherent value in both alternative and allopathic medicine.

We believe alternative medical practioners provide a model of wellness, the missing foundation to a health care system designed to treat disease.

We appreciate the life giving intervention that allopathy can offer in cases of acute injury, life threatening conditions or end stage disease. Allopathy, however, has not recognized that it fails to provide a technology for wellness. Screening for early manifestations of disease, while necessary, is not sufficient. It is our hope that by integrating these disparate medical systems we can arrive at a whole that is greater than the sum of its parts.

We purposely chose managed care to clinically test our new model because of the inherent checks and balances, which provide safety as well as automatic accountability.

We intend to publish and promote our findings and our delivery system as an operational model designed to solve the fundamental flaws of our current health care delivery system.

James E. Zechman

James Zechman is Chairman and Chief Executive Officer of AMI. Mr. Zechman received his BME (with honors) from Drake University and his MA (with honors) from the University of Denver. Prior to joining AMI, Mr. Zechman was a senior executive with a national diagnostic imaging utilization management company where he headed national sales and marketing. Mr. Zechman was the founder and President of Apwel, Inc., an international trade finance/import-export company. Prior to Apwel, Mr. Zechman was the Managing Vice President for Merrill Lynch on the global derivative markets during the mid 1970's - late 1980's. He has significant management, finance, operating, sales, regulatory, and legal experience.

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Richard L. Sarnat, M.D.

Dr. Richard Sarnat is AMI's founder and President. He is a board-certified ophthalmologist and received his education at Washington University in Saint-Louis (Phi Beta Kappa). He also attended the Rush Medical College in Chicago, and completed his residency at Northwestern University. Dr. Sarnat is a recognized leader in the field of alternative medicine. His book, "Physician Heal Thyself: What Every Practitioner Should Know About Alternative Medicine" is highly recognized as one of the leading books in the field. He has been instrumental in developing several successful entrepreneurial companies in related fields. Dr. Sarnat possess the unique ability and credentials to be able to "bridge the gap" between mainstream medicine and alternative care.

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Elaine R. Ferguson, M.D.

Dr. Elaine Ferguson is AMI's Chief Medical Officer. Dr. Ferguson is an internationally recognized expert in the integration of alternative/contemporary medicine and mainstream medicine. Dr. Ferguson's highly acclaimed book, "Healing, Health and Transformation: New Frontiers in Medicine", champions the idea of building a bridge between conventional medicine, and holistic health to achieve optimal well being. She has served as a consultant to numerous healthcare organizations, was a founding faculty member of the nation's first graduate level training program in holistic medicine, and has lectured extensively at medical schools and universities. In addition to practicing medicine, Dr. Ferguson most recently served as the Chief Medical Officer for the Chicago Public School System. She is a graduate of Brown University and Duke University of Medicine. She completed her residency at the University of Chicago Hospitals and Clinics.

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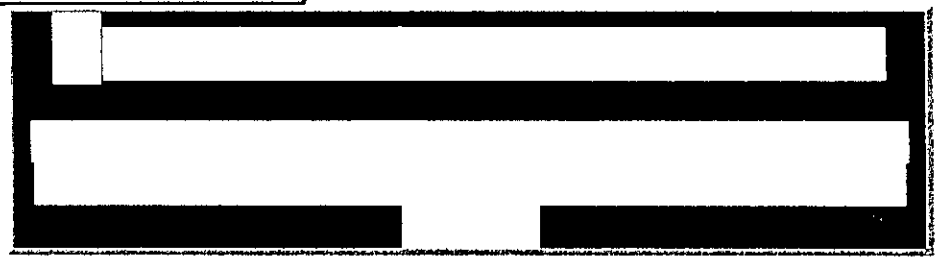
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How Does Our Program Work?

- **Network of Providers**

  Through an expansive delivery network of physicians, hospitals, and other providers, we can assure you that you are in good hands. All AMI providers are carefully selected and credentialed to assure quality care. Our provider credentialing process encompasses guidelines set by the National Committee for Quality Assurance (NCQA), as well as new credentialing for alternative medicine.

- **Primary Care Physician (PCP)**

  Commonly known as the "Gatekeeper," you select one of our highly qualified Chiropractors to coordinate all of your health care needs.
  FACT: Under Illinois law, chiropractors have equal licensure to diagnose as an M. D.

- **Referral Services**

  When needed, your primary care physician will work with you to coordinate a referral to the appropriate specialist.

- **Availability**

  24-hours a day -- 365 days a year.
  Our physicians are there for you.



Alternative Medicine

Your primary care physician can now guide you to all of these beneficial health care services. Not only will they offer you peace of mind - they are a 100% covered benefit.*

PCP Services

- Manipulation
- Acupuncture
- Homeopathy**
- Herbal Medicines**
- Massage
- Ayurvedic Medicine
- Chinese Medicine
- Stress Management
- Nutrition**

* *Plan co-pay may apply.*

** *Your PCP may recommend the usage of nutritional supplements, homeopathy or herbal medicine. However, the cost of these items may not be covered under your program.*

Traditional Medicine

Your primary care physician will also be responsible for referring you to traditional physicians such as an internist, cardiologist, pediatrician, general surgeon or orthopedic surgeon. Referrals are required from your primary care physician for these services unless the circumstances are a life-threatening emergency.

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THE CHIROPRACTIC NEWS SOURCE

Dynamic Chiropractic

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March 22, 1999 Volume 17 Number 7

DCs as Primary Care Providers in Managed Care

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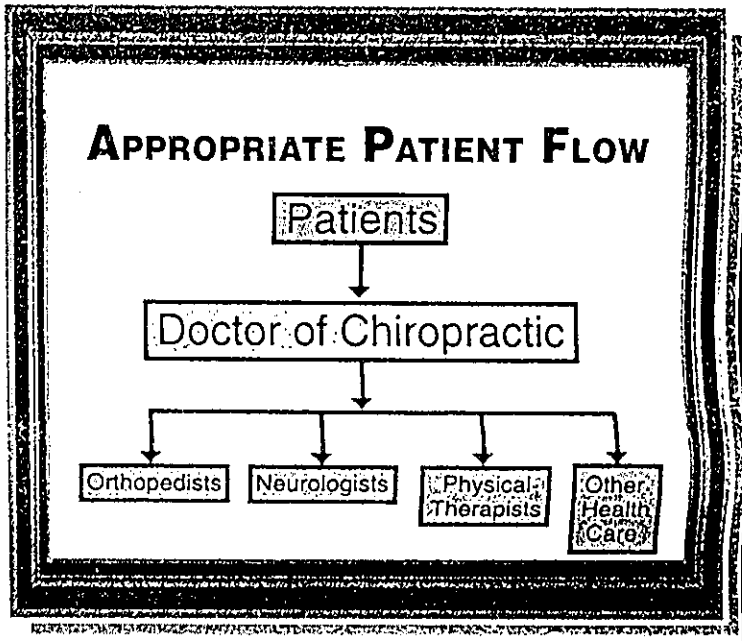
Managed care systems are set up with medical doctors as primary care providers and gatekeepers. Doctors of chiropractic, when included in a managed care plan, are specialists. AltMed, a company in the Chicago area, is trying to reverse those roles.

Michael Devitt, of *Dynamic Chiropractic*, in an exclusive interview with AltMed CEO James Zeehman (JZ), and Richard Sarnat,MD(RS), president, reveals that the company has not only built such a model, but has a Blue Cross/Blue shield contract of more than 800,000 covered lives to test the concept.

MD: Tell us a little bit about AltMed. How did it originate, and what are its goals and mission?.

JZ: Our mission was to integrate alternative medicine into the mainstream care. We felt this would be a much better model for patients. Dr. Sarnat and I came together and began

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DCs as Primary Care Providers in Managed Care

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with HMO Illinois almost three years ago. They put together a program where chiropractors would act as primary care physicians (PCPs) on a capitated basis, accept the risk and treat patients using the full scope of their licensure in Illinois, which recognizes chiropractors as PCPs.

The goal was to create a better delivery system more patient-oriented toward wellness, while recognizing there are certainly appropriate times when medical care greatly aids the patient's treatment. We wanted the best of both worlds packaged in a managed care environment, which has not been done in this country.

RS: Part of what we're doing can be viewed as patient advocacy. As an MD, it greatly bothers me that patients are paying upward of $20 billion out-of-pocket to access what they perceive are programs for wellness and prevention, programs where the allopathic model is weaker. What we do is mainstream it to the business community, which makes it reimbursable under the existing health care.

Managed care is a dominant player in most markets in this country, and yet chiropractic has been relegated as specialists. If you adopt an integrative medical system where the worlds of prevention/wellness and allopathic medicine are combined, it makes sense to run a trial and see how a medical system would perform with chiropractic as the entry point.

Over a decade ago, the World Health Organization stated that traditional medicine would not be the savior of the world's health problems because it's too costly, too high-tech oriented, and the side effects of pharmaceuticals are significant. It was the WHO's opinion that the way to properly treat the world's health care in a large perspective is to incorporate all of the most efficacious parts of the various traditional medical systems, i.e., ayurveda, homeopathy, herbs, Chinese traditional medicine and chiropractic; then scientifically document their efficacy.

Take the best of all worlds, combine them into a new system that is more effective and less expensive than what we have. That's our goal.

JZ: It boils down to the sum of the parts being significantly greater than the whole. We're combing the best of both aspects of the delivery system.

MD: Is this the first time that a managed care model with the DC as the primary care provider has been modeled and tested in the U.S.?

"(This) does not in any way mean that we think all chiropractors are ready to jump into a managed care system and act as a PCP."

RS: To the best of my knowledge, this is a unique system. The idea of a chiropractor acting as a PCP at the entry point to an integrated medical model has never been tested.

JZ: Certainly in the Far East, where they don't have allopathic medicine, the alternative care practitioner performs the primary care function. But in the U.S., there is nothing like our system of delivering health care.

RS: I think it's obvious that the key to health and controlling costs is prevention. I would argue that the best thing that managed care does is screen for detection of early disease: a pap smear, a prostate surface antigen, a stress test, mammography, etc. But this is not prevention. I believe the alternative care world has a number of technologies which can aid at a truly preventative level and avert the disease which has not yet manifested in a full scope. And that's really the theoretical benefit of organizing the system.

We have everything from soup to nuts on the allopathic side. We're contracted throughout the entire Chicago metropolitan area with many hospitals, including university-based hospitals. We've contracted with approximately 2,000 allopathic physicians. We offer everything from allergy treatment to neurology, cardiology, pediatrics, etc., but the difference is the focus. Our beginning is prevention, not a piecemeal approach to the manifestation of disease. Many people seek alternative or complementary care as a last resort. It makes a lot more sense to use it as an entry point.

MD: Why a DC as the primary care physician instead of another alternative provider?

RS: Excellent question. Some MDs promote themselves as alternative providers. Anyone who's pharmaceutically based is the wrong choice. They also still don't have the added benefits of training and the techniques that an excellent chiropractor would have. On the side of alignment and adjustment, I think non-chiropractors are weak, so that's why that group doesn't qualify. Also, most alternative medicine MDs are not board certified. You have to have board certification to be a PCP in most managed care systems. It was through my interviews in the Chicago area that I found that most of them were not board certified, because of their unhappiness toward allopathic medicine. They left their residencies and sought a different type of medical education.

RS: Your average homeopathic doctor — and really, this is true for all of these people — does not really practice what we call primary care in the managed care setting. They have what I would term strictly outpatient medicine. In many cases, they chose homeopathy, naturopathy, alternative-complementary medicine to get away from mainstream medicine. They may not be able to really practice a scope of medicine in a broad fashion that's required of a primary care physician. (This) does not in any way mean that we think all chiropractors are ready to jump into a managed care system and act as a PCP.

Having said that, I should mention that the same thing is true for some chiropractic physicians. Because we're starting this model, and because we intend to test and document it, does not in

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DCs as Primary Care Providers in Managed Care

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any way mean that we think all chiropractors are ready to jump into a managed care system and act as a PCP. On the contrary, I'd say the majority of chiropractors in their current practice patterns are probably not ready.

JZ: AMI excels in working with the "Blues" and working with the managed care environment. We organized our network and the credentialing criteria that we developed on a proprietary basis. Bringing chiropractors who had not been involved in managed care "up to speed" in those practice protocols and parameters, for lack of a better term, is something we're very good at.

> "Most chiropractors have never been involved in being credentialed under the same criteria as their allopathic counterparts. We help them understand what they are and get them up to speed."

MD: What type of criteria do you use for credentialing chiropractors?

JZ: Every practitioner in an IPA for HMO Illinois goes through NCQA-type credentialing as a primary care physician. There are all kinds of guidelines that they need to address: chart review; UMQA review; peer review; site visits by HMOI; nurses on their facility; signage; and OSHA regulations. There's a litany of issues they go through that we help them get up to speed. "Most chiropractors have never been involved in being credentialed under the same criteria as their allopathic counterparts. We help them understand what they are and get them up to speed."

The important thing is understanding the rules and regulations of NCQA, the credentialing criteria, and how to interface with the managed care organization. This is something Dr. Sarnat and I have done for a number of years. We've worked with them and helped develop oversight criteria, and it's important that we bring chiropractors into the managed care arena at full stride.

RS: If you were to interview most chiropractors in your community and ask if they are a part of any PPOs or managed care organizations, a certain percentage of them will say yes. If you ask how they became a part of that PPO, they will say that some insurance company mailed them a form; they filled out the form, put their name, address and a copy of their license, accepted their fee schedule, and that was it. That's all it took for them to join a PPO.

By contrast, the chiropractors that we have functioning as PCPs in a managed care setting have successfully met the NCQA criteria equal to their MD counterparts. These people have spent hundreds of hours looking over correct charting, the correct way to set up the office, having the right fire extinguishers and exit signs, etc.

JZ: It's a minimum six-month process going through the various review committees at the "Blues" or any managed care organization that's NCQA-accredited. They have to go through each step of that process successfully. "We give (the employer) the alternative/complementary world ... at no extra cost."

RS: It's for the protection of clients and patients. When we roll out a system and say our chiropractors are credentialed equal to their MD counterparts, we go to a large employer group and tell them we have the exact same product you're already using, except we're expanding the world times two in a sense. We give you the alternative/complementary world integrated with the world you already have at no extra cost. That's very powerful, because they have a certain assurance of what they're buying in terms of quality care. That's what makes the program so unique.

MD: So it's a benefit to patients, employers and DCs who are part of the group.

RS: Absolutely. We're not trying to exclude anyone. We recognize this is a long process. We want this to be open to everyone. We want the chiropractic colleges to learn from what we're doing and incorporate what we're teaching into their educational programs. We're in close contact with Dr. James Winterstein, president of the National College of Chiropractic. We're in contact with people on the state and national levels. We're trying to really expand and open this as quickly as we can, but in a careful fashion so that the quality remains the same.

MD: Aside from the NCQA criteria, how else does joining AltMed benefit a chiropractor?

RS: Joining AltMed opens your practice to the mainstream business community and how the current insurance companies are functioning in a way that's otherwise not open in your practice.

JZ: It allows DCs to maximize the usage of their licensure. Right now, any chiropractor licensed in the state of Illinois who's not acting as a PCP is not utilizing the licensure to its fullest extent. Looking down the road, there are significant economic opportunities by opening up their practice to primary care in a managed care environment that cannot be minimized.

The classic battle between allopathic medicine and chiropractic has been over who's the "real" doctor. The states have recognized that they're both real doctors. One of the significant benefits is our programs afford chiropractors a platform to show the world that they are qualified,

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that there is a public demand for their services as PCPs, and that it's a better way to keep people healthy. That's the study we are in the process of conducting. We will collect and publish our data. Then we'll be on the cutting edge — no pun intended — of changing how health care is delivered in this country. It's very exciting.

MD: From a patient perspective, what benefits can you see the average patient receiving in having a chiropractor as a PCP rather than an allopathic physician?

JZ: There are significant differences. A recent study showed that a significant percentage of adult Americans have participated in alternative medicine this past year. That participation, or the vast majority of it, has been done on an after-tax-dollar basis. They're paying for this out of their pocket. Some of these people are intimidated about telling their allopathic doctors that they're seeing a chiropractor. So the coordination of care is not there for the alternative medicine patient.

Our program allows free access, flow and dialog between the alternative medicine practitioner and his or her allopathic counterpart to benefit the patient at no additional cost. In terms of quality of patient care, that is a tremendous advantage.

RS: The article that Jim was referencing was the Eisenberg study from the *New England Journal of Medicine*, originally published about five years ago. An update in the last six months showed that the trends have only continued to increase, so we know the marketplace wants alternative medicine and complementary medicine. (*Editor's note:* See "Alternative No More," *DC*, Jan. 1, 1999, for a review of the new Eisenberg study.)

I can tell you from visiting venture capital groups over the last year or two that everyone in the country knows this is a major change that's going to take place within the medical health care delivery system. The whole question in the board rooms of large companies is, what's the best model? How do we achieve it? How do we integrate it? How do we test it?

I always joke that we're running the world's largest clinical trial. We're taking an entire metropolitan area of a very large city and comparing our outcome studies, our costs, our results, to every other managed care system in the city of Chicago with the same underwriter, namely HMO Illinois. When our group of people get a better product, they end up in the hospital less than other people at a reduced cost with less morbidity and less side-effects. Their pharmaceutical usage is down; and when surveys show their satisfaction with the product, the company and their physicians are higher, then you've created a better mousetrap. That's really what this is all about.

JZ: I met with a large employer group several weeks ago. The group talked about how our program will help reduce absenteeism and loss of productivity. The group did a study on loss productivity for people on sick leave, and it was in the hundreds of millions of dollars. They thought that if they could cut into that by 10 percent, what a spectacular savings that would be. And if the people are healthier, they're going to be more productive during their entire career.

RS: This is really what managed care is all about. The construction of all managed care is based on the assumption that by making it available to everyone, if you have the correct system, your health care costs should decrease and the outcomes should improve. But that's never been found to occur with Western medicine, which is why obviously the system is incomplete. It needs other components to truly bring it to fulfillment.

MD: What has been the response from the chiropractic profession in your area?

JZ: When we constructed the network, we kept a low profile and selected one practitioner for every 10 square miles of the metropolitan Chicago region. We worked with them, got them credentialed and up and running; then the word started to get out. Once we had a contract with HMO Illinois, National College of Chiropractic put out an article about our program in *Outreach*, their alumni newsletter. We've probably received 75-100 calls from DCs wanting to join our network. I think that there is no shortage of interest from the chiropractic community to get involved. They're just trying to figure out how to do it best.

MD: How do the DCs feel about the responsibility of being a PCP in your network?

RS: One of them, when we signed her up, said, "This is what I was trained to do. This is why I became a doctor. I'm finally getting the chance to use the full scope of my license." These are the things that they said to us during training, so I think they're enjoying their role as PCPs.

We also interviewed a number of chiropractors who were not credentialed, who did not become an active part of the first network and realized that their scope of practice as they're currently practicing was too narrow to really be a PCP. We truly need people who practice primary care, who see a wide range of problems and are comfortable treating these things, and have a strong pathophysiological basis in their understanding of medicine. Those people are not the norm in the chiropractic community right now, but I'm quite sure will be in the future.

MD: Have you experienced any problems with the medical profession?

RS: I haven't had any negative feedback from anyone. The primary care chiropractors make referrals to their MD specialist counterparts. There is open communication back and forth. At this point, I don't think that on a one-to-one basis there's been any problems.

We certainly are creating "ripples" within the managed care profession. We've made waves within the medical profession locally. Other managed care IPAs are certainly quite aware of our existence. I'm sure they're somewhat threatened by us and are trying to figure out exactly how to deal with us. But that's more of an economic business "turf" battle. As far as physician-to-physician relationships and patient care, I would say there's no negative fallout at all.

We may have 2,000 allopathic physicians under contract, but we carefully select these 2,000 people. There are always going to be physicians that we lean toward and physicians that we won't utilize as readily. We take all this into account, which is another part of why the program works. These people are all in a sense pulling in the same direction.

JZ: They're on the same team, and all for the benefit of patient care.

RS: And that's where it should be. That's what physicians are supposed to do. We're here to help patients and provide a service to them.

MD: What plans do you have for expanding AltMed?

RS: I think the first step is the documentation of what we're doing in Chicago. Fine-tuning the system, so to speak, so that we achieve the outcomes that we want. Once we've done that, it's very easy to duplicate the same system in any major city.

JZ: The learning curve to put a program like this together is significant on the AMI side. We're ready. We're poised to maximize that learning curve by expanding into other cities.

We are going to expand as MCOs discover us, react to us and ask for our help in organizing a network and a primary delivery system on their behalf that's quality-oriented and fully integrated. Once you spend the time to develop a product, you get the right product for all the right reasons. The second one follows, and the third one follows even quicker. We're in stage one. We have developed the product: it's out in the market, we're getting feedback, and things are happening rather rapidly for us.

MD: How long will it be before the data that you're collecting will be published or available?

RS: Part of NCQA regulations is that we're always gathering data. The beauty of managed care is that both the management systems that we have in place have to keep track of expenditures. By tracking outcomes and expenditures, all of the data is already there. It's gathered and reviewed every three months. We can start reviewing data on a quarterly basis, but I'm sure it will truly be a year before we have really good concrete things.

I think a lot of credit has to be given to Blue Cross/Blue Shield of Illinois. This is a unique program. Everyone sort of views the Midwest as being provincial and behind the times. Yet we find it's Blue Cross/Blue Shield of Illinois that has taken an extremely creative and courageous step to test a different model and see if it works. We don't think it's a great jump for us to envision that we can leapfrog from Blue Cross to Blue Cross company in various cities and states as they request us to do so. We have to give Blue Cross a lot of credit here in Chicago. Having the foresight to make this happen is a significant event as far as I'm concerned in the history of medicine.

MD: What's the biggest challenge that you see facing AltMed?

JZ: Managing growth. We do anticipate this to be very successful. Every state has different rules and regulations. You have to do the regulatory work to get up and running properly, so there are significant barriers to entering that we've learned about through development of this company. We've learned tremendously from what we've already accomplished and because of that, we're ready to embark on that next step.

MD: What can the chiropractic profession do to help ensure the success of a plan like AltMed?

RS: There are so many answers. I think it would be helpful for the chiropractic profession to engage in open dialog and keep the channels open with the movers and shakers of the chiropractic world on a political and education level. We try hard to include all of these different groups of people into what we're doing. The lack of response can sometimes be frustrating. We're bringing something unique to chiropractic. To some doctors, I'm sure it's threatening. They've never really dealt in managed care: they don't understand risk pools; and they don't understand large employer groups. This is what mainstream business and medicine are about today. We just want to bring the chiropractic world up to the 21st century and integrate them into this.

JZ: We like to think we are the guys wearing the white hats. That really is an objective: bridging the gaps, helping people get over whatever was in the past. We're looking to build upon that with the help of the chiropractic community, MCOs and the allopathic delivery system. We like to think of ourselves as the center of the wheel where we can help coordinate the effort among different factions to make the system better. In the past, it's always been viewed as if one side wins and the other loses, but that is so narrow-minded and counterproductive to what the physicians are supposed to be concerned about. Let us bridge those gaps and take politics out of the arena. Let's get people the quality care that they deserve.

MD: Thank you, Dr. Sarnat and Mr. Zechman, for participating in this interview.

Editor's note: AltMed's website is **www.altmedinc.com.**

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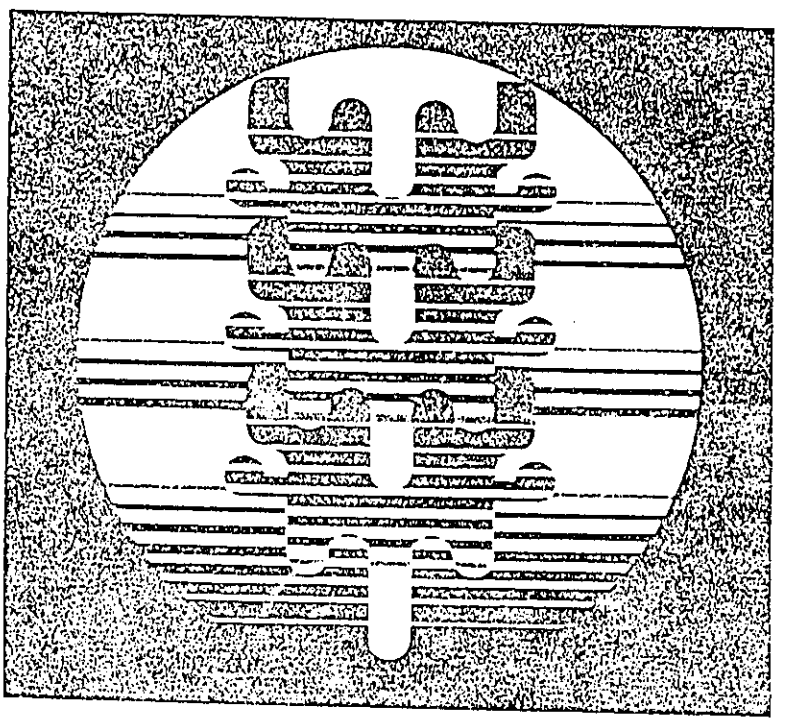
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THE EFFECTIVENESS AND COST-EFFECTIVENESS OF CHIROPRACTIC MANAGEMENT OF LOW-BACK PAIN



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COSTA PAPADOPOULOS, MHA
WILLIAM SWAN, B.A.

FUNDED BY THE ONTARIO MINISTRY OF HEALTH

EXECUTIVE SUMMARY

THE MANGA REPORT

September 1993

MANGA REPORT: EXECUTIVE SUMMARY

The serious fiscal crisis of all governments in Canada is compelling them to contain and reduce health care costs. It has brought a new an unprecedented emphasis on evidence-based allocation of resources, with an overriding objective of improving the cost-effectiveness of health care services.

The area of low-back pain (LBP) offers governments and the private sector an excellent opportunity to attain the twin goals of greater cost-effectiveness and a major reduction in health care costs. Today LBP has become one of the most costly causes of illness and disability in Canada--a phenomenon which does not appear to be generally appreciated or understood in medical and government circles in Canada. Studies on the prevalence and incidence of LBP suggest that it is ubiquitous, probably the leading cause of disability and morbidity in middle-aged persons, and by far the most expensive source of workers' compensation costs in Ontario--as indeed in most other jurisdictions.

Much of the treatment of LBP appears to be inefficient. Evidence from Canada, the USA, the UK and elsewhere shows that there are conflicting methods of treatment, that many of these have little if any scientific evidence of effectiveness, that costs of treatment are very high but that despite this levels of disability from LBP are increasing.

In the Province of Ontario, LBP is managed mostly by physicians and chiropractors, with physiotherapists also playing a significant role. Medical services are fully insured under Medicare, chiropractic care services are only partially covered. LBP patient incur the highest out-of-pocket expenses for chiropractic services. Virtually no out-of-pocket expenses are incurred for medical treatment, with the exception of drugs, and out-of-pocket expenses incurred for physiotherapy services fall somewhere in between the two.

Physicians, chiropractors, physiotherapists and an assortment of other professionals together offer about thirty-six therapeutic modalities for the treatment of LBP. In this study we focused principally on the effectiveness and cost-effectiveness of chiropractic and medical management of LBP.

Findings

F1. On the evidence, particularly the most scientifically valid clinical studies, spinal manipulation applied by chiropractors is shown to be more effective than alternative treatments for LBP. Many medical therapies are of questionable validity or are clearly inadequate.

F2. There is no clinical or case-control study that demonstrates or even implies that chiropractic spinal manipulation is unsafe in the treatment of low-back pain. Some medical treatments are equally safe, but others are unsafe and generate iatrogenic complications for LBP patients. Our reading of the literature suggests that chiropractic manipulation is safer than medical management of low-back pain.

F3. While it is prudent to call for even further clinical evidence of the effectiveness and efficacy of chiropractic management of LBP, what the literature revealed to us is the much greater need for clinical evidence of the validity of medical management of LBP. Indeed, several existing medical therapies of LBP are generally contraindicated on the basis of the existing clinical trials. There is also some evidence in the literature to suggest that spinal manipulations are less safe and less effective when performed by non-chiropractic professionals.

F4. There is an overwhelming body of evidence indicating that chiropractic management of low-back pain is more cost-effective than medical management. We reviewed numerous studies that range from very persuasive to convincing in support of this conclusion. The lack of any convincing argument or evidence to the contrary must be noted and is significant to us in forming our conclusions and recommendations. The evidence includes studies showing lower chiropractic costs for the same diagnosis and episodic need for care.

F5. There would be highly significant cost savings if more management of LBP was transferred from physicians to chiropractors. Evidence from Canada and other countries suggests potential savings of many hundreds of millions annually. The literature clearly and consistently shows that the major savings from chiropractic management come from fewer and lower costs of auxiliary services, much fewer hospitalizations, and a highly significant reduction in chronic problems and levels and duration of disability. Workers' compensation studies report that injured workers with the same specific diagnosis of LBP returned to work much sooner when treated by chiropractors than by physicians. This leads to very significant reductions in direct and indirect costs.

F6. There is good empirical evidence that patients are very satisfied with chiropractic management of LBP and considerably less satisfied with physician management. Patient satisfaction is an important health outcome indicator and adds further weight to the clinical and health economics results favoring chiropractic management of LBP.

F7. Despite official medical disapproval and economic disincentive to patients, (higher private, out-of-pocket costs), the use of chiropractic has grown steadily over the years. Chiropractors are now accepted as a legitimate healing profession by the public and an increasing number of physicians.

F8. In our view, the constellation of the evidence of:

(a) the effectiveness and cost-effectiveness of chiropractic management of low back pain.

(b) the untested, questionable or harmful nature of many current medical therapies,

(c) the economic efficiency of chiropractic care for low back pain compared with medical care.

(d) the safety of chiropractic care,

(e) the higher satisfaction levels expressed by patients of chiropractors, together offers and overwhelming case in favor of much greater use of chiropractic services in the management of low back pain.

F9. The government will have to instigate and monitor the reform called for by our overall conclusions, and take appropriate steps to see that the savings are captured. The greater use of chiropractic services in the health care delivery system will not occur by itself, by accommodation between the professions or by actions on the part of the workers' compensation board or the private sector generally.

Recommendations

Our recommendations for reform include the following:

R1. current policy discourages the utilization of chiropractic services for the management of LBP. There should be a shift in policy to encourage and prefer chiropractic services for most patients with LBP.

R2. Chiropractic services should be fully insured under the Ontario Health Insurance Plan, removing the economic disincentive for patients and referring health providers. This one step will bring a shift from medical to chiropractic management that can be expected to lead to very significant savings in health care expenditure, and even larger savings if a more comprehensive view of the economic costs of low back pain is taken.

R3. Chiropractic services should be fully integrated into the health care system. Because of the high incidence and cost of LBP, hospitals, managed health care groups (community health centers, comprehensive health organizations, and health service organizations) and long-term care facilities should employ chiropractors on a full-time and/or part-time basis. Additionally such organizations should be encouraged to refer patients to chiropractors.

R4. Chiropractors should be employed by tertiary hospitals in Ontario. Hospitals already employ chiropractic in the United States with good effect. Similar recommendations have been made recently by government inquiries in Australia and Sweden, and following government funded research in the U.K. and other countries. Unnecessary or failed surgery is not only costly but also represents low quality care. The opportunity for consultation, second opinion and wider treatment options are significant advantages we foresee from this initiative which has been employed with success in a clinical research setting at the University Hospital, Saskatoon.

R5. Hospital privileges should be extended to all chiropractors for the purposed of treatment of their own patients who have been hospitalized for other reasons, and for access to diagnostic facilities relevant to their scope of practice and patients' needs.

R6. Chiropractors should have access to all pertinent patient records and tests from hospitals, physicians, and other health care professionals upon the consent of their patients. Access should be given upon the request of chiropractors or their patients.

R7. Since low back pain is of such significant concern to worker's compensation, chiropractors should be engaged at a senior level by Workers' Compensation Board to assess policy, procedures and treatment of workers with back injuries. This should be on an interdisciplinary basis with other professional, technical and managerial staff so that there is

early development of more constructive relationships between chiropractors, physicians, physiotherapists and Board staff and consultants. A very good case can be made for making chiropractors the gatekeepers for management of low back pain in the workers' compensation system in Ontario.

R8. The government should make the requisite research funds and resources available for further clinical evaluation of chiropractic management of LBP, and for further socio-economic and policy research concerning the management of LBP generally. Such research should include surveys to obtain a better understanding of patients' choices, attitudes and knowledge of treatments with respect to LBP. The objective of these surveys should be better information for health policy, programme planning and consumer education purposes.

R9. Chiropractic education in Ontario should be in the multidisciplinary atmosphere of a university with appropriate public funding. Chiropractic is the only regulated health profession in Ontario without public funding for education at present, and it works against the best interests of the health care system for chiropractors to be educated in relative isolation from other health science students.

R10. Finally, the government should take all reasonable steps to actively encourage cooperation between providers, particularly the chiropractic, medical and physiotherapy professions' lack of cooperation has been a major factor in the current inefficient management of LBP. Better cooperation is important if the government is to capture the large potential savings in question and,it should be noted, is desired by an increasing number of individuals within each of the professions.

In 1992 the Ontario Ministry of Health funded a comprehensive study by a prominent health economist on the "The Effectiveness and Cost-Effectiveness of Chiropractic Management of Low Back Pain."

Professor Pran Manga, Director, Health Administration Program, University of Ottawa was the principal author. Manga has a PhD in economics and is an internationally renowned health economist who has authored over 80 monographs and articles.

C

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An Open Letter to Stephen Barrett, M.D. and William Jarvis, Ph.D.

By George P. McAndrews, Esq.

Hypothesis:
A Tentative Assumption Made In Order To Draw Out And Test Its Logical Or Empirical Consequences — *Webster's*
Postulate:
A Hypothesis Advanced As An Essential Presupposition, Condition, Or Premise Of Reasoning — *Webster's*
Theory:
Implies A Greater Range Of Evidence And Greater Likelihood Of Truth — *Webster's*
Quack:
A Pretender To Medical Skill — *Webster's*

Dear Drs. Barrett[1] and Jarvis[2]:

I address you both as "doctor" even though I know one of you was trained as a medical physician psychiatrist, and one as a Ph.D. with no direct involvement in the delivery of health care. The term "doctor" primarily means "teacher" and, as I have noted over the years, a significant amount of your "teachings" juxtapose the word "fraud" with the word "chiropractic."

Dr. Jarvis was directly involved in the New Zealand study and in the *Wilk v. AMA* case — in each situation in a manner adverse to the interests of the chiropractors involved.

Dr. Barrett's works were considered by the Royal Commission of Inquiry on Chiropractic in New Zealand but the commission stated that "nothing [you have] written on chiropractic that we [the commission] have considered can be relied on as balanced." (NZR p. 105).

[1] Dr. Barrett has been chairman of the board of directors of the Lehigh Valley Committee Against Health Fraud, Inc. and is author of "The Spine Salesmen," a chapter in the book "The Health Robbers."

[2] Dr. Jarvis was a co-founder of the National Council Against Health Fraud and is a frequent lecturer on issues of consumer health and a faculty member of Loma Linda University.

Each of you has, I believe, lamented the outcome of the New Zealand and *Wilk* hearings.

I write you with a request that you add balance to your teaching. My family and I are health-care consumers, members of my family are doctors of chiropractic and, as you know, as a lawyer, I have represented doctors of chiropractic for the last 15 years in the *Wilk* case. In fact, I have had the privilege of cross-examining you, Dr. Jarvis, on at least two occasions. My bias should be evident. I believe the bias of each of you is also evident but, unfortunately, I do not believe the readers of your articles may appreciate the glaring lack of balance in your written presentations because, unlike the New Zealand Commission or the Court in the *Wilk* case, many of your "students" or readers are not trained to be discriminating when reading biased material.

I would like to request that you broaden your horizons. Assume, for argument's sake, that modern, mainstream medicine is still very primitive in the absolute sense. Assume that most consumers of health care do not realize that and that you should feel obligated to so inform them of that fact. As recently as February of this year, newspapers around the country headlined the following story:

> On a muggy morning in June 1989, Robert M. Centor, a prominent doctor of internal medicine from Richmond, Va., sat down at a congressional witness table and made a remarkable confession.
>
> When a patient comes to see him with a complaint, such as a sore throat, or an aching back, Centor said he lacks the tools he needs to make a sound decision because medical science cannot tell him what kind of treatment works best for many common ailments.
>
> "In order for me to make a good judgment, I need to have some data. And right now I don't have enough data to make that decision," said Centor, chairman of the division of general medicine and primary care at the Medical College of Virginia.
>
> Centor's testimony — delivered on behalf of the 65,000 members of the American College of Physicians — reflects

a crisis of confidence that is just now being widely acknowledged in medicine.

With surprising candor, doctors are admitting that they aren't sure what really helps their patients and what is useless or even harmful. Near the end of a century of extraordinary medical progress and generally improving health, doctors still don't know what works.

* * *

Meanwhile, however, doctors and surgeons continue to be plagued by doubts and disagreements about the accuracy of medical tests and diagnoses, about the value and safety of new machines and procedures — and about when, where and how to cut, bore and slice the human body.

"We don't know what we're doing in medicine," bluntly declared Dr. David Eddy, director of the Duke University Center for Health Policy Research, at a health-care conference in Atlanta. "The imperative for the 1990s is to fix that problem."

"The embarrassment of our ignorance about the efficacy of health-care practices is both hard for us to admit and hard for our clients to accept," Dr. Donald Berwick, vice president of the Harvard Community Health Plan, wrote in *Medical Care, the Journal of the American Public Health Association*.

"It is difficult to face the disillusionment of the patients and the anger of the payers who ask: 'But how could this be? I thought you knew what you were doing.' "

Part of the evidence that much of modern medicine is still based on guesswork comes from the pioneering work of Dr. John Wennberg, a professor of community and family medicine at Dartmouth Medical School. For almost 20 years, Wennberg and his colleagues have been collecting evidence of inexplicable variations in treatment patterns between different cities, hospitals — and even different doctors — without any appreciable difference in outcome for the patient. (*Fort Wayne News-Sentinel*, Friday, February 2, 1990.)

Sounds exactly like your criticisms of chiropractic. But I don't remember seeing this type of criticism of medicine in the "Health Robbers," or in Dr. Jarvis' works. You seem to look for mosquitoes when an elephant is at your door.

Please assume with me that the failure of the medical spokespeople to clearly inform the public of the shortcomings of medicine may well come under the loosely defined term of FRAUD that each of you utilize freely in your attacks on chiropractic. While freedom to critique the profession of chiropractic is admitted, let me suggest that your excessive, unbalanced criticism does science and sick people a disservice. Please remember the irony of United States District Court Judge Susan Getzendanner's statement that the medical physicians delegated by the AMA with the task of destroying the profession of chiropractic "did not have minds open to pro-chiropractic arguments or evidence." She did this while also stating:

> But, according to the court (and this is unchallenged), at the same time, there was evidence before the committee that chiropractic was effective, indeed more effective than the medical profession, in treating certain kinds of problems, such as back injuries. The committee was also aware, the court found, that some medical physicians believed chiropractic could be effective and that chiropractors were better trained to deal with musculoskeletal problems than most medical physicians.[4] (p.12).

[4]The trial court also specifically found that: "Even the AMA's economic witness, Mr. Lynk, assumed that *chiropractors outperformed medical physicians* in the treatment of certain conditions and he believed that was a reasonable assumption. (Tr. 1414) (Emphasis added.)

Perhaps you might want to attack this type of fraud by silence that I refer to by informing your students, or readers, or listeners, with prominent emphasis, that, under certain circumstances, lives, the quality of life, pain, suffering and financial distress may be at risk by a person's choosing to see a closed-minded medical physician rather than a doctor of chiropractic. Many mainstream, honest medical physicians are "quacks," under definitions you seem to use, because they pretend to have knowledge that they clearly do not have and, in particular, they lack medical knowledge in areas where doctors of chiropractic clearly do have scientifically proven, superior knowledge and skills. Does that surprise you? Let me direct your thoughts to the following:

Postulate: Let us suppose, for argument's sake only, that 1. the state of Iowa has fewer hospital admissions for low back pain, per capita, than any other state, 2. more people in Iowa entrust essential health care to doctors of chiropractic and, 3. there are more doctors of chiropractic, per capita, in the state of Iowa than in any other state. What a fruitful field for study. Why haven't those and related studies been done by the medical community with its vast government and foundation funded resources? Perhaps what follows may provide an explanation.

Remember, if you will, that, in 1976, medical physicians in Los Angeles County, Calif., went on strike. Their collective action may or may not have accomplished its political purpose. It did cause the medical profession grave embarassment because subsequent audits demonstrated that the death rate in Los Angeles County dropped substantially during the one month the medical physicians were on strike. The studies show "there were likely between 55 and 153 deaths that did not occur as a result of the amount of elective surgery that was not performed during the month of January 1976," alone (*AJPH*, 1979, Vol. 69, No. 5, p. 439.) I would suggest the possibility that medical physicians might have rented the Goodyear blimp to proclaim the fact if even one or two patients died under chiropractic care in Los Angeles County alone during a one month period.

You are also aware of the very recent Harvard University study of unnecessary deaths and injuries, *in New York hospitals alone*, that concluded:

> By extrapolating their findings to the 2.7 million patients hospitalized in New York in 1984, the researchers concluded that nearly 99,000 patients had experienced injury because of the medical treatment they received, with one-quarter of those injuries resulting from negligence. The panel estimated that negligence had contributed to the deaths of

more than 13,000 patients. The incidence of negligence had been higher in hospitals run by state, county or city governments than in private or nonprofit hospitals.

Only a small fraction of patients injured by negligence had filed malpractice suits, the study found.

Overall, the study estimated that injuries occurring in hospitals had cost patients $894 million in New York State in 1984. (Harvard Medical Practice Study, 1990).

Extrapolate those figures to the entire United States and it represents mayhem on a massive scale.

Because of the medical physician boycott of doctors of chiropractic in the United States, made possible, in part I would suggest, by the total lack of balance in health-care reporting, effective cooperative studies and research have had to be conducted in other countries such as New Zealand, Canada, Italy and Great Britain. The most recent research study, reported in the *British Medical Journal,* scientifically proves the superiority of chiropractic care over medical physician, osteopathic, and physical therapist care in the treatment of low back pain of mechanical origin — an area where too much elective surgery takes place. More about that English study later. Please keep it in mind, however, while you read the following. I would hope the following would induce you to begin challenging the medical profession to at least recognize its shortcomings in its battle against chiropractic. Who knows? Your challenge might result in lives saved; the reduction of unnecessary and costly (and possibly life threatening) hospital admissions; the amelioration of much pain; enormous cost savings to the government and third party payers; efficiencies in the work place; the easing of burdens on families unfortunate enough to have a patient who should see a doctor of chiropractic but who may be risking his health (or his life) by seeing an untrained, unprepared medical physician.

In 1975, a 1972 retrospective study of 629 workmen's compensation cases in California by C. Richard Wolf, M.D., was published. It showed that doctors of chiropractic were twice as effective as medical physicians, for comparable injuries, in returning injured workers to work at every level of injury severity:

> Average lost time per employee — 32 days in the M.D.-treated group, 15.6 days in the chiropractor-treated group.
>
> Employees reporting no lost time — 21 percent in the M.D.-treated group, 47.9 percent in the chiropractor-treated group.
>
> Employees reporting lost time in excess of 60 days — 13.2 percent in the M.D.-treated group, 6.7 percent in the chiropractor-treated group. *(Industrial Back Injury,* by C. Richard Wolf, M.D.)

Also, in 1972, Roland A. Martin, M.D., medical director of the Oregon Workmen's Compensation Board, published a study, again based on a retrospective study of comparable workmen's industrial injuries, and independently concluded that same two-to-one advantage of chiropractic care:

> Examining the forms of conservative therapy the majority received, it is interesting to note the results of those treated by chiropractic physicians.
>
> A total of 29 claimants were treated by no other physician than a chiropractor. Of these workers, 82 percent resumed work after one week of time loss. Their claims were closed without a disability award.
>
> Examining claims treated by the M.D., in which the diagnosis seems comparable to the type of injury suffered by the workmen treated by the chiropractor, 41 percent of these workmen resumed work after one week of time loss. (A study of time loss back claims, Workmen's Compensation Board, state of Oregon, March 1971.)

The above should have raised some suspicions among fair minded medical physicians, or their allies, that society was paying a terrible "human suffering cost" and "economic cost" for entrusting these workmen's compensation cases to medical physicians "pretending" to have skills in this area of health care. Instead, medical physicians, crushing all common sense between the twin bookends of arrogance and ignorance, downplayed the significance of these facts by talking about the inadequacies of retrospective studies, the lack of controls, placebo effects, etc. Those people can run but they cannot hide. The word "pretending" is used advisedly in the above discussion because there is a chronologically parallel line of evidence suggesting that medical physicians may clearly lack skills in the area of musculoskeletal injuries. Let me explain.

In 1967 the AMA was told by John C. Wilson, Jr., M.D., chairman of the AMA's section on orthopedic surgery and, later, president of the American Academy of Orthopedic Surgeons that medical doctors and orthopedic surgeons were essentially ignorant of the causes or corrections of low back problems:

> When queried about the lower back a medical student soon to graduate from a far Western university revealed an enormous gap in his professional education. One instructor had given him a list of 125 causes of low back pain, from which the student had concluded that probably everyone with sciatica had a ruptured disc requiring surgery; another instructor had delivered a one-hour lecture on anterior interbody fusion. This young man, well informed concerning the cause and treatment of cardiac arrhythmias, electrolyte imbalance, and alterations in the DNA chain, displayed a disturbing ignorance of the cause and treatment of low back and sciatic pain — one of mankind's most common afflictions.
>
> The teaching in our medical schools of the etiology, natural history, and treatment of low back pain is inconsistent and less than minimal. The student may or may not have heard a lecture on the subject, he may have been instructed solely by a neurosurgeon, or the curriculum committee may have decided that clinical lectures are "out" and more basic sciences "in." The orthopedic surgeon, to his distress, often sees his hours in the curriculum pared to the barest minimum.

A survey of orthopedic residents graduating from an approved program in a large urban area disclosed several alarming deficiencies in their training. They know very little about the natural history of degenerative disc disease in the lower part of the spine. The importance of the physician's personally taking an accurate, detailed patient history had escaped them. They were too unsure of the technique of careful lumbar spine examination to include a search for early stages of neurologic deficit. They had too often been satisfied with interpretations of technically inferior roentgenograms, and their insufficient knowledge of diagnostic aids seldom permitted them to select the one most helpful in accurately establishing the level of a lesion. They knew least when to use a particular surgical procedure.

At the postgraduate level, symposia and courses concerning the cause and treatment of low back and sciatic pain are often ineffective because of prejudices and controversy.
These inconsistencies spawn disastrous sequelae:

1. patients operated upon after inadequate evaluations;
2. reliance by physicians on poor quality X-ray films;
3. surgery done only because of an abnormality in a myelogram without reference to plain films of the lower spine;
4. exploratory surgery upon the lower back done without sufficient clinical basis;
5. extensive surgery done for solely subjective complaints;
6. repeated attempts at spinal fusion — sometimes six or eight — by surgeons of limited experience;
7. surgery authorized by industrial accident commissions comprised exclusively of laymen; and
8. extensive removal of posterior vertebral elements by neurosurgeons, making stabilization of the lower portion of the spine technically difficult if not impossible.

(*Journal of the American Medical Association*, May 22, 1967, "Low Back Pain and Sciatica.")

Dr. Wilson may also have included "many unnecessary deaths" from elective surgery if we are to believe the Los Angeles County and Harvard studies as well as the latest confessions of the confusion engulfing medicine — the "We don't know what we're doing" syndrome.

Obviously, Dr. Wilson's critique was a call to arms directed to his colleagues. He is to be commended for his observations and his vision. Unfortunately, the medical physician community, too often trained to believe that health-care knowledge is theirs alone, by divine right, and that efficacy is only defined by prescriptions for expensive pharmaceuticals, hospitalization, etc., appears to have ignored Dr. Wilson's entreaties. They also ignored the obvious benefits of conservative chiropractic care. "Ignore" is an understatement or misstatement. Actually, they continued to damn it, attempted to destroy it, and ignored its obvious benefits. Some even went so far as to call it a "fraud."

By 1979, a Royal Commission of Inquiry on Chiropractic in New Zealand, following an in-depth study, was concluding (some 12 years after Dr. Wilson's critique):

34. The Commission has found it established beyond any reasonable degree of doubt that chiropractors have a more thorough training in spinal mechanics and spinal manual therapy than any other health professional. It would therefore be astonishing to contemplate that a chiropractor, in those areas of expertise, should be subject to the directions of a medical practitioner *who is largely ignorant of those matters simply because he has had no training in them.**** (NZR, p. 305).

* * *

79. ***Dr. Haldeman, in the course of his evidence, said that 12 months full-time training in spinal manipulative therapy following a medical degree would be appropriate. (NZR, p. 244). (Chiropractic in New Zealand Report, 1979, Government Printer, Wellington, New Zealand.)

Please note that the foregoing investigation was in New Zealand. Other studies that followed were from Canada, Italy and, just this year, Great Britain. Could it be that the anticompetitive nature of America's medical physicians (the Major Deity syndrome), and of their spokespeople and institutions, has precluded essential interprofessional scientific investigations into the efficacy and cost efficiency of chiropractic care versus medical physician care? We talk here about the true economic cost of pain, disruption in the work place, absence from work, training of substitute workers, disruption in the home *and* the out-of-pocket payments made to the hospital, drugstore, professional, etc.

I propose to each of you that the evidence demonstrates that chiropractic care: 1. keeps a large number of patients out of hospitals; 2. keeps many more employees actively working while undergoing care; 3. helps get hospitalized orthopedic (and possibly other) patients out of the hospital faster; and 4. generally reduces pain and suffering at an earlier date than traditional, relatively ineffective, medical care. In other words, chiropractic care may be both more effective and more efficient than medical care for some very significant health problems. Does lack of this knowledge by the general public amount to fraudulent failure by the medical physician community to disclose?

In 1980, fully 13 years after the warning by Dr. Wilson, quoted above, medical orthopedist and professor of physiatry at eight American medical schools, John McMillan Mennell, M.D., testified, under oath, that medical physicians have almost no education in the musculoskeletal system:

A. I think my testimony was that if you ask a bunch of new residents who come into a hospital for the first time how long they spent in studying the problems of the musculoskeletal system, they would, for the most part reply, "Zero to about four hours." I think that was my testimony.

* * *

Q. The musculoskeletal system comprises what portion of the body?
A. As a system, about 60 percent of the body.
Q. Is it your testimony that the residents to whom you just referred told you they had no trai ing whatsoever re-

lating to problems as to 60 percent of the body?
A. And that is just about right.

* * *

Q. Is it your testimony that it is your understanding that the entire medical school curriculum is devoted to about 40 percent of the body?

A. Yes, sir.

* * *

Q. The normal medical practitioner goes through first four years of undergraduate school, is that correct?
A. Yes.
Q. And then the practitioner goes through four years of medical school, is that correct?
A. Correct.
Q. Then the practitioner goes through one to five years of residency, is that correct?
A. Yes.
Q. So that is anywhere from nine to 14 years, 13 years.
A. They still come out of school and say pain in the elbow is tennis elbow. I don't know what that means.
Q. During that nine — I think I added it quickly, it is 13 years — during that nine to 13 years that training is devoted to 40 percent of the body, is that correct?
A. That is correct.
(Transcript of Testimony of John McMillan Mennell, M.D., who taught at numerous American Medical Schools from 1950 through 1980. Tr. pp. 2090-2093.)

In view of the above and Dr. Wilson's statements, Dr. Barrett, I wonder how you determined that the four-year-old girl who you sent to five chiropractors was "perfectly well" as recounted in your article entitled "The Spine Salesmen." Perhaps the members of your Committee were dead wrong and the chiropractors were right in evaluating her musculoskeletal conditions.

In 1985 Dr. Kirkaldy-Willis, professor emeritus of orthopedics and director of the Low-Back Pain Clinic at the University Hospital, Saskatoon, Canada, and Dr. Cassidy, a chiropractor, published their joint research paper "Spinal Manipulation in the Treatment of Low-Back Pain" in *Canadian Family Physician*, Vol. 31, p. 535, March 1985. Again, the public had to look to foreign medical physicians for open-mindedness and concern for patient welfare.

In 1987, Per Frietag, an orthopedic surgeon, with a Ph.D. in anatomy, testified, under oath, that, in his experience, orthopedic patients cut their average stay in hospitals in half when they concurrently received in-hospital chiropractic care.

Q. All right. Are you interested in getting these patients better faster?
A. Absolutely.
Q. For how long a period of time have you been caring for patients at Lutheran General?
A. Since the summer of 1978.
Q. For how long a period of time have you been caring for patients at J.F.K.?
A. Since May of last year.
Q. Can you tell us, in your experience, at which hospital are you able to get your patients better faster?
A. At the John F. Kennedy.
Q. Have you been able to reach a conclusion as to the reason for that?
A. The only difference that I can see is that the patients at John F. Kennedy get chiropractic manipulations. And in my experience, the patients at J.F.K., almost without fail, get out of the hospital in a week, six, seven days. At Lutheran, it usually takes, oh, not uncommonly 14 days.
Q. Is that — is it a benefit to the patient in your experience to be able to get them out of the hospital quicker?
A. Absolutely.

Then in 1987, a study of 17,142 patients in Italy by medical physicians and chiropractors concluded:

> The clinical-statistical survey carried out by the 22 static clinics located throughout Italy, the results of which I have the honor of presenting in this publication, lies within the above-described scope and is aimed at developing investigation efforts within every aspect of the Italian health system that has proved successful and that has helped curtail health costs in general and hospitalization costs in particular.
>
> The Static Clinics are designed for the treatment of patients suffering from painful syndromes affecting the spinal column, which may be referred to the specific rachidial segment.
>
> The recurrence rate of rheumatic diseases (arthrosis, arthritis, etc.) is very high in Italy and rank first among the chronic-degenerative pathologies, so much so that they are considered social diseases.
>
> These disorders entail *considerable costs*, not only in terms of health expenditure (essentially due to the occupation of hospital beds), insurance costs and social welfare, but, primarily in terms of loss of productive forces caused by prolonged periods of inactivity or reduced productivity in the work place.
>
> Treatment involving manipulation integrated by traction and mechanical therapy has proved that all the effects of staticodynamic disorders can be successfully eliminated.
>
> The results of our survey presented herein, are clear and incontrovertible: our sample population of over seventeen thousand patients treated with chiropractic for at least two years showed that this treatment could lead to a *75.55 percent reduction in the number of daily absences from work and could cut down the number of hospitalized patients by 87.60 percent* vis-a-vis other currently used forms of treatment (pharmacological, physiokinesitherapic, surgical, etc.)
>
> A most meaningful indicator of the effectiveness of chiropractic is the improvement it produces in the *quality of life*, not only because of its curative effect but also thanks to its preventive and rehabilitative functions.
>
> (Chiropractic — Therapeutical effectiveness — Social importance. Incidence on Absence from Work and Hospitalization, Survey on a sample of 17,142 patients, Italy, 1987, Professor F. Splendori.)

While the above developments were taking place, the medical physician community was being told that only *four* orthopedic surgical procedures during the years 1979-1984 had been subjected to appropriate randomized clinical trials for efficacy. "The Randomized Clinical Trial in Orthopaedics: Obligation

or Option: *Journal of Bone and Joint Surgery*, October 1985. I wonder where the balance is or was. Did either of you report on these specifics? Have you ever told your "students" that much of medicine (70 percent) is pure art (with potentially lethal consequences) that has not been scientifically evaluated. Have you told them that the medical community appears to have three standards: 1. drug testing required by law; 2. physical procedures done by medical physicians that may or may not be scientifically tested; and 3. physical procedures performed by doctors of chiropractic for which the medical community demands drug-like testing proof.

When the medical community ventured into "researching" chiropractic it was done with a preconceived bias reflected in such pre-test statements as "I am now setting up experiments to blow their profession." Letter of Dr. Crelin to Ray Sullivan dated January 24, 1972 (PX 1483A), prior to his publishing "A Scientific Test of the Chiropractic Theory," *American Scientist*, September-October 1973. By the way, please compare his research findings on spines removed from cadavers with the "pedicular kinking" referred to, and illustrated in the American Academy of Orthopedic Surgeons Symposium on the Spine, 1965 p. 105, Figs. 6-13 and 6-14.

Moreover, the "unbiased" study requested by Congress that resulted in the 1968 HEW Report was *preceded* by such "scientific" correspondence between the AMA and those to be involved in the study as:

> ". . . There was complete acceptance (by Health Insurance Benefits Advisory Council) of the concept of preparing the decision on the basis of lack of scientific merit." (PX 1414, Letter of Dr. Sam Sherman to Doyl Taylor of the AMA of March 11, 1968, five months before the study commenced.)

Compare that science with the results of tests now coming out of Canada, Italy and Great Britain.

While the Congress grapples with a $600 billion national health-care bill and the medical physician community urges government, third party payers, and self insured groups to eliminate chiropractic care or benefits, while at the same time preventing veterans' and other teaching hospitals from doing necessary cooperative research involving chiropractic care, the results of a new study were just released in Great Britain. The results should not be surprising. The progress of chiropractic, the above studies and commentary, and common sense all dictated what the results would be.

This latest study is remarkable. The conclusions to be drawn therefrom are inescapable. The abstract of the study, printed in the June 2, 1990 issue of the *British Medical Journal*, gives a good summary of the extensive, prospective study entitled "Low Back Pain of Mechanical Origin: Randomised Comparison of Chiropractic and Hospital Outpatient Treatment."

Abstract

Objective — To compare chiropractic and hospital outpatient treatment for managing low back pain of mechanical origin.

Design — Randomised controlled trial. Allocation to chiropractic or hospital management by minimisation to establish groups for analysis of results according to initial referral clinic, length of current episode, history, and severity of back pain. Patients were followed up for up to two years.

Setting — Chiropractic and hospital outpatient clinics in 11 centers.

Patients — 741 Patients aged 18-65 who had no contraindications to manipulation and who had not been treated within the past month.

Interventions — Treatment at the discretion of the chiropractors, who used *chiropractic manipulation* in most patients, or of the hospital staff, who most commonly used Maitland mobilization or manipulation, or both.

Main outcome measures — Changes in the score on the Oswestry pain disability questionnaire and in the results of tests of straight leg raising and lumbar flexion.

Results — Chiropractic treatment was more effective than hospital outpatient management, mainly for patients with chronic or severe back pain. *A benefit of about 7 percent points on the Oswestry scale was seen at two years. The benefit of chiropractic treatment became more evident throughout the follow up period. Secondary outcome measures also showed that chiropractic was more beneficial.*

Conclusions — For patients with low back pain in whom manipulation is not contraindicated *chiropractic almost certainly confers worthwhile, long term benefit in comparison with hospital outpatient management.* The benefit is seen mainly in those with chronic or severe pain. Introducing chiropractic into NHS practice should be considered.

The rest of the complex study is what is so intriguing. Under "Economic Implications" the authors write:

> The potential economic, resource, and policy implications of our results are extensive. The average cost of chiropractic investigation and treatment at 1988-9 prices was $273.90 per patient compared with $184.26 for hospital treatment. Some 300,000 patients are referred to hospital for back pain each year, "of whom about 72,000 would be expected to have no contraindications to manipulation." If all these patients were referred for chiropractic instead of hospital treatment the annual cost would be about $6,640,000. *Our results suggest that there might be a reduction of some 290,000 days in sickness absence during two years*, saving about $21,580,000 in output and $4,814,000 in social security payments. As it was not clear, however, that the improvement in those treated by chiropractic was related to the number of treatments the cost of essential chiropractic treatment might be substantially less than $6,640,000. The possibility that patients treated in hospital would need more treatment during the second year than those treated by chiropractic also has to be borne in mind. There is, therefore, economic support for use of chiropractic in low back pain, *though the obvious clinical improvement in pain and disability attributable to chiro-*

practic treatment is in itself an adequate reason for considering the use of chiropractic.

Please note the fact that even though the "direct" payment to the chiropractor exceeds the direct payment for the hospital outpatient care, the researchers conclude that chiropractic care results in enormous cost savings to the *system*.

Even if we merely assume English wages and costs, and also assume the U.S. population, we can see extrapolated savings of over $100,000,000 from the use of doctors of chiropractic versus medical physicians, orthopedic physicians or physical therapists.

Assuming realistic, non-socialized, American health-care costs, wages, medicare and other third party payments for back care, both in and out of hospitals, conservative savings from the use of doctors of chiropractic could well exceed $500,000,000 per year in the United States. The economic savings pale when compared to the savings in pain, unnecessary hospitalization, unnecessarily prolonged hospitalization, time off work, work place and family disruption, and freedom from unnecessary drugs and their side effects.

Doctors Barrett and Jarvis: I would like to solicit your resources in combatting the health-care fraud being perpetrated by medical physicians who are pretending to have knowledge they clearly do not have. It would appear that lives may be lost; vast sums of money are wasted on unnecessary hospitalization or unnecessarily prolonged hospitalization; and millions of people suffer needlessly both from their condition and from drug related side effects, because people do not know of the medical physicians false claims to expertise in this area. You should point it out. I suspect that more damage to the public has been done by this "fraud" than by all of the fraud you attribute to the chiropractic profession.

Perhaps it is not unreasonable to demand that Congress or private foundations fund extensive research into just why it is that every single study done by medical physicians, on the comparison of medical care versus chiropractic care for non-surgical musculoskeletal problems shows, beyond peradventure, that the *overall* effectiveness and cost efficiency of chiropractic care exceeds that of medical care.

The focus of cost studies has obviously been misplaced. It has been to the economic advantage of the medical profession to ignore the tremendous societal cost of 1. the obvious ignorance and lack of training of medical physicians in this area; 2. deaths due to elective, but unnecessary, back surgery; 3. unnecessary time off work that could be obviated if chiropractors replaced medical physicians as the primary portal of entry providers for back injuries; 4. work place and family disruption; 5. unnecessary hospitalization or unnecessarily prolonged hospitalization costs; and 6. the real costs of unmitigated suffering resulting from improperly treated musculoskeletal ailments.

Finally, I refer you to a sad event in the nation's health-care history. In 1966 the AMA was informed by one of its trustees, a noted orthopedic surgeon and professor at the University of Colorado College of Medicine, Dr. Irvin Hendryson, that he had conducted a private, randomized test of chiropractic on Guadalcanal in World War II. He praised the chiropractor's (his orderly) skills and the results obtained. Then, in the cover letter to his report to the AMA, he got very specific about chiropractic, back pain, manipulation, and pregnant women:

> As a final note in this regard, I must cite two cases which I think are of clinical significance. The first is that of an All-American football player who was "down on his back." This man was definitely not in the psychosomatic class nor was he neurotic. He was a commanding officer in an engineer battalion on Guadalcanal and about as tough a man as I have ever seen in my life. However, in reaching over to pick something out of his footlocker, his back "went out." Being the type of individual he was, he preferred to perform duty with the help of the medication given by his battalion medical officer but finally reached the place where he was completely incapacitated. Finally, he was sent to us and fell into the class of the next case for manipulation and after the routine million dollar roll, the osteopathic roll, the chiropractic punch and the osteopathic leg length maneuvers, this man was able to get off the table and say, "This is the best I've felt in days." I was impressed by this case and I still am. Grantedly, had he sought more competent medical attention early in the phase of his complaint, he may well have been ready to return to duty at the end of ten days. However, this was impressive.
>
> The second case, and one that I am not really at liberty to report objectively because it has to do with my own life (and yet I have heard from my friend in obstetrics and also in recent years in practice). However, it is commonly known that in the third trimester of pregnancy, unrelenting back pain is one of the prices that is paid for perpetuation of the race. I have learned from personal experience that general manipulations of backs in this particular condition has given these women a great deal of physical relief and has permitted them to go on to term and deliver without having to be bedfast during the latter term of this pregnancy. I would not for an instant indicate that it is manipulation alone that permits these women to go on and carry on normally for at the present time we are giving them manipulation to relieve them of their acute symptoms and also fitting them with support which is a well recognized medical practice. However, I must say that I am impressed by the many cases who are able to go on to term, to manage their households, to lead a comparatively comfortable third trimester without having to be hospitalized for traction, heat, support and all the rest of it.
>
> In spite of the fact that there are many more questions that I could raise as well as other analysts in this matter, I must say quite honestly that there are still aspects of the manipulative therapy itself which impress me and which I feel practicing clinicians should be using in the management of

low back pain. Whether there is value in chiropractic or not, I am not prepared to say. However, I would also agree, as will you, that it has prospered through the years and it is a difficult thing to quarrel with success.

(Private letter of AMA trustee, Irvin Hendryson, M.D., to the legislative council of the American Medical Association in 1966 on the results of a study conducted by Dr. Hendryson on Guadalcanal in World War II using a doctor of chiropractic who had been assigned as Dr. Hendryson's orderly.)

Tie in Dr. Hendryson's comments about pregnant women with those of Dr. Freitag, some 21 years later.

Q. Doctor, have you ever referred pregnant women to chiropractors?
A. A few times.
Q. Can you tell us for what reason?
A. Well, I — during pregnancy, of course, back pain and sciatica is very common. And I don't remember even where I first heard about the idea of manipulating pregnant women, but I tried it on a few patients as an alternative to epidural steroid injections. And it seemed to work, at least in the few that I came in contact with.
Q. What is an epidural steroid injection?
A. Well, epidural injections is probably the primary means of anesthesia for childbirth these days. The so-called epidural space is right inside the bony canal outside where the dura and the spinal cord runs. What the anesthesiologist does during childbirth is basically to inject novocain there. For treatment you usually use a mixture of cortisone, salt water and some long-acting novocain, it calms down the nerve roots and thereby relieves the pain and the irritation around the nerve root.
Q. And did the chiropractor use epidural steroids, do you know?
A. Of course not.
Q. What did the chiropractor do?
A. Well, he basically does spinal distriction.
Q. All right. And you have found that to be beneficial to the patients?
A. In the few that I have referred to here, yes.
(Trial Transcript pp. 810-812, 815-816).

The Hendryson report was suppressed by the AMA because it was feared that it might be deemed by the public to be favorable to chiropractic. How many pregnant women have needlessly suffered due to the closed minds of medical physicians?

I do not want to close this letter about "costs" without commenting on the use of chiropractic for problems affecting other than the musculoskeletal system. You, Dr. Jarvis, have acknowledged the problem of referred pain and the mimicked disease syndrome. A cardiac invalid who merely suffers retrosternal pain referred from a spine distortion is, nevertheless, a serious problem for all concerned. Chiropractors should check that patient *before* heroic chemical or surgical intervention takes place. Similar examples are legion.

You do, however, appear to take issue with the structure-affects-function or neuromechanical-organ dysfunction-disease concepts of chiropractic. You are reticent to accept the adage that the plural of "anecdote" is "data." In other words, most chiropractors believe that nerve pressure can result in organ dysfunction that can lead to susceptability of the organ to disease.

Perhaps the concept is easier for non-chiropractors to understand if you will read the treatment of "Cervical Spondylosis" on page 280 of the 1982 *The American Medical Association Family Medical Guide.*

The main symptom of cervical spondylosis is a stiff neck. Pressure on the nerves that lead from the affected area to your hands and arms may cause such symptoms as tingling, "pins and needles," numbness, and, occasionally, pains in the shoulders or arms.

Pressure within the neck may in time affect other portions of the spinal cord. Thus, if cervical spondylosis becomes increasingly severe, there may be a gradual weakening of the legs, and perhaps problems with bladder control. Sometimes, too, blood vessels that run through the neck vertebrae to the brain can become constricted because of this disorder, and this can cause symptoms such as headache, dizziness, unsteadiness, or double vision, especially if you try to bend your neck.

Sounds suspiciously like a chiropractor's ad, doesn't it? I recognize that the chiropractor's concept of subluxation is not synonomous with cervical spondylosis but the reference makes the point. If the bladder doesn't function properly, it is prone to microbial infection. Antibiotics might clear up the infection but only relief of the pressure on the nerve will allow the bladder to work properly and avoid recurring infection. Even the medical community agrees with that.

I suggest that the cost of medical physician intransigence on the chiropractic issue has become intolerable. Common sense indicates that chiropractors have needed expertise that the medical community lacks. Sick people cannot accept the cost of the medical model's ignorance in this important area.

Please use your influence to urge the medical community to become more scientific in the area of neuromusculoskeletal problems and related ailments. Urge medical physicians to cooperate with the chiropractic community. I'll continue to urge chiropractors to continue their quest for validation of all their theories and to discard those that prove to be wrong.

Only patients can benefit from an open mind. ■

George P. McAndrews, Esq., is a graduate of Notre Dame and the Notre Dame Law School. He served as a law clerk for U.S. Court of Appeals Judge Luther M. Swygert before joining a Chicago law firm in 1963. He is a principal in the law firm of McAndrews, Held and Malloy, Ltd., also in Chicago. Mr. McAndrews is currently the ACA general counsel who, over the past several years, has guided the chiropractic profession through some of its most important litigation including the landmark Wilk *case.*

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D

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ENHANCED CHIROPRACTIC COVERAGE UNDER OHIP AS A MEANS OF REDUCING HEALTH CARE COSTS, ATTAINING BETTER HEALTH OUTCOMES AND ACHIEVING EQUITABLE ACCESS TO HEALTH SERVICES*

Pran Manga, Ph.D.
Professor
Health Economics
University of Ottawa

and

Professor Doug Angus
Director
Masters Program in Health Administration
University of Ottawa

February, 1998

EXECUTIVE SUMMARY

1. The deterrent effect of existing copayments or user fees for chiropractic care is now very high, and represents a major barrier to access for most Ontarians. Patients are steered away from chiropractic care to medical management which is free under OHIP.

2. The OCA proposes improved access to chiropractic services through enhanced coverage under OHIP, specifically that OHIP would cover 75% of the fee per visit, 100% for the elderly and the poor. The additional sum required for this policy is $200 million by the third year, i.e. 2000.

3. This reform will result in the doubling of the proportion of the public that visits chiropractors in Ontario from 10% to 20%. It will also mean that these patients will visit chiropractors sooner for their problems. Currently 4 out of 5 chiropractic patients have had their disorders for over 6 months and many have already had extensive medical diagnosis and treatment.

4. Expenditure to improve access to chiropractic services, and the changed utilization patterns it produces, will lead to very substantial net savings in direct and indirect costs. Direct savings to Ontario health care system may be as much as $770 million, will very likely be $548 million, and will be at least $380 million. The corresponding savings in indirect costs - made up of the short and long term costs of disability - are $3.775 billion, $1.849 billion and $1.255 billion.

5. The reasons why such substantial savings will accrue include:

   a) Approximately 95% of chiropractic practice in Ontario involves the management of patients with neuromusculoskeletal disorders and injuries.

   b) Musculoskeletal disorders and injuries are the second and third most costly categories of health problems in economic burden of illness studies. Musculoskeletal disorders are also among the most important reasons for activity limitations and short-term disability. They rank first in prevalence in chronic health problems and first as a cause of long-term disability.

   c) Musculoskeletal disorders rank first as a reason for consultation with a health professional in Ontario, and rank second as a reason for the use of prescription and non-prescription drugs.

d) The poor and lower-middle income groups and the elderly are low users of chiropractic mainly due to the deterrent effect of the high copayments or user fees. Yet the prevalence of neuromusculoskeletal conditions is highest among these socio-economic groups.

e) There is considerable empirical support for the cost-effectiveness and the safety of chiropractic management of musculoskeletal disorders. This means that chiropractic care can bring about improved health outcomes at a lower cost.

6. The proposed reform is consistent with the Government of Ontario health care reform agenda and business plan.

7. The reduction in health care costs is consistent with the Government emphasis on value for money and its objectives of reducing hospital and drug expenditure, and the fiscal objectives of reducing the deficit and the levels of taxation.

8. An interesting variation and an improvement on the OCA proposed reform is to make the patient first visit to a chiropractor free of any copayment. This would further enhance access and increase net savings.

9. The Ministry of Health of Ontario should employ chiropractors on a salaried basis in hospitals, community health centres, and long-term care institutions.

10. More workers with neuromusculoskeletal disorders covered by the Workers Safety and Insurance Board should be channelled to chiropractic care.

11. Medical doctors and chiropractors are both substitutes for and complementary to each other in the management of neuromusculoskeletal conditions and injuries. Interprofessional relations between the two have improved over the years, and is evidenced by official pronouncements and greater inter-referral of patients between the two professions.

12. Significant reduction of health care costs, improved health outcomes, and equitable access to services are all important objectives for the Ontario health care system. Any one would be sufficient reason for the proposed reform in funding for chiropractic services. The fact that this reform meets all three objectives makes the case urgent and compelling.

INTRODUCTION

This is a special report written for the OCA in its continuing dialogue with the Ministry of Health of Ontario which, like all provinces in Canada, is considering major health care reform. The principal conclusion of the report is that greater OHIP coverage of chiropractic services is part of the solution to a set of three interrelated problems:

(a) high health care costs for neuromusculoskeletal conditions and injuries
(b) inadequate and inequitable access to such services
(c) poor or worrisome health outcomes of medically managed neuromusculoskeletal diseases, illnesses or injuries.

Greater chiropractic coverage under public health insurance plans can improve health outcomes, significantly reduce health care costs, and improve accessibility to needed health services on the part of several socio-economic groups who under the current OHIP coverage do not have adequate access to care.

The central argument that leads us to this conclusion is that chiropractors are highly cost-effective alternative providers of care for neuromusculoskeletal conditions. In what follows, the meaning of alternative provider of care is discussed. This is followed by a presentation of empirical evidence in support of this concept and the claim of significant cost-savings, improved access and better health outcomes. We then offer estimates of the savings in health care costs from enhanced coverage of chiropractic care under OHIP. Finally, some health policy and health insurance implications of all of the above are offered.

CHOOSING BETWEEN ALTERNATIVE PROVIDERS OF CARE

Figure 1 illustrates one of the essential health care delivery problems that public and private insurance authorities face in providing health care services. In this figure health care needs consist of the incidence and prevalence of diseases, illnesses, injuries, disabilities and risks to health. These needs generate a demand for a wide range of health care services. Such services are offered by a number of health care professions, some of whom are uniquely competent to respond to some of the needs of the public.

However for many of the needs, and the example given here is neuromusculoskeletal conditions which include spinal pain, sciatica and headache, two or more professions may be more or less competent to offer the needed care. Under such situations the proper objective of the insurance plan authorities is to bring about the most cost-effective pairing of specific health care needs and health care providers. Where there is a choice in matching needs with competing professions, there is a concomitant opportunity for health care reform. Needless to say the cost-effective matching of needs and caregivers should be based on evidence and not merely on tradition and the unquestioned acceptance of the status quo.

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FINDINGS

The results support the findings of many of the earlier studies of workers' compensation claims: When compared with standard medical care, chiropractic care evidences greater cost-effectiveness in the management of work-related back injuries.

1. The specific findings from the present study that support this conclusion are: The duration of temporary total disability represented by the average length of the compensation period, and the indemnity payments for work days lost, were substantially less for claimants treated by chiropractors compared with those treated by medical doctors. In the group of claimants that excluded surgery patients, the period of disability was 48.7 percent shorter for chiropractic patients; for the claimant group that included patients who underwent surgery, the duration of disability was 51.3 percent shorter for chiropractic patients. Interestingly, the magnitude of the difference in duration of disability between patients of chiropractors and medical doctors is similar to that found by other investigators.

2. The average cost of chiropractic physician services and prescribed procedures was significantly less than the corresponding cost for medical doctors. In both claimant groups analyzed in this study, the cost of chiropractors' services and prescribed procedures was over 50 percent less than that of medical doctors (55.3 percent less in claimant group A and 58.8 percent less in claimant group B).

3. Claimants treated by medical doctors were hospitalized at a much higher rate than claimants treated by chiropractors and incurred significant additional costs due to hospitalization services. Only 20.3 percent of chiropractic patients in each claimant group were hospitalized; 51.3 percent of medical patients in claimant group A and 52.2 percent of medical patients, coupled with a higher average cost of hospitalization, resulted in a substantial impact on the overall cost of care attributable to medical doctors.

4. The estimated average total cost of care, computed across all major categories of treatment costs, was substantially higher for medical patients compared with chiropractors' patients: 83.8 percent higher in the claimant group that excluded surgery patients and 95.3 percent higher in the claimant group that included surgery patients. The present study's methodology, in accounting for the total treatment costs of *managing* a work-related back injury, more accurately reflects the cost-effectiveness of chiropractic care over standard medical care.

The study confirms the findings of earlier literature: the chiropractic approach to the management of work-related back injuries and illnesses minimizes the impact of such injuries on prolonged absence from work and excessive treatment costs.

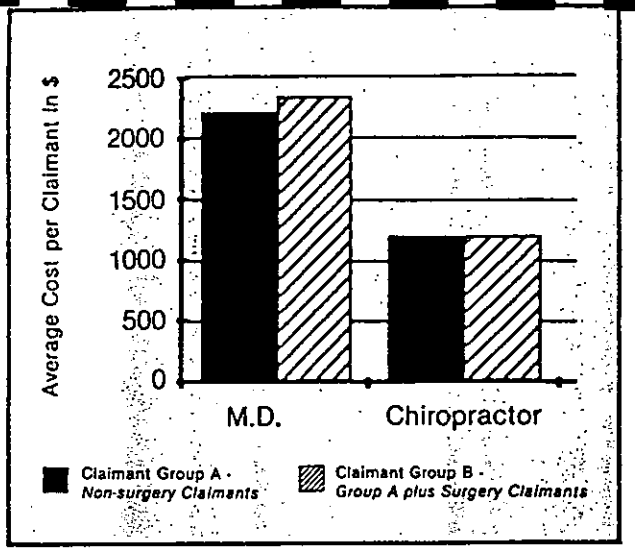


Figure 5. Estimated Total Cost Of Care

ACKNOWLEDGEMENTS

Permission to print the highlights of the Florida report has been granted to the American Chiropractic Association by the Foundation for Chiropractic Education and Research, Publisher.

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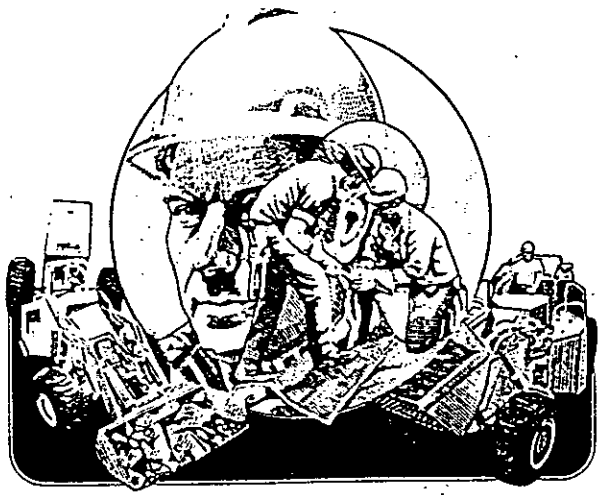
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CHIROPRACTIC VERSUS MEDICAL CARE

A Cost Analysis of Disability and Treatment for Back-Related Workers' Compensation Cases.



HIGHLIGHTS OF THE FLORIDA REPORT

A STUDY DESIGNED TO SHOW THE TOTAL COST OF MANAGEMENT OF A CLAIMANT'S TREATMENT

Presented here are some of the highlights of the Florida report. The statistics summarized in the report were compiled by the Office of Medical Services, Florida Division of Workers' Compensation, at the request of the Foundation for Chiropractic Education and Research. The statistics were compiled during the period April-June, 1988. The complete report is available by writing to either the Foundation for Chiropractic Education and Research or the American Chiropractic Association (addresses are given on the back of this folder.)

The annual cost of work-related injuries is a major concern within the health-care profession. Work-related injuries translate into costs not only for treatment and rehabilitation, but costs to employers and insurance carriers for work days lost. Health-care researchers have paid particular attention to workers' compensation claims for back-related injuries, which are one of the most disabling types of injuries.

Because of the debilitating nature of most back injuries, researchers continue to analyze the efficacy and cost-effectiveness of alternate treatment approaches. In light of chiropractic's unique focus on the treatment of the neuromusculoskeletal system and, specifically, the spine, comparisons in workers' compensation literature are often made between chiropractic care and standard medical care.

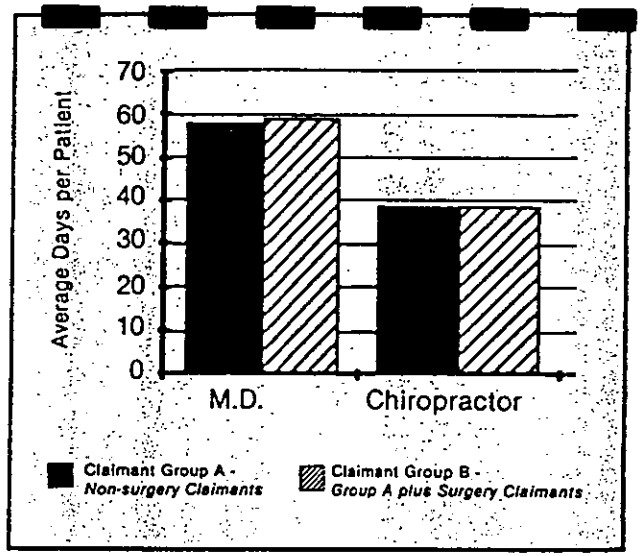


Figure 1. Length Of Compensation Period

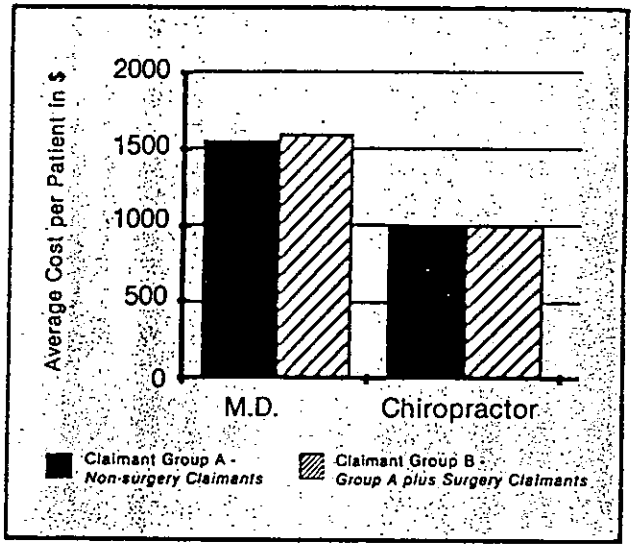


Figure 2. Physician And Prescribed Services' Costs

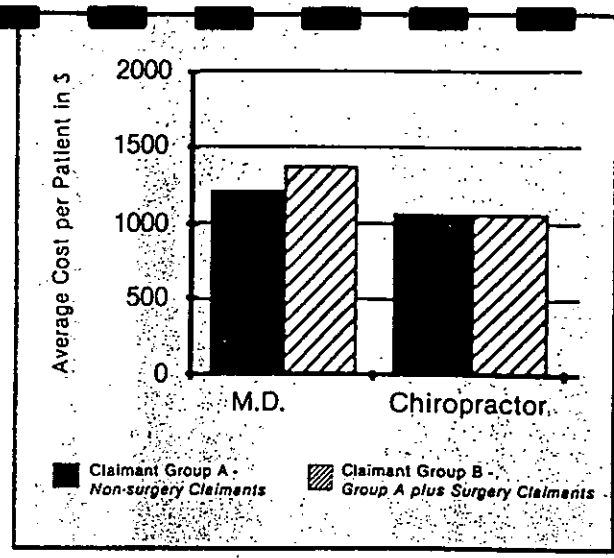


Figure 3. Hospital Services' Costs

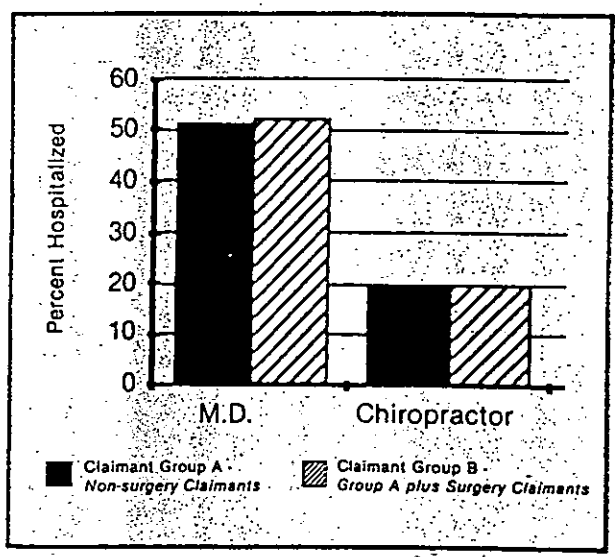


Figure 4. Percent Hospitalized Of All Closed Cases

The purpose of the Florida report is to compare chiropractic and medical care for back-related injuries and illnesses stemming from closed workers' compensation claims. The comparative analysis covers the following major variables: duration of disability; cost of indemnity payments for work days lost; cost of all physician services and physician prescribed procedures (such as occupational and physical therapy and radiological examinations and interpretations); cost of hospital services and procedures, both in-patient and out-patient costs; drug and supply costs; transportation costs; and miscellaneous treatment costs.

F

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October 19, 1991

Dear Dr. Kenney,

Dave and I cannot begin to thank you for all that you have done to help our son Ray. If it hadn't been for Dave having been to you for back problems and his valuing your treatment and advice so highly, I know I never would have even considered bringing Ray to see you. Through my own ignorance, I have never considered a chiropractor a "doctor."

Being under the assumption that we were already aware of what Ray's problem was, we came to you for advise on what exercise he should be doing and whether there was some additional treatment that could be done to alleviate his pain. Unfortunately it turns out our son has a serious hip condition. Thanks to your thoroughness he is now getting the proper treatment. In the words of Dr. Spina, "Dr. Kenney is the hero. He saved your son's hip." You will never know how grateful we are. We can only hope this letter begins to reflect our high regard for you and our thankfulness for what you have done for our son.

Very Truly yours,

WEEKS MEMORIAL HOSPITAL
MIDDLE STREET
LANCASTER, NH 03584

RECEIVED 11/8/91

HISTORY AND PHYSICAL

Patient: Age: 15 MR#:

Doctor: MD Sex: M Room #: SSU

Provisional Diagnosis: Grade 2/3 slipped capital femoral epiphysis L hip

Admitted: 10-21-91 Discharged: 10-23-91 D: 10-23-91 T: 11-5-91

This 15-year-old boy who is in an active phase of growth developed left knee pain in 4/91 with no antecedent history of trauma. He was treated by various physicians in the North Conway area and had several evaluations before being seen by Dr. Leo Kenney in North Conway recently, who performed x-rays of the hip as well as an MRI scan showing findings consistent with a capital femoral epiphysis. The boy has always been slender and there is familial history of slipped epiphyses. He is otherwise in good health with no known medical problems. No allergies. No current medications. No previous medical or surgical history. The boy has been severely disabled by the discomfort in the hip, which radiates down and is felt often in the medial aspect of the knee. He has also been noted to have high arch feet and some of the initial treatments during the spring and summer centered around orthotics and evaluation and treatment of knee problems. It finally became apparent that the problem was coming from the hip.

After reviewing the x-rays with the family, I feel that an in situ pinning of this chronic slip is indicated. This should still allow him good function in the hip while avoiding any chance at avascular necrosis which could be induced by manipulative maneuvers to reduce the degree of slippage. An informed consent was obtained from the family after a conference was held to discuss the risks and benefits of surgery. Surgery is scheduled for 10-21-91 at Weeks Hospital.

Physical exam reveals a tall, slender, young male about 5' 2", walking with a limp.
HEENT: Unremarkable.
Lungs: Clear.
Heart: Regular rate and rhythm without murmur.
Abdomen: Benign.
Positive findings are confined to the left leg, which is about 1/4" shorter than the right. He has only about 20 degrees abduction with flexion of the hip, which goes to 80 in voluntary external rotation. His arc of rotation is 25 degrees with about a 40-degree external rotation contracture. Neuro-vascular exam to the leg is unremarkable.

I have reviewed x-rays done 10-16-91 at North Conway hospital showing the presence of an apparent chronic slipped epiphysis on the left hip with some cystic changes noted in the proximal metaphyseal region just distal to the epiphysis. Today I took repeat x-rays of both hips in the AP and lateral planes that show approximately 50% slip, again with chronic changes noted. There does not appear to be a loss of vascularity to the femoral head. I reviewed an MRI scan done in North Conway recently and have reviewed the

cont.

report which defined widening of the physis. They say there is not a slip, but I have to disagree with that portion of the interpretation being that the slip was present on the films of 10-16-91. Routine pre-op studies have been requested.

SSU course: Raymond was taken to surgery where under a general anesthetic he underwent in situ pinning. Post-op he was kept in the hospital for 2 days. His dressing was changed on the second post-op day and the wound looked fine. He developed no significant post-op complications. Hgb dropped from 14 to 12.8 without transfusing. He was discharged with appropriate instructions, including partial weightbearing ambulation and ROM exercises. I will check him back in my office in 3 weeks and will ask Dr. Kenney to remove his staples next week. He will use Tylox for pain relief and baby aspirin for DVT prophylasix, and iron replacement for replacement of his blood loss.

Discharge diagnosis: Grade two slipped capital femoral epiphysis left hip.

Operation: In situ pinning of grade two slipped capital femoral epiphysis left hip.

Signed_____

CC Dr. Leo Kenney

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John Petricone, R. Ph.

DERMATOLOGY
Mary Knepp, M.D.

January 21, 1999

Dr. Whitaker
189 Union Avenue
Suite 1
Laconia, NH 03246

Re: [redacted]
DOB: [redacted]

Dear Dr. Whitaker:

I want to thank you for your referral for this gentleman. I saw him in my office on 01/07/99. As you recall, you saw him for lower back pain and performed x-rays, which showed a lesion, (absent pedicle in L4 area), I believe. His examination did not show any focal deficits, but because of the x-ray findings you found, I referred him for an MRI of the lumbosacral spine on 01/08/99. It did indeed show diffuse metastatic disease throughout the lumbar spine. I discussed this with the radiologist who felt that this certainly was consistent with metastatic disease. A CT scan of the abdomen and pelvis at their recommendation shows only the bony abnormalities previously described. For this reason, he underwent a CT scan guided biopsy of the left iliac crest. Pathology subsequently came back consistent with multiple myeloma. Overall I think this is certainly a better prognosis than he could have had, such as a metastatic bladder or renal cell carcinoma. He will be seeing Dr. Charles Catcher an oncologist at LRGH next week to discuss treatment measures.

I want to thank you again for your kind referral to this very pleasant man. My hope is that we can get his pain under control once treating the multiple myeloma. Certainly you had an excellent pick-up on the radiographs that you did in your office.

Sincerely,

Lawrence Rush, M.D.

/lpg

RECEIVED JAN 26 1999

G

AVERY™ RECYCLED PAPER MADE FROM 20% POST CONSUMER CONTENT

Matthew Thornton Health Plan

An Affiliate of the Dartmouth-Hitchcock Medical Center

YEARS of PUTTING PEOPLE FIRST.

January 17, 1997

[redacted]
PO Box [redacted]
North Conway, NH 03860

Re: [redacted]

Dear Mr. [redacted]:

Your request for coverage Chiropractic ancillary charges was reviewed by the Matthew Thornton Health Plan (MTHP) Case Review Committee on January 17, 1997.

I am pleased to inform you that after complete review of the documentation and medical records your request has been approved. However, the amount will be deducted from the Chiropractic Rider coverage limit. Because of the confusion about the detail of the Chiropractic Rider we will cover the ancillary services as a one time exception. In the future all ancillary services must be directed through your PCP. Additionally your employer should have reviewed the rider coverage with you.

Sincerely,

Richard P. Lafleur, M.D.
Medical Director
Matthew Thornton Health Plan

cc: Customer Service, MTHP
Leo M. Kenney, D.C., CCSP, FACO

N. CONWAY CHIROPRACTIC CENTER

P.O. BOX 3 • N. CONWAY, NH 03860 • TELEPHONE (603) 356-2471 • FAX (603) 356-8759

November 11, 1996

COPY

Ms. Kathy Rouse
Network Developer
Matthew Thornton Insurance Co.
43 Constitution Drive
Bedford, NH 03110-6020

RE: Patient: [redacted]
DOB:
ID#:
Group #:

Dear Ms. Rouse:

I received your name from Jill in Provider Services as the individual to whom I should address this letter.

Mr. [redacted] has been under our care for mid and lower back pain. In August of 1996, it became apparent that diagnostic testing needed to be performed to determine if there was underlying arthritis. To this end, an arthritis profile was ordered at the laboratory at Memorial Hospital in North Conway, NH. The results of this arthritis profile was positive for ankylosis spondylitis.

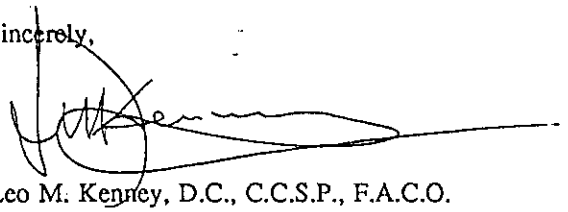
At the time that these tests were ordered, we were not aware of the fact that your policy does not reimburse the patient for services rendered in the hospital laboratory on the order of a chiropractor. He is subsequently being penalized and required to pay for these services despite the fact that we were not aware of this. This is patently unfair to this patient inasmuch as these services are fully within our scope of practice in this state and are a necessary component of the diagnostic work-up of many patients. For you to refuse to reimburse these patients for tests ordered in the diagnostic work-up prohibits a chiropractor from being able to perform a complete examination to arrive at a conclusive diagnosis of the patient's condition which is required by the standard of care of all primary healthcare providers. Clearly, it was necessary to perform a diagnostic work-up on Mr. [redacted] to determine if his underlying problems were caused by arthritis or by mechanical back pain. **The fact that they were positive for ankylosis spondylitis, further substantiates the fact that these tests were medically necessary.**

I would like to ask you to consider these charges for payment. Additionally, I would respectfully request that Matthew Thornton review their policy regarding the ordering of diagnostic tests by chiropractors. The fact of the matter is, your policy prohibits chiropractors from performing a necessary component of the diagnostic examination of their patients which is required by standard of care, and which is a basic step in the prevention of malpractice litigation. Your company's failure to reimburse the patient for laboratory tests ordered by chiropractors interferes with the doctor-patient relationship, lowers the quality of care that can be provided to this patient, increases the probability of malpractice litigation for the doctor, and reduces the overall quality of care rendered to the patients who are your policy holders.

Please let me know what your decision will be on this matter as soon as possible. I am notifying the State of New Hampshire Insurance Commission about my concerns in this matter by way of copying this letter.

I anxiously await your reply.

Sincerely,



Leo M. Kenney, D.C., C.C.S.P., F.A.C.O.
Board Certified Chiropractic Orthopedist

LMK/cjm

cc: State of New Hampshire Insurance Commission
[redacted]

P.O. Box 1863
North Conway, NH 03860
(603) 356-3220

Matthew Thornton Health Plan
Attn: Grievance Committee
43 Constitution Drive
Bedford, NH 03110-6020

Dec. 15, 1996

To the Members of the Grievance Committee:

Please settle the matter concerning the outstanding balance of $214.58 due The Memorial Hospital for medically necessary laboratory services provided me on Aug. 26, 1996.

I was told by your customer service representative, Tracy, on Sept. 17, 1996, that Matthew Thornton would not cover the full payment for that service because the lab work had not been ordered by my primary care physician.

I did not understand that this medically necessary diagnostic procedure would not be covered by my insurance plan. My plan includes chiropractic coverage. The materials your representative distributed to me and my co-workers when my company signed on to the plan clearly state that our plan includes chiropractic coverage. The informational package I received from your representative at that time did not include the text of the chiropractic rider. In fact, I had never been provided with this document until Service Coordinator Jill Catanzano sent me a copy of the rider following my phone call of Sept. 17, 1996--after your refusal to pay.

Up until that time, the only information I had been given regarding chiropractic coverage was within the Summary of Benefits. Under the heading, "Chiropractic Care," this document states, simply, "Chiropractic Services are covered up to $500 per member, per calendar year after the $10 copayment. Each member may select the chiropractor of their choice."

Your representative, Tracy, said that Matthew Thornton would pay the full amount of the lab work if it had been ordered by my primary care physician, but not since it had been ordered by Dr. Kenney. This defies all logic, especially given that the lab analysis confirmed that Dr. Kenney's diagnosis was correct and the ordering of lab work is an integral part of chiropractic services and is clearly within his standard of care and level of expertise. Furthermore, my plan paid for other services and treatment ordered by Dr. Kenney. It was not at all clear that this procedure would not be fully covered.

Continued . . ..

Please give this matter your immediate attention. I will be happy to provide any other information you may need to help process this claim more swiftly. This has been an extremely frustrating and wholly unacceptable introduction to the Matthew Thornton Health Plan. I hope you will settle this claim by paying the balance due to Memorial Hospital without further delay.

Sincerely,

[redacted]

Matthew Thornton I.D. #[redacted]

cc: Dr. Leo Kenney
Insurance Commissioner, State of New Hampshire


H

AVERY™ RECYCLED PAPER MADE FROM 20% POST CONSUMER CONTENT

January 19,1999

Dear Representative,

My name is Emily MacDonald and I am a tax paying, registered voter in the state of New Hampshire who seeks reform and justice in the health care system. The story that follows is my own personal experience with managed care but as a health care provider myself, I know that these injustices happen everyday to citizens of all ages and health care needs.

I have been receiving chiropractic care for approximately 6 years with very positive effects. I came to the care of a Chiropractor after seeking more traditional care from an orthopedic physician for acute and chronic lower back and groin pain. After a brief physical assessment and several xrays, the orthopod informed me that there was nothing wrong with me, gave me a prescription for medication and told me to return in 1 month. I was bewildered! If there was nothing wrong with me why was I having so much pain, why did he give me medication and why did I need to return? I chose not to fill the prescription nor did I make a follow-up appointment. Instead I called the Chiropractor in my city, who I knew nothing about, and made an appointment. The Chiropractor did a thorough history and physical and stated he thought he knew what my problem was but that he wanted to see my xrays before doing any adjustments. I knew when I left his office that I trusted this practitioner and he would help me. Within a few weeks of regular visits my back and groin pain dissipated and I received pain relief without any medication or invasive procedures.

When I first began receiving chiropractic care my insurance did not cover this service. I paid for all of my care out of my pocket and it was worth every penny. Approximately 3 years ago my employer switched health insurance companies and I was then covered by Healthsource which covered chiropractic care with a referral from your PCP. I was very pleased with this coverage and knew if I got injured I would have some assistance with paying for my chiropractic care.

In March of 1997 I was in a snow machine accident in which I sustained an injury to my right shoulder. I sought attention from my chiropractor, who after an evaluation, stated I had tendonitis of my rotator cuff and needed aggressive therepy or I could have permanent long term damage. I made an appointment with my PCP to have an evaluation and get a referral for my chiropractor. After an examination and xrays, my PCP stated I did not have any fractures (which I knew already), that I should take Motrin and return to see him in 1 month. When I asked for a referral to my chiropractor, my PCP refused but stated he would give me a referral to an orthopedic phycisian. The same orthopod who 3 years earlier told me there was nothing wrong with my back. I tried to explain to my PCP that I had been receiving chiropractic care for several years and that I knew it would help me, he refused. I was FURIOUS! I had health insurance which covered chiropractic care,with a PCP referral, and he was blocking my access to care that was my right. Although I was very angry I was not going to let his ignorance interfere with my health. I sought the therepy that my chiropractor recommended without the cooperation of my PCP and over the course of the next several weeks my shoulder improved and my bank account emptied. The treatment for my shoulder cost me over $500.00, a large portion of which would have been covered by my insurance had my PCP been sensitive to my needs.

I am sharing this experience with you so that you may understand how important it is to your constituents that they play an active role in thier health care. I am requesting legislation which would allow HMO participants to self refer for chiropractic care as they already do for other services such as eye and gynecological care. This is a topic of great concern to me, as well as my peers and I will do whatever I can to see it to fruition.

Respectfully submitted,

Emily L MacDonald
597 Western Ave
Berlin, NH 03570

6 Spring Road
Gorham, New Hampshire 03581
January 20, 1999

State Representative
State House
Concord, New Hampshire 03301

Dear Representative,

It is my understanding that in upcoming sessions, you will be debating the merits of a variety of bills which deal with the practice of and access to chiropractic health care in the State of New Hampshire. I would like to share my personal experience with you as you consider this important issue.

In the fall of 1996, I suffered a sports injury to my right elbow which was diagnosed at my local medical center as tendonitis. My Primary Care Physician (PCP) ordered a steroid injection to treat the injury. I also was told to avoid all sports involving my right arm. The injection was extremely painful, but it did offer initial relief from the tendonitis. Unfortunately, the results were only temporary and within a few months, I was forced to seek medical attention again.

Early in 1997, I received a second steroid injection and was given a basic arm strap to wear on my right forearm. When I asked for an air cast to replace the basic model because it was my understanding that the newer air casts were more effective, I was informed that the medical center did not have such an item among its supplies. The local medical supply store also informed me that they did not carry air casts.

In less than four months, I was back in severe pain. A third steroid injection was ordered and administered by my PCP. I was told at this time that if this treatment did not work, my only option was to be referred to an orthopedic surgeon: Dr. Sterns in Berlin or Dr. Neil in North Conway. At no point was a Certified Chiropractic Orthopedist offered as a viable option.

On August 29, 1997 I was seen by my PCP for another flare up of my tendonitis and a referral was made to Dr. Jay Neil in North Conway.

My treatment from Dr. Neil began on September 4, 1997 and ended with my last appointment on November 1, 1998. During that time, I had a total of eight appointments during which I received two more steroid injections, a wrist splint, an air cast and a six week, full arm cast. In spite of the numerous treatments, nothing proved effective and I was still plagued with pain. Even lifting a small pan of water from a stove burner triggered a shooting pain up my right arm.

The pain associated with the tendonitis combined with the depressed state I was in due to a lack of progress in my case led me to abandon my regular exercise routine. As a result, I gained nearly thirty pounds. By November 1998, my back was suffering the consequences of the weight gain and lack of exercise and I found myself in need of a chiropractic adjustment. I therefore began a search for a physician to replace my previous doctor, who had retired.

Looking in the phone book, I discovered Dr. Leo Kenney and was very surprised to see him listed as a Board Certified Chiropractic Orthopedist and Certified Sports Chiropractor. I never had been informed by my PCP that such a specialist existed in my area. I immediately called for an appointment for my back, but also mentioned my medical history of tendonitis so that Dr. Kenney would be aware of the condition.

I had my first appointment with Dr. Kenney on November 16, 1998. He evaluated my tendonitis and prescribed a series of non-invasive treatments, including the routine wearing of an air cast and electrical stimulation of the tendons in the right arm twice a week. In addition, he scheduled an appointment with a massage therapist to teach me the proper techniques for tendon massage and icing of my arm to reduce swelling.

After a span of only two months of treatment with Dr. Kenney, I am pleased to say that I am 99% symptom free for the first time in nearly two and one half years. As a result, I have regained my positive attitude, resumed a regular exercise program which has yielded a fifteen pound weight loss in less than two months and am gradually building up strength in my right arm.

I am appalled that my PCP never offered a referral to a local Chiropractic Orthopedic physician as an option for treatment. I am shocked that the specialist to whom I was referred offered virtually no information about proven techniques such as electrical stimulation or tendon massage, but chose to treat me, albeit unsuccessfully, with burning steroid injections and an immobilizing long arm cast.

I was one of the fortunate patients in that my insurance carrier includes a special clause for Crown Vantage employees and their families regarding chiropractic care: it does not require a referral from a PCP in order to see a chiropractor. Unfortunately, many other plans require such a referral. If my experience is typical, and I believe that it is, it shows that the average physician employed in a group practice is quite ignorant about chiropractic health care in general and does not include chiropractors as referrals. This type of referral system ties the hands of patients. Rather than obtaining the health care they desire, the patient is forced into a track regulated by the PCP. This is both unfair and potentially harmful to the patient's health and welfare.

In closing, I strongly urge you to support any bill which encourages ready access and encourages referral to certified chiropractic health care.

Sincerely,

Mary C. Gornio



AVERY™ RECYCLED PAPER MADE FROM 20% POST CONSUMER CONTENT

THE AMERICAN MEDICAL ASSOCIATION FOUND GUILTY OF CONSPIRACY

United States Court of Appeals—February 7, 1990
United States District Court—August 27, 1987

The complete opinion and summary of the United States Court of Appeals Decision follows:

AMA FOUND GUILTY

SUMMARY

THE AMA HAS BEEN FOUND GUILTY OF AN ILLEGAL CONSPIRACY TO DESTROY THE COMPETITIVE PROFESSION OF CHIROPRACTIC, THE MEMBERS OF WHICH WERE FOUND TO "OUTPERFORM" MEDICAL PHYSICIANS IN CERTAIN SEGMENTS OF THE HEALTH CARE MARKET. THE QUOTATIONS HEREIN ARE FROM THE OPINION OF THE UNITED STATES COURT OF APPEALS FOR THE SEVENTH CIRCUIT WHICH WAS ISSUED ON FEBRUARY 7, 1990.

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IV. Court's Belief That the AMA Cannot Be Trusted to Obey the Law and That An Injunction is Necessary..... 5-6

Wilk et al v. AMA et al[1]
Critical Quotes[2] from Appeals Court Decision

I. Pervasiveness of the AMA's Illegal Conspiracy to Destroy the Profession of Chiropractic

After a lengthy bench trial, the district court concluded that the AMA, through former Principle 3, had unreasonably restrained trade in violation of § 1 of the Sherman Act. (p. 8).

* * *

The district court's form of injunction and method of ensuring its publication (and thus its efficacy) was a reasonable attempt at eliminating the consequences of the AMA's lengthy, systematic, successful, and unlawful[3] boycott. (p. 17).

* * *

The district court found the AMA's purpose in all of this was to prevent medical physicians from referring patients to chiropractors and from accepting referrals of patients from chiropractors, so as to prevent chiropractors from obtaining access to hospital diagnostic services and membership on the hospital medical staffs, to prevent medical physicians from teaching at chiropractic colleges or engaging in any joint research, and to prevent any cooperation between the two groups in the delivery of health care services. (p. 8).

* * *

Subsequent AMA action, id. at 1473-74, made clear the ethical bar on professional association (which included prohibiting medical physicians from referring patients to chiropractors, and from receiving referrals from chiropractors; providing diagnostic, laboratory, or radiology services for chiropractors; and from teaching chiropractors, or practicing together in any manner). The AMA widely circulated these documents. (p. 9).

* * *

Finally, in 1973, the AMA drafted "Standard X," which incorporated the unscientific practitioners' ethical bar into the JCAH accrediting standards. At the AMA's urging, JCAH adopted Standard X. (p. 9).

* * *

Here, the district court found the relevant market to be the provision of health care services to the American public nationwide, particularly care for the treatment of musculoskeletal problems. 671 F. Supp. at 1478. Several facts demonstrated the AMA's market power within the health care services market. (p. 10).

* * *

Here the district court found the AMA membership was a substantial force in the American health care market, and that there were substantial barriers to the entry of new chiropractors into the field, such as substantial education requirements, 671 F.Supp. at 1479. (p. 11).

In the district court's view, further support for plaintiffs' theory of harm was the "very strong evidence of pervasive, nationwide, effective conspiracy which by its very nature would have affected the demand curve for chiropractic services and adversely affected the income of chiropractors." (p. 13).

II. Harm to the Public from the AMA's Illegal Conspiracy to Destroy The Profession of Chiropractic

The district court found the AMA's purpose in all of this was to prevent medical physicians from referring patients to chiropractors and from accepting referrals of patients from chiropractors, so as to prevent chiropractors from obtaining access to hospital diagnostic services and membership on hospital medical staffs, to prevent medical physicians from teaching at chiropractic colleges or engaging in any joint research, and to prevent any cooperation between the two groups in the delivery of health care services. (p. 8).

* * *

The court, however, found that the AMA failed to carry its burden of persuasion as to whether its concern for scientific method in patient care was objectively reasonable. (p. 12).

* * *

But, according to the court (and this is unchallenged), at the same time, there was evidence before the Committee that chiropractic was effective, indeed more effective than the medical profession, in treating certain kinds of problems, such as back injuries. The Committee was also aware, the court found, that some medical physicians believed chiropractic could be effective and that chiropractors were better trained to deal with musculoskeletal problems than most medical physicians.[4] (p. 12).

* * *

Anticipating this negative (for it) result, the AMA makes a last-ditch perfunctory argument. It attacks the injunction, arguing that it is unnecessarily overbroad, purports to award classwide relief in a case that was never certified as a class action, and "implicate[s] the AMA's rights under the First Amendment." None of these arguments are convincing.

True enough, as the AMA observes, an injunction in a private antitrust suit should award a plaintiff injunctive relief "only to the extent necessary to protect it from future damage likely to occur if the defendant continues the unlawful antitrust conduct." Ohio-Sealey Mattress Manufacturing Co. v. Sealey, Inc., 669 F.2d 490, 495 (7th Cir. 1982). But beyond this general principle, the AMA does not make any genuine argument that the injunction is overbroad. Instead, it simply asserts that the primary beneficiaries of the district court's order, insofar as it requires the order to be mailed to every AMA member, that it be published in the Journal of the American Medical Association, and that the AMA revise a national ethical publication, are the some 30,000 chiropractors in the nation as a whole who were not parties to this case. Doubtless, these other chiropractors may benefit from the mass mailing and publication required by the district court's order. But this does not necessarily make the injunction overbroad.

The AMA's suggestion that the publications and mailings

[1] Nos. 87-2672 and 87-2777, United States Court of Appeals for the Seventh Circuit, February 7, 1990.

[2] References are to pages of the slip opinion of the Appeals Court.

[3] Underscoring has been supplied.

[4] The trial court also specifically found that: "Even the AMA's economic witness, Mr. Lynk, assumed that chiropractors outperformed medical physicians in the treatment of certain conditions and he believed that was a reasonable assumption. (Tr. 1414) (Emphasis added.)

should have been limited to the four communities in which the individual plaintiffs practiced unnecessarily limits the relief, and ignores the public interest served by private antitrust suits. Such suits can effectively open competition to a market that was previously closed by illegal restraints. (P. 17).

* * *

Relief here is provided not only to the plaintiff chiropractors, but also in a sense to all consumers of health care services. Ensuring that medical physicians and hospitals are free to professionally associate with chiropractors (e.g., by the publication and mailing of the order to AMA members), likely will eliminate such anticompetitive effects of the boycott as interfering with consumers' free choice in choosing a product (health care provider) of their liking. In this way competition is served by the injunction. In short, the injunction, as designed by Judge Getzendanner, reasonably attempts to eliminate the consequences of the AMA's boycott, and we will not disturb it. National Society of Professional Engineers, 435 U.S. at 698. (p. 17).

* * *

Finally, we reject the AMA's hint ("argument" seems too generous when the AMA's claim comprises but one paragraph of a 77-page brief, Max M. v. New Trier High School District No. 203, 859 F.2d 1297, 1300 (7th Cir. 1988)) that the district court's order somehow infringes on the AMA's First Amendment rights. We think the injunction as written is sufficiently tailored to avoid constitutional objection. As the Supreme Court has stated:

> [w]hile the resulting order may curtail the exercise of liberties that the [defendants] might enjoy, that is a necessary and, in cases such as this, unavoidable consequence of the violation.... The First Amendment does not 'make it ... impossible ever to enforce laws against agreements in restraint of trade....' Giboney v. Empire Storage and Ice Co., 336 U.S. 490, 502. In fashioning a remedy, the District Court may, of course, consider the fact that its injunction may impinge upon rights that would otherwise be constitutionally protected, but those protections do not prevent it from remedying the antitrust violations.

National Society of Professional Engineers at 697-98. That the injunction requires the AMA to publicize and mail copies of the order to AMA members, among other things, does not render it unconstitutional. The district court's form of injunction and method of ensuring its publication (and thus its efficacy) was a reasonable attempt at eliminating the consequences of the AMA's lengthy, systematic, successful, and unlawful boycott. (p. 17).

III. Harm to the Profession of Chiropractic and Individual Doctors of Chiropractic Resulting From the AMA's Illegal Conspiracy to Destroy the Profession of Chiropractic.

The district court found the AMA's purpose in all of this was to prevent medical physicians from referring patients to chiropractors and from accepting referrals of patients from chiropractors, so as to prevent chiropractors from obtaining access to hospital diagnostic services and membership on hospital medical staffs, to prevent medical physicians from teaching at chiropractic colleges or engaging in any joint research, and to prevent any cooperation between the two groups in the delivery of health care services. (p. 8).

* * *

Yet another factor supporting an injunction is what the district court termed the boycott's "lingering effects." The court found not only that plaintiffs had been personally harmed by the boycott, but that they continued to be personally harmed and threatened by a lack of association with members of the AMA as a result of the boycott and its lingering effects. (p. 16).

* * *

The district court also found a continuing injury to chiropractors' reputation as a result of the boycott. Because the AMA has never made any attempt to publicly repair that damage, the court found that chiropractors will continue to suffer injury to reputation from the boycott. (p. 16).

* * *

But even without the lingering effects on chiropractors' income, there still remain the effects on professional association and reputation, which by themselves may be sufficient to show continuing harm from the boycott. (p. 16).

* * *

Anticipating this negative (for it) result, the AMA makes a last-ditch perfunctory argument. It attacks the injunction, arguing that it is unnecessarily overbroad, purports to award classwide relief in a case that was never certified as a class action, and "implicate[s] the AMA's rights under the First Amendment." None of these arguments are convincing.

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The AMA's suggestion that the publications and mailings should have been limited to the four communities in which the individual plaintiffs practiced unnecessarily limits the relief, and ignores the public interest served by private antitrust suits. Such suits can effectively open competition to a market that was previously closed by illegal restraints. (P. 17).

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Finally, we reject the AMA's hint ("argument" seems too generous when the AMA's claim comprises but one paragraph of a 77-page brief, Max M. v. New Trier High School District No. 203, 859 F.2d 1297, 1300 (7th Cir. 1988)) that the district court's order somehow infringes on the AMA's First Amendment rights. We think the injunction as

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> [w]hile the resulting order may curtail the exercise of liberties that the [defendants] might enjoy, that is a necessary and, in cases such as this, unavoidable consequence of the violation.... The First Amendment does not 'make it ... impossible ever to enforce laws against agreements in restraint of trade....' Giboney v. Empire Storage and Ice Co., 336 U.S. 490, 502. In fashioning a remedy, the District Court may, of course, consider the fact that its injunction may impinge upon rights that would otherwise be constitutionally protected, but those protections do not prevent it from remedying the antitrust violations.

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IV. Court's Belief That the AMA Cannot Be Trusted to Obey the Law and That An Injunction is Necessary

The AMA settled three antitrust lawsuits in 1978, 1980, and 1986 brought by chiropractors, stipulating and agreeing that under the Judicial Council's current opinions, a medical physician could, without fear of discipline or sanction by the AMA, refer a patient to a licensed chiropractor when the physician believed that such a referral would benefit the patient. Similarly, physicians could also choose to accept or decline patients sent to them by chiropractors. The AMA also confirmed that physicians could teach at chiropractic colleges or seminars.

The AMA's present position regarding chiropractic is that it is ethical for a medical physician to professionally associate with chiropractors, if the physician believes that the association is in his patient's best interests. The district court found that the AMA had not previously communicated this position to its membership.

Based on these findings, the court held that the AMA and its members violated § 1 of the Sherman Act by unlawfully conspiring to restrain trade. According to the court, the AMA's boycott's purpose had been to eliminate chiropractic; the boycott had substantial anticompetitive effects; the boycott had no counterbalancing pro-competitive effects; and the AMA's unlawful conduct injured the plaintiffs. (p. 8-9).

* * *

Further, the AMA never affirmatively acknowledged that there are no impediments to professional association and cooperation between chiropractors and medical physicians, except as provided by law. (p. 9).

* * *

The district court believed it was important that the AMA make its members aware of the present AMA position (i.e., it is ethical for medical physicians to professionally associate with chiropractors, if the physician believes it is in the patient's best interest) to eliminate the illegal boycott's lingering effects, and ordered an injunction designed to accomplish that result. (p. 9).

* * *

The trial court concluded there were lingering effects of the AMA's conspiracy; that the AMA never acknowledged the lawlessness of its past conduct, and in fact continued to maintain that it had always been in compliance with the antitrust laws; that the AMA had never affirmatively stated that it was ethical for medical physicians to professionally associate with chiropractors; that the AMA had never publicly stated to its members the admissions made in the trial court about chiropractic's improved nature, despite the fact that the AMA currently claims that it made changes in its policy in recognition of chiropractic's change and improvement; (p. 14).

* * *

The court believed that it was important to make AMA members aware of the AMA's present position — that it is ethical for medical physicians to professionally associate with chiropractors, if the physician believes it is in his patient's best interest — to eliminate the unlawful boycott's lingering effects. The injunction, then, is to "assure that the AMA does not interfere with the right of a physician, hospital or other institution to make an individual decision on the question of professional association." (p. 14).

* * *

But no matter which party bore the burden on this issue, the district court's ultimate findings leave no doubt that injunctive relief was appropriate. (p. 14).

* * *

We believe the court's decision was reasonable. It found a cognizable danger of recurrent violations, was unimpressed with the AMA's expressed intent to comply with antitrust laws, was unpersuaded by the effectiveness of the AMA's discontinuance of its boycott, and properly considered the systematic and long-term nature of the boycott. W.T. Grant, 345 U.S. at 633. (p. 14-15).

* * *

However, after an outcry from its membership the AMA was forced to change its original position to satisfy its constituents, namely, medical physicians; it thus sought to have JCAH approve a more restrictive accreditation standard which would ensure medical and osteopathic physicians control of the medical staff and patient care in hospitals. (p. 15).

* * *

That coupled with the fact that the district court found the AMA even through the date of trial continued to respond to requests for information on chiropractic by sending out anti-chiropractic literature, id., was enough for the district court properly to conclude that there was evidence that suggests a possible return to the AMA's former policies. (pp. 15).

* * *

The district court could properly be skeptical of the AMA's "protestations of repentance and reform," Oregon State Medical Society, 343 U.S. at 333, especially since the AMA's change of position occurred not too long after this suit was filed in 1976. (p. 15).

* * *

Importantly, the district court found that even as of the trial date, the AMA continued to respond to requests for information on chiropractic by sending outdated anti-chiropractic literature. (p. 16).

* * *

Finally, we reject the AMA's hint ("argument" seems too generous when the AMA's claim comprises but one paragraph of a 77-page brief, Max M. v. New Trier High School District No. 203, 859 F.2d 1297, 1300 (7th Cir. 1988)) that the district court's order somehow infringes on the AMA's First Amendment rights. We think the injunction as written is sufficiently tailored to avoid constitutional objection. As the Supreme Court has stated:

> [w]hile the resulting order may curtail the exercise of liberties that the [defendants] might enjoy, that is a necessary and, in cases such as this, unavoidable consequence of the violation.... The First Amendment does not 'make it ... impossible ever to enforce laws against agreements in restraint of trade....' Giboney v. Empire Storage and Ice Co., 336 U.S. 940, 502. In fashioning a remedy, the District Court may, of course, consider the fact that its injunction may impinge upon rights that would otherwise be constitutionally protected, but those protections do not prevent it from remedying the antitrust violations.

National Society of Professional Engineers at 697-98. That the injunction requires the AMA to publicize and mail copies of the order to AMA members, among other things, does not render it unconstitutional. The district court's form of injunction and method of ensuring its publication (and thus its efficacy) was a reasonable attempt at eliminating the consequences of the AMA's lengthy, systematic, successful, and unlawful boycott. (p. 17).

In the
United States Court of Appeals
For the Seventh Circuit

Nos. 87-2672 & 87-2777

Dr. Chester A. Wilk, D.C.,
Dr. James W. Bryden, D.C.,
Dr. Patricia B. Arthur, D.C., and
Dr. Michael D. Pedigo, D.C.

Plaintiffs-Appellees,
Cross-Appellants,

v.

American Medical Association,

Defendant-Appellant,
Cross-Appellee.

Dr. Chester A. Wilk, D.C.,
Dr. James W. Bryden, D.C.,
Dr. Patricia B. Arthur, D.C., and
Dr. Michael B. Pedigo, D.C.,

Plaintiffs-Cross-Appellants,

v.

American Medical Association,
Joint Commission on Accreditation
of Hospitals, American College
of Physicians and American Academy
of Orthopaedic Surgeons,

Defendants-Cross-Appellees.

Appeal from the United States District Court
for the Northern District of Illinois, Eastern Division.
No. 76 C 3777—Susan Getzendanner, *Judge.*

Argued December 1, 1988—Decided February 7, 1990

Before Wood, Jr., Ripple, and Manion, *Circuit Judges*.

Manion, *Circuit Judge*. The district court held that the American Medical Association ("AMA") violated § 1 of the Sherman Act, 15 U.S.C. § 1, by conducting an illegal boycott in restraint of trade directed at chiropractors generally, and the four plaintiffs in particular. The court granted an injunction under § 16 of the Clayton Act, 15 U.S.C. § 26, requiring, among other things, wide publication of its order. The court held that two additional defendants, the Joint Commission on Accreditation of Hospitals ("JCAH"), and the American College of Physicians ("ACP"), had acted independently of the AMA's boycott, and dismissed them from the case. *Wilk v. American Medical Association*, 671 F.Supp. 1465 (N.D. Ill. 1987). The AMA appeals the finding of liability, and contends that, in any event, injunctive relief is unnecessary. Plaintiffs cross-appeal against JCAH and ACP. We affirm.

I.

We have observed before that "antitrust cases are notoriously extended." *Ball Memorial Hospital Inc. v Mutual Hospital Insurance Inc.*, 784 F.2d 1325, 1333 (7th Cir. 1986). This case is no exception. Plaintiffs Chester A. Wilk, James W. Bryden, Patricia B. Arthur, and Michael D. Pedigo, are licensed chiropractors. Their complaint, originally filed in 1976, charged several defendants with violating §§ 1 and 2 of the Sherman Act, 15 U.S.C. §§ 1 and 2. It sought both damages and an injunction. (For a list of all the original defendants, see 671 F.Supp. at 1469-70. We discuss here only those relevant to this appeal.) At the first trial, plaintiffs' primary claim was that the defendants engaged in a conspiracy to eliminate the chiropractic profession by refusing to deal with plaintiffs and other chiropractors. Defendants accomplished this, plaintiffs claimed, by using former Principle 3 of the AMA's Principles of Medical Ethics, which prohibited medical physicians from associating professionally with unscientific practitioners.[1] Plaintiffs contended that the AMA used Principle 3 to boycott chiropractors by labelling them "unscientific practitioners," and then advising its members, among others, that it was unethical for medical physicians to associate with chiropractors. According to the plaintiffs, the other defendants joined the AMA's boycott.

A jury returned a verdict for the defendants. An earlier panel of this court, however, reversed that judgment. *Wilk v. American Medical Association*, 719 F.2d 207 (7th Cir. 1983) (*Wilk I*). In reversing and ordering a new trial, we held that, in applying the rule of reason, the jury had been allowed to consider factors beyond the effect of the AMA's conduct on competition. The district court had improperly failed to confine the jury's consideration to the "patient care motive as contrasted with [the] generalized public interest motive." *Id.* at 229.

Just before the 1987 retrial, plaintiffs abandoned their damages claim and sought only injunctive relief. This shifted the case's focus from the past to the present regarding whether plaintiffs were entitled to an injunction under § 16 of the Clayton Act. After a lengthy bench trial, the district court concluded that the AMA, through former Principle 3, had unreasonably restrained trade in violation of § 1 of the Sherman Act. Because the district court adequately detailed the rather lengthy and complex facts of this case, we only briefly summarized them here. (The facts relevant to the claims against JCAH and ACP are set out in section IV of this opinion regarding plaintiffs' cross-appeal.)

In 1963 the AMA formed its Committee on Quackery ("Committee"). The Committee worked diligently to eliminate chiropractic. A primary method to achieve this goal was to make it unethical for medical physicians to professionally associate with chiropractors. Under former Principle 3, it was unethical for medical physicians to associate with "unscientific practitioners." In 1966, the AMA's House of Delegates passed a resolution labelling chiropractic an unscientific cult.

The district court found the AMA's purpose in all of this was to prevent medical physicians from referring patients to chiropractors and from accepting referrals of patients from chiropractors, so as to prevent chiropractors from obtaining access to hospital diagnostic services and membership on hospital medical staffs, to prevent medical physicians from teaching at chiropractic colleges or engaging in any joint research, and to prevent any cooperation between the two groups in the delivery of health care services. Despite the Committee's efforts, chiropractic ultimately became licensed in all 50 states.

In 1977, the AMA's Judicial Council (now known as the Council on Judicial and Ethical Affairs, although we will use its previous name, as did the district court) adopted new opinions which permitted medical physicians to refer patients to chiropractors, as long as the physicians were confident that the services would be performed according to accepted scientific standards. In 1979, the AMA's House of Delegates begrudgingly adopted Report UU, stating that some things chiropractors did were not without therapeutic value; but even so, it stopped short of saying that these services were based on scientific standards. In 1980, the AMA revised its Principles of Medical Ethics, eliminating Principle 3. With this gesture, the district court found, the AMA's boycott ended. 671 F.Supp. at 1477. (We discuss plaintiffs' contention that the boycott continued until 1983 in the section addressing their cross-appeal against JCAH.)

At trial, the AMA raised the so-called "patient care defense" which this court had formulated in its earlier opinion in this case. *Wilk I*, 719 F.2d at 227. That defense required the AMA generally to show that it acted because of a genuine, and reasonable, concern for scientific method in patient care and that it could not adequately satisfy this concern in a way that was less restrictive of competition. The district court rejected the defense. The court found the AMA failed to establish that throughout the relevant period (1966-1980) their concern for scientific methods in patient care had been objectively reasonable. The court also found the AMA similarly failed to show it could not adequately have satisfied its concern for scientific method in patient care in a manner less restrictive of competition than a nationwide conspiracy to eliminate a licensed profession. 671 F.Supp. at 1481-84.

The AMA settled three antitrust lawsuits in 1978, 1980, and 1986 brought by chiropractors, stipulating and agreeing that under the Judicial Council's current opinions, a medical physician could, without fear of discipline or sanction by the AMA, refer a patient to a licensed chiropractor when the physician believed that such a referral would benefit the patient. Similarly, physicians could also choose to accept or decline patients sent to them by chiropractors. The AMA

[1] Former Principle 3 provided:

> A physician should practice a method of healing founded on a scientific basis; and he should not voluntarily associate with anyone who violates this principle.

also confirmed that physicians could teach at chiropractic colleges or seminars.

The AMA's present position regarding chiropractic is that it is ethical for a medical physician to professionally associate with chiropractors, if the physician believes that the association is in his patient's best interests. The district court found that the AMA had not previously communicated this position to its membership.

Based on these findings, the court held that the AMA and its members violated § 1 of the Sherman Act by unlawfully conspiring to restrain trade. According to the court, the AMA's boycott's purpose had been to eliminate chiropractic; the boycott had substantial anticompetitive effects; the boycott had no counterbalancing pro-competitive effects; and the AMA's unlawful conduct injured the plaintiffs.

Despite the fact that the district court found the conspiracy ended in 1980, it concluded that the illegal boycott's "lingering effects" still threatened plaintiffs with current injury and ordered injunctive relief. The court concluded that the boycott caused injury to chiropractors' reputations which had not been repaired, and current economic injury to chiropractors. Further, the AMA never affirmatively acknowledged that there are no impediments to professional association and cooperation between chiropractors and medical physicians, except as provided by law. Thus, chiropractors continued to suffer because the boycott's negative effects (namely, inhibiting AMA members' individual decision-making in their relationships with chiropractors) still remained. The district court believed it was important that the AMA make its members aware of the present AMA position (i.e., it is ethical for medical physicians to professionally associate with chiropractors, if the physician believes it is in the patient's best interest) to eliminate the illegal boycott's lingering effects, and ordered an injunction designed to accomplish that result. 671 F.Supp. at 1507-08 (form of injunction).

II.

A. *Noerr-Pennington Doctrine*

The AMA complains that the district court relied almost entirely on AMA conduct that was protected under the Noerr-Pennington doctrine in finding that it illegally conspired to restrain trade. *Eastern Railroad Presidents' Conference v. Noerr Motor Freight Inc.*, 365 U.S. 127 (1961); *United Mineworkers v. Pennington*, 381 U.S. 657 (1965). *See also California Motor Transport Co. v. Trucking Unlimited*, 404 U.S. 508 (1972). The Noerr-Pennington doctrine protects businesses and other associations when they join to petition legislative bodies, administrative agencies, or courts for actions having anticompetitive consequences. *Id. See also Wilk I*, 719 F.2d at 229. The doctrine does not, however, protect purely private action, not genuinely aimed at prompting governmental action. *See Allied Tube and Conduit Corp. v. Indianhead, Inc.*, 486 U.S. 492 (1988).

The AMA contends that its statements regarding chiropractors were either statements about chiropractic's deficiencies or bona fide opinions on matters of public interest. The district court acknowledged the AMA's claim and, to the extent that the Committee's work regarding influencing legislation on the state and federal levels or in informational activities to inform the public on the nature of chiropractic was involved, it did not consider such conduct in reaching its decision. *Wilk*, 671 F. Supp. at 1473 n.2. But apart from the protected activity, the district court found substantial evidence of acts aimed at achieving the boycott's goals, not legislative action. *Id.* at 1473-77.

The court found that the AMA, through a resolution recommended by its Board of Trustees, and adopted by its House of Delegates, branded chiropractic "an unscientific cult." 671 F.Supp. at 1473. This implicitly invoked Principle 3's ethical proscription on professional association with chiropractors. Subsequent AMA action, *id.* at 1473-74, made clear the ethical bar on professional association (which included prohibiting medical physicians from referring patients to chiropractors, and from receiving referrals from chiropractors; providing diagnostic, laboratory, or radiology services for chiropractors; and from teaching chiropractors, or practicing together in any manner). The AMA widely circulated these documents. The court also found the Committee had regularly communicated with medical boards and associations, informing them that professional association between medical physicians and chiropractors was unethical. 671 F.Supp. at 1473.

We disagree with the AMA that the district court "repeatedly cite[d]" AMA documents which "focus[ed] entirely on the AMA's 'vigorous educational program' and on 'the necessity to move aggressively against chiropractic in the state legislatures.'" One such document the AMA points to is an internal AMA memorandum (PX 464, Jt. App. 776-77) from the Committee to the Board of Trustees, discussing the AMA's goal of "the containment of chiropractic and, ultimately, the elimination of chiropractic." It expressly disavows any intention of using the document publicly. And while the document details some activity that was likely protected, it suggests that activity may have been done only "to minimize the chiropractic argument that the [AMA's] campaign is simply one of economics...." (Jt. App. 777). Also falling outside of the Noerr-Pennington doctrine's protection is an AMA Judicial Council opinion, holding that it was unethical for medical physicians to professionally associate with chiropractors, which was circulated to AMA members and to 56 medical specialty boards (Jt. App. 801-03). Finally, in 1973, the AMA drafted "Standard X," which incorporated the unscientific practitioners' ethical bar into the JCAH accrediting standards. At the AMA's urging, JCAH adopted Standard X.

These activities were not aimed at obtaining legislative action. They were instead aimed at medical physicians and hospitals, cautioning them that it was unethical and indeed dangerous (the obvious inference from receiving health care from an unscientific cult) to associate professionally with chiropractors. In the face of the district court's specific findings on this issue, we cannot say it erred in relying on these activities.

B. *Unreasonable Restraint of Trade*

The central question in this case is whether the AMA's boycott constituted an unreasonable restraint of trade under § 1 of the Sherman Act. A restraint is unreasonable if it falls within the cagetory of restraints held to be *per se* unreasonable, or if it violates what is known as the "Rule of Reason." *Federal Trade Commission v. Indiana Federation of Dentists*, 476 U.S. 447, 457-58 (1986); *NCAA v. Board of Regents of the University of Oklahoma*, 468 U.S. 85, 103 (1984); *National Society of Professional Engineers v. United States*, 435 U.S. 679, 692 (1978). Restraints that are *per se* unreasonable include agreements whose nature and necessary effect are so plainly anticompetitive that no elaborate study of the industry or restraint is needed to

establish their illegality. *Nat'l Society of Professional Engineers*, 435 U.S. at 692. Concerted refusals to deal, described as group boycotts, typically are held unlawful *per se*. *See Indiana Federation of Dentists*, 476 U.S. at 458; *Consolidated Metal Products, Inc. v. American Petroleum Institute*, 846 F.2d 284, 290 (5th Cir. 1988). The *per se* rule avoids a burdensome inquiry into actual market conditions where the likelihood of anticompetitive effect is so obvious that the costs of determining whether the particular restraint at issue involves anticompetitive conduct is unwarranted. *Jefferson Parish Hospital District No. 2 v. Hyde*, 466 U.S. 2, 15-16 n. 25 (1984). In contrast, the rule of reason category includes agreements whose competitive effect can only be evaluated by analyzing the facts peculiar to the business involved, the particular restraint's history, and the reasons it was imposed. *Nat'l Society of Professional Engineers*, 435 U.S. at 692. The test of legality under the rule of reason is whether the challenged conduct promotes or suppresses competition. *Id.* at 691; *see also Chicago Board of Trade v. United States*, 246 U.S. 231, 238 (1918). The purpose of both approaches (*per se* or rule of reason) is to decide the restraint's competitive significance.

The Supreme Court historically has been slow to condemn rules adopted by professional associations as unreasonable *per se*. *Indiana Federation of Dentists*, 476 U.S. at 458. The Court is also reluctant to extend the *per se* rule to restraints imposed in the context of business relationships where a practice's economic impact is not immediately apparent. *Id.* Likewise, judicial inexperience with a particular arrangement cautions against extending the *per se* approach's reach insofar as judging the alleged restraint's lawfulness under the antitrust laws. *NCAA v. Board of Regents*, 468 U.S. at 100 n.21; *see also Northwest Wholesale Stationers, Inc. v. Pacific Stationery and Printing Co.*, 472 U.S. 284, 294 (1985); *Arizona v. Maricopa County Medical Society*, 457 U.S. 332, 344 (1982); *Consolidated Metal Products*, 846 F.2d at 290. Nevertheless, the Supreme Court has not refrained from applying the *per se* approach solely on the grounds that the judiciary has little antitrust experience in the particular industry. *See Arizona v. Maricopa County Medical Society*, 457 U.S. at 349-51 (health care industry).

As a general rule, § 1 claims under the Sherman Act should be evaluated under the rule of reason unless the challenged action falls into the category of agreements which are deemed so harmful in their effect on competition so as to be conclusively presumed to be unreasonable and thus illegal without a detailed inquiry as to the precise harm they are alleged to have caused. *Northwest Wholesale Stationers*, 472 U.S. at 289-90; *Consolidated Metal Products*, 846 F.2d at 289-90. In this court's first go-round with this case, it held that the AMA's alleged boycott should be measured under the rule of reason. *Wilk I*, 719 F.2d at 221-22. We held that in the context of a learned profession, the nature and extent of the restraint's anticompetitive effect was too uncertain to warrant *per se* treatment. *Id.* at 221. Moreover, we looked to the Supreme Court's decisions involving professional associations (*e.g.*, *Arizona v. Maricopa County Medical Society*, 457 U.S. 332; *Nat'l Society of Professional Engineers*, 435 U.S. 679; and *Goldfarb v. Virginia State Bar*, 421 U.S. 773 (1975)), and noted the pains the Court had taken to carve out the possibility that a practice which might violate the Sherman Act in another context might not violate the Act when a learned profession was involved. *Wilk I*, 719 F.2d at 222. Thus, we concluded, "[a] canon of medical ethics purporting, surely not frivolously, to address the importance of scientific method gives rise to questions of sufficient delicacy and novelty at least to escape *per se* treatment." *Id.*

On appeal, plaintiffs urge that we change course and apply instead the *per se* rule. Plaintiffs, claim that the Supreme Court's decisions in *Indiana Federation of Dentists* and *Northwest Wholesale Stationers* undercut our prior decision to treat this case under the rule of reason. But like the district court, we decline plaintiffs' invitation to revisit this issue. The Court in *Indiana Federation of Dentists* did not itself apply a *per se* rule. Nor do we read either case as requiring us to employ the *per se* analysis on the fact of this case. And, in any event, even under the rule of reason, the boycott was unlawful. *Cf. Parts and Electric Motors, Inc. v. Sterling Electric, Inc.*, 826 F.2d 712, 720-21 (7th Cir. 1987) (because jury had concluded that the challenged action — an alleged tying arrangement — had unreasonably restrained competition, and had found liability under the rule of reason, it was unnecessary to decide the case under the *per se* inquiry).

The threshold issue in any rule of reason case is market power. *Schachar v. American Academy of Ophthalmology, Inc.*, 870 F.2d 397, 398 (7th Cir. 1989); *Valley Liquors, Inc. v. Renfield Importers Ltd.*, 822 F.2d 656, 666 (7th Cir. 1987) (*Valley II*). Market power is the ability to raise prices above the competitive level by restricting output. *NCAA v. Board of Regents*, 468 U.S. at 109 n.38; *Ball Memorial Hospital*, 784 F.2d at 1331. Whether market power exists in an appropriately defined market is a fact-bound question, and appellate courts normally defer to district court findings on that issue. *Jefferson Parish Hospital*, 466 U.S. at 42 (O'Connor, J., concurring). Here, the district court found the relevant market to be the provision of health care services to the American public nationwide, particularly care for the treatment of musculoskeletal problems. 671 F.Supp. at 1478. Several facts demonstrated the AMA's market power within the health care services market. AMA members constituted a substantial force in the provision of health care services in the United States and they constituted a majority of medical physicians. AMA members received a much greater portion of fees paid to medical physicians in the United States than non-AMA members. *Id.* The evidence showed that AMA members received approximately 50% of all fees paid to health care providers. Finally, according to plaintiffs' expert, the AMA enjoyed substantial market power. The district court also found there was substantial evidence that the boycott adversely affected competition, and that a showing of such adverse effects negated the need to prove in any elaborate fashion market definition and market power, relying on *Indiana Federation of Dentists*, 476 U.S. at 460-62.

The AMA first contests the district court's finding of market power. It challenges the court's reliance on market share evidence as a basis to find market power and the district court's lumping together all AMA members as a group in assessing market share as a basis for its market power finding. We are not convinced the trial court erred. The district court properly relied on the AMA membership's substantial market share in finding market power. While we cautioned against relying solely on market share as a basis for inferring market power in *Ball Memorial Hospital*, 784 F.2d at 1336, we did not rule out that approach. *Id. See also Parts and Electric Motors*, 826 F.2d at 720 n. 7; *Valley II*, 822 F.2d at 666-67. This is especially so where there are barriers to entry and no substitutes from the con-

sumer's perspective. *Ball Memorial Hospital*, 784 F.2d at 1336. Here the district court found the AMA membership was a substantial force in the American health care market, and that there were substantial barriers to the entry of new chiropractors into the field, such as substantial education requirements, 671 F.Supp. at 1479.

The district court also relied on substantial evidence of adverse effects on competition caused by the boycott to establish the AMA's market power. In *Indiana Federation of Dentists*, the Supreme Court explained that since "the purpose of the inquiries into market definition and market power is to determine whether an arrangement has the potential for genuine adverse effects on competition, 'proof of actual detrimental effects, such as reduction of output' can obviate the need for an inquiry into market power, which is but a 'surrogate for detrimental effects.'" 476 U.S. at 460-61, quoting 7 P. Areeda, *Antitrust Law* ¶ 1511, p.429 (1986). *See also*, P. Areeda, *The Rule of Reason — A Catechism on Competition*, 55 Antitrust Law Journal 571, 577 (1986). Thus, the district court recited the boycott's anticompetitive effects:

> It is anticompetitive and it raises costs to interfere with the consumer's free choice to take the product of his liking; it is anticompetitive to prevent medical physicians from referring patients to a chiropractor; (Lynk — 1427-28) it is anticompetitive to impose higher costs on chiropractors by forcing them to pay for their own x-ray equipment rather than obtaining x-rays from hospital radiology departments or radiologists in private practice; and it is anticompetitive to prevent chiropractors from improving their education in a professional setting by preventing medical physicians from teaching or lecturing to chiropractors. (Tr. 1409-22, 1424-31.)

671 F.Supp. at 1478-79. *See also Wilk I*, 719 F.2d at 214. These findings eliminate the need for an inquiry into market power.

The AMA's attempts to discredit the evidence the district court relied on to find anticompetitive effects are unavailing. The record does not show, as the AMA contends, that forcing chiropractors to purchase their own x-ray equipment had no adverse effect on chiropractors. And the district court did not clearly err in finding that former Principle 3 reduced demand for chiropractic services simply because there was evidence that a patient had seen a chiropractor before and after having seen a medical physician. Moving on, the AMA argues that even if market power existed, it escapes liability under the rule of reason because former Principle 3 had overriding procompetitive effects. The AMA's argument is not unpersuasive in the abstract; but unfortunately it relies on evidence which the district court rejected as "speculative." 671 F.Supp. at 1479. Essentially, the AMA argues that the market for medical services is one where there is "information asymmetry." In other words, health care consumers almost invariably lack sufficient information needed to evaluate the quality of medical services. This increases the risk of fraud and deception on consumers by unscrupulous health care providers possibly causing what the AMA terms "market failure": consumers avoiding necessary treatment (for fear of fraud), and accepting treatment with no expectation of assured quality. The AMA's conduct, the theory goes, ensured that physicians acquired reputations for quality (in part, by not associating with unscientific cultists), and thus allowed consumers to be assured that physicians would use only scientifically valid treatments. This in effect simultaneously provided consumers with essential information and protected competition.

Getting needed information to the market is a fine goal, but the district court found that the AMA was not motivated solely by such altruistic concerns. Indeed, the court found that the AMA intended to "destroy a competitor," namely, chiropractors. It is not enough to carry the day to argue that competition should be eliminated in the name of public safety. *See Nat'l Society of Professional Engineers*, 435 U.S. 679.

But the AMA persists in arguing that pro-competitive effects were achieved by the boycott through what its expert called "nonverbal communication." In rejecting this argument, the district court stated that the AMA's expert's

> theory is that the boycott constituted nonverbal communication which informed consumers about the differences between medical physicians and chiropractors, and that this had a pro-competitive effect. (Tr. 1411-12.) I reject this opinion as speculative. (Tr. 1434-43). Mr. Lynk [William J. Lynk, the AMA's expert] neither conducted nor read any studies regarding the efficacy of such nonverbal communications. *Id.* He neither conducted nor read any surveys of consumer opinion to determine whether consumers were confused about the differences between medical physicians and chiropractors. (*Id.*). I saw no evidence of any such confusion during the trial. Mr. Lynk's opinion does not accord with common sense. A nationwide conspiracy intended by its participants to contain and eliminate a licensed profession cannot be justified on the basis of Mr. Lynk's personal opinion that it was pro-competitive, nonverbal communication to consumers.

671 F.Supp. at 1479. We find the district court's reasoning compelling.

The AMA, however, argues that the district court missed the boat in rejecting Mr. Lynk's theory. The relevant question, according to the AMA, is not whether consumers would perceive any differences between physicians and chiropractors today; rather, it is whether they would ever view a physician's *referral* of a patient to a chiropractor as a physician's endorsement of the chiropractor's practices. But the AMA misses the essence of the district court's ruling. The trial court rejected the AMA's theory as speculative because Lynk neither conducted nor read any studies regarding nonverbal communications; his views were only his "personal opinion." 671 F.Supp. at 1479. In fact, Lynk testified that an empirical study could not even be performed to determine the pro-competitive effects of Principle 3. (Jt. App. at 351-52.) Thus, even if the AMA is right in asserting that the relevant inquiry is how a physician's referral would be viewed by the consumer, there was no underlying study or data to support its theory.

Moreover, Lynk's testimony did not bear out the AMA's assertions regarding the "relevant question." The AMA says that it is irrelevant to its theory whether health care consumers perceive any differences between chiropractors and medical physicians, and that Lynk's testimony went to the role of reputation and information in health care service markets. But in testifying as to the pro-competitive function of standards generally, Lynk testified that they improve consumer information by making it possible for consumers to make more informed choices "about what it is they are getting from alternative sellers of the same or substitute products to the extent that it allows them to make better

choices." (Jt. App. 343.) Lynk also testified that one of the interests served by former Principle 3 was that it would clarify the distinctions between the profession of medicine and alternative professions "that are not based on medical science but which can create the appearance that they are." (Jt. App. 351.) This seems to go precisely to the perceived differences between chiropractors and medical physicians.

In sum, we agree with the district court that the AMA's boycott constituted an unreasonable restraint of trade under § 1 of the Sherman Act under the rule of reason. Therefore, the district court's findings that the AMA's boycott was anticompetitive, and was not counter-balanced by any pro-competitive effects were not erroneous. *Nat'l Society of Professional Engineers*, 435 U.S. at 691.

C. *Patient Care Defense*

In the AMA's first appeal, we modified the rule of reason to allow the AMA to justify its boycott of chiropractors if it could show that it was motivated by a concern for "patient care." *Wilk I*, 719 F.2d at 227. We were persuaded that measuring former Principle 3's reasonableness required a more flexible approach than the traditional rule of reason inquiry provided. *Id.* at 226-27. Thus, we explained that if plaintiffs met their burden of persuasion on remand by showing that former Principle 3 and the implementing conduct had restricted competition rather than promoting it, the burden of persuasion would shift to the defendants to show:

> (1) that they genuinely entertained a concern for what they perceive as scientific method in the care of each person with whom they have entered into a doctor-patient relationship; (2) that this concern is objectively reasonable; (3) that this concern has been the dominant motivating factor in defendants' promulgation of Principle 3 and in the conduct intended to implement it; and (4) that this concern for scientific method in patient care could not have been adequately satisfied in a manner less restrictive of competition.

Id. at 227.

In this appeal, plaintiffs ask us to reconsider the patient care defense, urging that three subsequent Supreme Court decisions have implicitly rejected it; *see Patrick v. Burget*, 486 U.S. 94, 104-05 (1988); *Indiana Federation of Dentists*, 476 U.S. at 458-60; and *Jefferson Parish Hospital Dist. No. 2*, 466 U.S. at 25 n. 41. While these decisions may cast doubt on the patient care defense's continuing vitality, they did not address the specific issue of whether the patient care defense on the facts in this case would be allowed. While we acknowledge that there has been some academic criticism of the defense (*see* Kissam, *Antitrust Boycott Doctrine*, 69 Iowa L. Rev. 1165, 1214-16 (1984); Havighurst, *Doctors and Hospitals; An Antitrust Perspective on Traditional Relationships*, 1984 Duke L.J. 1071, 1103 n.101 (1984)), we need not revisit the issue because the district court's finding that the AMA did not satisfy its burden of persuasion under the defense was not clearly erroneous.

The district court held that the AMA failed to meet the defense's second and fourth elements: that its concern for scientific method in patient care was objectively reasonable, and that the concern for scientific method in patient care could not have been satisfied adequately in a manner less restrictive of competition, respectively. While only those two rulings are at issue, it is useful to summarize the district court's treatment of the entire defense.

Although doubting the AMA's genuineness regarding its concern for scientific method in patient care, the district court concluded that the AMA established that element. While it was attacking chiropractic as unscientific, the AMA simultaneously was attacking other unscientific methods of disease treatment (e.g., the Krebiozen treatment of cancer), and, as the district court noted, the existence of medical standards or guidelines against unscientific practice was relatively common. 671 F.Supp. at 1481. The court, however, found that the AMA failed to carry its burden of persuasion as to whether its concern for scientific method in patient care was objectively reasonable.

The court acknowledged that during the period that the Committee on Quackery was operating, there was plenty of material supporting the belief that all chiropractic was unscientific. But, according to the court (and this is unchallenged), at the same time, there was evidence before the Committee that chiropractic was effective, indeed more effective than the medical profession, in treating certain kinds of problems, such as back injuries. The Committee was also aware, the court found, that some medical physicians believed chiropractic could be effective and that chiropractors were better trained to deal with musculoskeletal problems than most medical physicians. Moreover, the AMA's own evidence suggested that at some point during its lengthy boycott, there was no longer an objectively reasonable concern that would support a boycott of the entire chiropractic profession. Also important was the fact that "it was very clear" that the Committee's members did not have open minds to pro-chiropractic arguments or evidence. 671 F.Supp. at 1481-83.

Next, the court found that the AMA met its burden in establishing that its concern about scientific method was the dominant motivating factor for promulgating former Principle 3, and in the conduct undertaken and intended to implement it. 671 F.Supp. at 1483. But even so, the court acknowledged there was evidence showing that the AMA was motivated by economic concerns, as well.

Finally, the court concluded that the AMA failed to meet its burden in demonstrating that its concern for scientific method in patient care could not have been satisfied adequately in a manner less restrictive of competition. The court stated that the AMA had presented no evidence of other methods of achieving their objectives such as public education or any other less restrictive approach. 671 F.Supp. at 1483.

The AMA attacks the district court's findings as to the second element (concern for scientific method as objectively reasonable), claiming that the court rewrote the element to require the AMA to show its concern with chiropractic (rather than with scientific patient care) was objectively reasonable. *Wilk*, 671 F.Supp. at 1481. We disagree. The AMA's claim in passing that the court "misconceiv[ed]" the defense is barely explained in one of its 67 footnotes; but in any event, we think the district court was true to the defense and adequately supported its holding with several key factual determinations. It recited the evidence directly at odds with the AMA's belief that all chiropractic was unscientific. 671 F.Supp. at 1481-83. The AMA does not challenge the district court's findings, so those findings must stand. Beyond that, the AMA reads this element too rigidly. The issue here is whether its concern for scientific method in the care of patients was objectively reasonable. In the context of this particular case, then, the question is whether that concern justified a boycott of chiropractic.

Based on the undisputed facts, it did not.

The AMA's challenge to the fourth element (concern for scientific method in patient care could not have been adequately satisfied in a manner less restrictive of competition) is equally unpersuasive. The AMA completely fails to offer any evidence to support its burden. Instead, it argues that its former guideline had at most a *de minimis* effect on chiropractors' costs, and thus could not be treated as an attempt to contain and eliminate the entire chiropractic profession. This, however, ignores the fact that the AMA's self-proclaimed and described "mission" was to contain, and ultimately eliminate chiropractic. (Jt. App. 776.) The AMA participated in a nationwide boycott and conspiracy designed to contain and eliminate a profession that was licensed in all fifty states at the time the Committee on Quackery was disbanded. As the district court held, it is "a difficult task" to argue that this was "the only way to satisfy the AMA's concern for the use of scientific method in patient care." 671 F.Supp. at 1483. Furthermore, we reject the AMA's attempts to minimize the effect its boycott had on competition. The district court found the boycott had several anticompetitive effects, such as raising costs by interfering with consumers' free choice, which are unrefuted. 671 F.Supp. at 1478-79, 1480.[2]

D. *Antitrust Injury*

To seek an injunction under § 16 of the Clayton Act, a private plaintiff must allege "threatened loss or damage 'of the type the antitrust laws were designed to prevent and that flows from that which makes defendants' acts unlawful.'" *Cargill Inc. v. Monfort of Colorado Inc.*, 479 U.S. 104, 113 (1986) (quoting *Brunswick Corp. v. Pueblo Bowl-O-Mat, Inc.*, 429 U.S. 477, 489 (1977)). Here, the district court concluded that plaintiffs had shown the kind of injury the antitrust laws were designed to prevent. 671 F.Supp. at 1479-80. Plaintiff's economic expert (Stano) compared chiropractors' incomes with podiatrists' and optometrists' incomes (comparable limited license practitioners) over the relevant period of time and concluded that chiropractors' incomes had been lower than both. This Styno viewed as consistent with plaintiffs' boycott theory. He also concluded that a jump in chiropractors' incomes during the 1978-1980 period was consistent with the acknowledged lessening of the boycott by the AMA during that time. Lynk, the AMA's economic expert, though he faulted the data plaintiffs' expert relied upon, agreed that if he were to compare chiropractors' incomes to comparable groups, he also would include podiatrists and optometrists (although he stated he would seek further explanations for differences between the groups' incomes). In the district court's view, further support for plaintiffs' theory of harm was the "very strong evidence of a pervasive, nationwide, effective conspiracy which by its very nature would have affected the demand curve for chiropractic services and adversely affected the income of chiropractors." 671 F.Supp. at 1480. Finally, the district court added, there was evidence of injury to reputation suffered by chiropractors. (Both economic experts, according to the court, believed that injury to reputation would constitute an anticompetitive effect of the boycott.)

The AMA argues that plaintiffs failed to establish an antitrust injury. Essentially the argument goes somewhat like this. This case is not a class action; rather, it involves only the four named plaintiffs. The only harm here would have been to "scientific" chiropractors. Because, according to the AMA (but not the district court), plaintiffs were not and are not "scientific practitioners," they could not have suffered any injury from former Principle 3. If any chiropractors could establish antitrust injury, it would be those who have "renounced the theory of subluxations and limit their practices to conservative physical therapy modalities." The AMA's argument thus hinges on its lengthy assertion that the four plaintiffs are "unscientific practitioners." The problem with this approach, however, is that the district court did not agree with the AMA that the plaintiffs were "unscientific" practitioners. Although the court acknowledged that there was some evidence that the plaintiffs did not use common methods in treating common symptoms, and that the treatment of patients appeared to be undertaken on an ad hoc rather than on a scientific basis, it did not go so far as the AMA believes, and established or find that the plaintiffs in this case were "unscientific practitioners." Indeed, it expressly held that no one involved in the case, including the plaintiffs, believed that chiropractic treatment should be used for treatment of diseases such as cancer, diabetes, heart disease, high blood pressure, and infections. 671 F.Supp. at 1482. Regardless, neither the district court, nor this court is equipped to determine whether chiropractic is "scientific" or not. So the AMA's argument must fail in any event. We see the AMA's argument here as yet another invitation to tackle the question of whether chiropractic is "either good or bad, efficacious or deleterious, quackery or science." 671 F. Supp. at 1481. The district court repeatedly stated it was not deciding whether chiropractic was scientific. 671 F.Supp. 1482 n. 8, 1482-83, 1506-07. Yet both sides (below it was plaintiffs, 671 F.Supp. at 1482; here, it is the AMA) continue to color their arguments with how they view their own, or the other side's profession. Like the district court, we do not see our task as deciding whether or not chiropractic is scientific.

The AMA also quibbles with the evidence of antitrust injury. The district court rejected the same arguments. 671 F.Supp. at 1480. We too are unpersuaded. The AMA offers no good reason why we should accept its expert's opinion over that of the plaintiffs', and we decline to do so. But beyond that, the district court relied on more than just plaintiffs' expert in determining there was an antitrust injury. It also relied on the evidence of the "pervasive, nationwide, effective conspiracy which by its very nature would have affected the demand curve for chiropractic services and therefore adversely affected income of chiropractors." 671 F.Supp. at 1480. (Further, we also note that the AMA is far too generous in its characterization of plaintiffs' expert's "concession" that the AMA's conduct was "lawful and pro-competitive.")

[2] The AMA's assertion that former Principle 3 operated to prevent the "free-riding" that would have occurred if physicians had referred patients to chiropractors misses the mark. Apparently, the AMA believes that if physicians were forced to refer patients to chiropractors, chiropractors would benefit (the "free ride") from the physicians' reputation for providing quality medical service, without necessarily deserving that reputation themselves. But neither this court nor the district court would require the AMA to endorse chiropractic, nor do we mandate that there be referrals. We simply speak to the restraint on professional association, and say that physicians, hospitals, and other institutions must be free to make their own uncoerced decisions on whether to professionally associate with chiropractors. We do not compel medical physicians to praise or sponsor chiropractors' work. *See Schachar v. American Academy of Ophthalmology*, 870 F.2d 397, 399 (7th Cir. 1989). We do not even require "cooperation or friendliness." *Id.* We also note that the AMA apparently misconceives the role of the free-riding analysis in antitrust law. *See Premier Electrical Construction Co. v. National Electrical Contractors Ass'n Inc.*, 814 F.2d 358, 368-70 (7th Cir. 1987) (explaining the concept).

The evidence established that all chiropractors' incomes were lower than those of comparable limited license practitioners. And the evidence was that all chiropractors suffered an injury to their reputation. 671 F.Supp. at 1480. Indeed, the district court found that the individual plaintiffs suffered rejections and lost opportunities and that "the individual plaintiffs have been personally harmed, and continue to be personally threatened, by a lack of association with members of the AMA caused by the boycott and the lingering effects of the boycott." 671 F.Supp. at 1486. Moreover, the court stated that "[t]he activities of the AMA undoubtedly have injured the reputation of chiropractors generally. This kind of injury more likely than not was sustained by the four plaintiffs." *Id.* This directly refutes the AMA's contention that there was nothing but a showing of "classwide injury."[3]

III.

Entitlement To Injunctive Relief

Section 16 of the Clayton Act provides that:

> Any person, firm, corporation, or association shall be entitled to sue for and have injunctive relief ... against threatened loss or damage by a violation of the antitrust laws ... when and under the same conditions and principles as injunctive relief against threatened conduct that will cause loss or damage is granted by courts of equity, under the rules governing such proceedings....

15 U.S.C. § 26. Although the district court concluded that the AMA's boycott ended in 1980 (when former Principle 3 was eliminated), it held that an injunction nevertheless was necessary in this case.

The trial court concluded there were lingering effects of the AMA's conspiracy; that the AMA never acknowledged the lawlessness of its past conduct, and in fact continued to maintain that it had always been in compliance with the antitrust laws; that the AMA had never affirmatively stated that it was ethical for medical physicians to professionally associate with chiropractors; that the AMA had never publicly stated to its members the admissions made in the trial court about chiropractic's improved nature, despite the fact that the AMA currently claims that it made changes in its policy in recognition of chiropractic's change and improvement; that the AMA never publicly retracted articles such as "The Right and Duty of Hospitals to Deny Chiropractor Access to Hospitals"; that a medical physician had to read very carefully the current AMA Judicial Council opinions to realize that there had been a change in the treatment of chiropractors; and, finally, that the AMA's systematic, long-term wrongdoing and long-term intent to destroy chiropractic "suggest[ed]" that an injunction was appropriate. 671 F.Supp. at 1488. The court believed that it was important to make AMA members aware of the AMA's present position — that it is ethical for medical physicians to professionally associate with chiropractors, if the physician believes it is in his patient's best interest — to eliminate the unlawful boycott's lingering effects. The injunction, then, is to "assure that the AMA does not interfere with the right of a physician, hospital or other institution to make an individual decision on the question of professional association." 671 F.Supp. at 1507.

The injunction requires the AMA to arrange publication of the district court's order in the *Journal of the American Medical Association*, mail the order to each of the AMA's members, and revise the current opinions of the AMA's Council on Judicial and Ethical Affairs (formerly the Judicial Council) so that it states the AMA's present position on chiropractic in a separate provision, with a heading and index references referring to chiropractors. 671 F.Supp. at 1507-08.

The AMA correctly points out that the district court wrongly placed the burden of proof on the AMA in deciding whether injunctive relief was appropriate in this case. But the AMA does not argue how, if at all, the court's error prejudiced it. We do not think the AMA was prejudiced.

The district court treated the AMA's argument in this respect as an argument that the claim for injunction was moot instead of an argument that no injunctive relief was necessary. Although these concepts are similar, they are analytically distinct, and a court could find that a case is not moot yet deny injunctive relief. *See United States v. Concentrated Phosphate Export Association, Inc.*, 393 U.S. 199, 203 (1968); *W.T. Grant*, 345 U.S. at 633; *TRW, Inc. v. Federal Trade Commission*, 647 F.2d 942, 953-54 (9th Cir. 1981); *SCM Corporation v. Federal Trade Commission*, 565 F.2d 807, 812 (2d Cir. 1977). There are practical differences between the concepts, as well. The mootness burden is a heavy one, and the *defendant* must show that there is no reasonable expectation that the wrong will be repeated. By contrast, the burden for showing whether injunctive relief is necessary is on the *moving party;* here plaintiffs. The district court wrongly placed the burden of persuasion on the AMA. 671 F.Supp. at 1484. But no matter which party bore the burden on this issue, the district court's ultimate findings leave no doubt that injunctive relief was appropriate.

A party moving for an injunction must show some cognizable danger of recurrent violation, that is, something more than the mere possibility which serves to keep the case alive. *W.T. Grant*, 345 U.S. at 633. "To be considered are the bona fides of the expressed intent to comply, the effectiveness of the discontinuance and, in some cases, the character of the past violations." *Id.* Courts require "clear proof" that an unlawful practice has been abandoned, and must guard against attempts to avoid injunctive relief "by protestations of repentance and reform, especially when abandonment seems timed to anticipate suit, and there is a probability of resumption." *Oregon State Medical Society*, 343 U.S. at 333. These issues are committed to the trial court's discretion. *Id.* at 634; *see also U.S. v. Concentrated Phosphate*, 393 U.S. at 203-04. Thus, we will not substitute our judgment for the district court's. The question is not how we would rule if we were addressing the question in the first instance. Rather, the question is whether the district court's decision was reasonable. *See United States v. United States Currency in the Amount of $103,387.27*, 863 F.2d 555, 561 (7th Cir. 1988).

We believe the court's decision was reasonable. If found a cognizable danger of recurrent violations, was unimpressed with the AMA's expressed intent to comply with antitrust laws, was unpersuaded by the effectiveness of the AMA's

[3] The AMA cites *United States v. Borden Co.*, 347 U.S. 514 (1954), for the proposition that a showing of classwide injury is insufficient to support injunctive relief for an individual plaintiff. While that might be true, *Borden* does not say so. There, the Supreme Court held that in light of the differences in the interests sought to be vindicated by the government and by private litigants in actions under the Clayton Act, the government was not precluded from obtaining injunctive relief against price discrimination simply because, in an earlier private action, a decree enjoined the conduct in question. At any rate, the trial court here relied on more than evidence of "classwide injury" in finding that these four plaintiffs were injured by the AMA's unlawful boycott.

discontinuance of its boycott, and properly considered the systematic and long-term nature of the boycott. *W.T. Grant*, 345 U.S. at 633.

The AMA characterizes many of its challenges to the district court's decision to order an injunction as attacks on the court's findings of fact. Thus, for example, the AMA argues that the district court "erroneously found a risk of recurrence." But the facts are relatively undisputed. The AMA is really challenging the district court's decision that those facts supported an injunction.

In this regard, the district court found that the AMA's behavior in connection with the 1983 revision of the JCAH accreditation standards for hospitals indicated the AMA's likelihood of returning to its old (anti-chiropractic) ways. (The facts surrounding the 1983 revisions are set out more fully in section IV below, in connection with plaintiffs' cross appeal against JCAH.) The AMA's original position toward those standards was favorable to chiropractors in that it supported the JCAH position that each hospital be permitted to decide for itself, under applicable state law, which licensed health care providers would be allowed hospital privileges and membership on the medical staff. However, after an outcry from its membership the AMA was forced to change its original position to satisfy its constituents, namely, medical physicians; it thus sought to have JCAH approve a more restrictive accreditation standard which would ensure medical and osteopathic physicians control of the medical staff and patient care in hospitals. 671 F.Supp. at 1476, 1488. This incident led the trial court to conclude that the AMA's "present assurances [were] good only until the next chiropractic battle." *Id.* at 1488.

The facts surrounding the 1983 JCAH revisions are not in dispute. Even so, the AMA terms the district court's reliance on this incident as "baffling." Thus, it contends that even under the district court's injunction order it will still be allowed to urge restrictions on chiropractors before recognized accrediting bodies, and that its conduct regarding the JCAH standards would be consistent with that mandate. The AMA also argues that the district court's conclusion that the JCAH's 1983 revision was reasonable indeed proper, validates the AMA's call to action to ensure medical and osteopathic physician control of medical staff and patient care. We disagree.

While the AMA, under the district court's order, may in the future be free to urge restrictions or take positions with respect to chiropractic, the AMA's action with respect to the 1983 JCAH revisions must be viewed in the context in which it occurred. It came on the heels of a lengthy illegal boycott of chiropractors. And although the AMA believed the JCAH's initial standards were consistent with the then current antitrust legal climate, it was unable to maintain its position in the face of a barrage of criticism from its members. 671 F.Supp. at 1476-77. That coupled with the fact that the district court found the AMA even through the date of trial continued to respond to requests for information on chiropractic by sending out anti-chiropractic literature, *id.*, was enough for the district court properly to conclude that there was evidence that suggests a possible return to the AMA's former policies. Finally, the JCAH's action in 1983, although found reasonable and proper, is wholly distinct from the AMA's action. JCAH was an independent body, motivated by completely different concerns. Thus, while the AMA was attempting to contain and eliminate competitors (i.e., chiropractic), JCAH was acting only to assure that responsibility for patient care in acute care hospitals remained in the hands of medical and osteopathic physicians, the only practitioners who could perform that acute care.

In challenging the need for an injunction, the AMA also contends that it is legally bound by settlements in three separate chiropractic antitrust lawsuits to the position that chiropractors are licensed limited practitioners and that no form of professional association with chiropractors is unethical. These settlements, according to the AMA, eliminate any threat that the boycott will recur. Again, we disagree. Although the settlements may be some evidence militating against the likelihood of recurrence, it is not so strong as to reverse the district court's determination. The trial court considered this evidence, 671 F.Supp. at 1487-88, but found it was outweighed by other evidence (recited above in connection with the JCAH 1983 revisions) of a risk of a return to the AMA's former policies. *Id.* at 1488. Notably, the district court found it relevant that in all of the settlements, there was no admission of liability.

The AMA additionally argues that the permanence of its post-1977 guidelines (and hence the unlikelihood of a return to its old ways) is emphasized by the "fact" that they were undertaken entirely independently of this lawsuit. However, the district court never found this "fact"; and the district court could properly be skeptical of the AMA's "protestations of repentance and reform," *Oregon State Medical Society*, 343 U.S. at 333, especially since the AMA's change of position occurred not too long after this suit was filed in 1976.

Another factor supporting the injunction is that the AMA still vigorously maintains that its boycott activity was lawful, and has never acknowledged its past conduct's

[1] In 1980, the AMA adopted a new set of "Principles of Medical Ethics" that replaced the former "Principles" that had been in place since 1957. The 1980 "Principles" provide in part:

> 3.00 OPINIONS ON INTERPROFESSIONAL RELATIONS
>
> 3.01. NONSCIENTIFIC PRACTITIONERS. It is wrong to engage in or to aid and abet in treatment which has no scientific basis and is dangerous, is calculated to deceive the patient by giving him false hope, or which may cause the patient to delay in seeking proper care until his condition becomes irreversible.
>
> Physicians should also be mindful of state laws which prohibit a physician from aiding and abetting an unlicensed person in the practice of medicine, aiding or abetting a person with a limited license in providing services beyond the scope of his license, or undertaking the joint medical treatment of patients under the foregoing circumstances.
>
> A physician is otherwise free to accept or decline to serve anyone who seeks his services, regardless of who has recommended that the individual see the physician.
>
> 3.02 OPTOMETRY. It is not unethical for an ophthalmologist to employ an optometrist as ancillary personnel to assist him provided the optometrist is identified to patients as an optometrist. A physician may send his patient to a qualified and ethical optometrist for optometric services. The physician would be ethically remiss, of course, if before doing so he did not insure that there was an absence of any medical reason for his patient's complaint, and he would be equally remiss if he sent a patient without having made a medical evaluation of the patient's condition.
>
> Physicians may teach in recognized schools of optometry for the purpose of improving the quality of optometric education. The scope of this teaching may embrace subjects within the legitimate scope of optometry which are designed to prepare students to engage in optometry within the limits prescribed by law.

(Jt. App. 1416). Compare the treatment of optometrists and chiropractors. One has to look in the category of "nonscientific practitioners" to learn that it is ethical to associate with chiropractors. But there is a separate section devoted to optometrists, about whom the AMA at one time had some very negative things to say. 671 F.Supp. at 1487.

lawlessness. This coupled with the AMA's begrudging statement on professional association with chiropractors was sufficient for the district court to doubt (1) the AMA's intent to comply with the antitrust laws in the future absent an injunction, and (2) the effectiveness of the discontinuation of its illegal conduct. Importantly, the district court found that even as of the trial date, the AMA continued to respond to requests for information on chiropractic by sending outdated anti-chiropractic literature. Further, none of the AMA's policies contain any affirmative statement that the boycott is over. An example of the AMA's begrudging and ineffective removal of the ethical bar to professional association is Opinion 3.01 of its Judicial Council. The AMA cites Opinion 3.01 as evidence that its revised guideline has eliminated the prior guidelines on chiropractic, and removed any negative referees to specific licensed limited practitioners. But as the district court noted, Opinion 3.01 is entitled "Nonscientific Practitioners."[4] Thus, the AMA member still must look under the heading "Nonscientific Practitioners" to discover that it is now permissible to associate with chiropractors. Any beneficial effect of Opinion 3.01 likely is lost because it is buried in a category almost certain to conjure up the ethical prohibitions of the past.

Yet another factor supporting an injunction is what the district court termed the boycott's "lingering effects." The court found not only that plaintiffs had been personally harmed by the boycott, but that they continued to be personally harmed and threatened by a lack of association with members of the AMA as a result of the boycott and its lingering effects. 671 F.Supp. at 1486. The boycott, while it was in full bloom, "more likely than not affected individual decision-making by AMA members and other medical physicians in their relationship with chiropractors;" and until AMA members learn that the AMA's policies in fact have changed, AMA members' decision-making with respect to professional association with chiropractors will continue to be affected, according to the trial court. The evidence amply supported this conclusion. It is based not only on the lengthy and successful boycott, but on the begrudging nature of the AMA's more recent and lawful changes.

The district court also found a continuing injury to chiropractors' reputation as a result of the boycott. Because the AMA has never made any attempt to publicly repair that damage, the court found that chiropractors will continue to suffer injury to reputation from the boycott. 671 F.Supp. at 1486-87. The AMA's publication of its changes and its settlements were not enough, in the eyes of the district court, to overcome these harmful effects. The AMA has not convinced us that the district court was wrong in this assessment.

The AMA's strongest challenge comes to the district court's findings with respect to the lingering effects on chiropractors' incomes. The court found that the injury to chiropractors' incomes threatened to continue through the date of trial. 671 F.Supp. at 1487. For this it relied on plaintiffs' expert's analysis regarding chiropractic income levels through 1986. (Jt. App. 57.) The court found this continuing harm existed, even though plaintiffs' expert's last data point showed that chiropractors' income in 1984 exceeded that of podiatrists and optometrists — the comparable professions. 671 F.Supp. at 1487. The court did not, however, "find," as the AMA contends, that chiropractors' incomes had actually increased in 1984; rather, it only acknowledged the expert's data in this regard. *Id.* Obviously, given its finding regarding 1986 income levels (i.e., that chiropractors' incomes continued to suffer), the court was more persuaded by the expert's income projections into 1986 regarding the lagging of chiropractors' income, than by the 1984 data. The AMA's assertion that there is no basis for the district court to rely on the projection of chiropractors' income is baseless. There was testimony that chiropractors' incomes would still have suffered in 1986 as a result of the boycott. (Jt. App. 57.) But even without the lingering effects on chiropractors' income, there still remain the effects on professional association and reputation, which by themselves may be sufficient to show continuing harm from the boycott.

In sum, even though the district court wrongly allocated the burden of proof in deciding whether injunctive relief was necessary, its ultimate findings regarding the risk of a return to the unlawful policies, the effectiveness of the AMA's discontinuance or voluntary cessation, and the character of the past violations, without question satisfy the proper standard. *W.T. Grant*, 345 U.S. at 633. None of the objections the AMA raises on appeal undercuts the district court's decision to grant an injunction. That the AMA feels an injunction is not necessary (or for that matter, that even we may have felt the same had we considered the case as an original matter), is not the appropriate test. That call was for the district court to make. *Id.* Because the district court did not abuse its discretion, we uphold its decision to award injunctive relief.[5]

Anticipating this negative (for it) result, the AMA makes a last-ditch perfunctory argument. It attacks the injunction, arguing that it is unnecessarily overbroad, purports to award classwide relief in a case that was never certified as a class action, and "implicate[s] the AMA's rights under the First Amendment." None of these arguments are convincing.

True enough, as the AMA observes, an injunction in a

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[4] Based on the language in section 16 that equitable relief is available "when and under the same conditions and principles as injunctive relief ... is granted by courts of equity. ...," the AMA makes a passing argument, buried in two of its 67 footnotes (two footnotes, incidentally, that are separated by seven pages of text) that the district court erred by not requiring the plaintiffs to meet all the requirements for an injunction that traditional equity jurisprudence imposes. The AMA does not bother to say what those traditional equitable requirements are, in the case of a permanent injunction, except to say that the plaintiffs had to show they had no adequate remedy at law. Nor does the AMA cite any cases concerning the propriety of a permanent injunction under § 16.

The Supreme Court has stated § 16 invokes "traditional equitable principles." *Zenth Radio Corp. v. Hazeltine Research, Inc.*, 395 U.S. 100, 130 (1969); see also *Roland Machinery Co. v. Dresser Industries, Inc.*, 749 F.2d 380, 386 (7th Cir. 1984). Scholarly comment has echoed this theme. *E.g.*, 2 P. Areeda and D. Turner, *Antitrust Law* § 312d (1978); Easterbrook and Fischel, *Antitrust Suits by Targets of Tender Offers*, 80 Mich. L. Rev. 1155, 1168-69 (1982). Section 16's language indicates that traditional equity principles should apply. But while it is true that the district court stated that the plaintiffs did not have to meet all the traditional equitable requirements for an injunction, we are not convinced that this misstatement affected the court's analysis. The important point is that equitable relief is discretionary, and not automatically available to an injured plaintiff. See Areeda & Turner, *supra*, § 312d at 39. The district court did exercise discretion and did not automatically grant the plaintiffs an injunction. The court carefully weighed the AMA's conduct, the likelihood it would recur, the harm it caused and might in the future cause, and we believe, implicitly in all this, the relative hardships to the parties of granting an injunction. *See* 671 F.Supp. at 1484-88.

It is true that the district court did not specifically find that the plaintiffs had no adequate remedy at law. The AMA baldly asserts that damages would have been adequate, but does not mention how. At any rate, at this stage in the case, we are not inclined to reverse the district court's careful decision based on an underdeveloped argument that the AMA did not even deem worthy of including under a separate heading in the text of its brief.

private antitrust suit should award a plaintiff injunctive relief "only to the extent necessary to protect it from future damage likely to occur if the defendant continues the unlawful antitrust conduct." *Ohio-Sealey Mattress Manufacturing Co. v. Sealey, Inc.*, 669 F.2d 490, 495 (7th Cir. 1982). But beyond this general principle, the AMA does not make any genuine argument that the injunction is overbroad. Instead, it simply asserts that the primary beneficiaries of the district court's order, insofar as it requires the order to be mailed to every AMA member, that it be published in the *Journal of the American Medical Association*, and that the AMA revise a national ethical publication, are the some 30,000 chiropractors in the nation as a whole who were not parties to this case. Doubtless, these other chiropractors may benefit from the mass mailing and publication required by the district court's order. But this does not necessarily make the injunction overbroad.

The AMA's suggestion that the publications and mailings should have been limited to the four communities in which the individual plaintiffs practiced unnecessarily limits the relief, and ignores the public interest served by private antitrust suits. Such suits can effectively open competition to a market that was previously closed by illegal restraints. *National Society of Professional Engineers*, 435 U.S. at 698; *see also International Salt Co. v. United States*, 332 U.S. 392, 401 (1947). Relief here is provided not only to the plaintiff chiropractors, but also in a sense to all consumers of health care services. Ensuring that medical physicians and hospitals are free to professionally associate with chiropractors (e.g., by the publication and mailing of the order to AMA members), likely will eliminate such anticompetitive effects of the boycott as interfering with consumers' free choice in choosing a product (health care provider) of their liking. In this way competition is served by the injunction. In short, the injunction, as designed by Judge Getzendanner, reasonably attempts to eliminate the consequence of the AMA's boycott, and we will not disturb it. *National Society of Professional Engineers*, 435 U.S. at 698.[6]

Finally, we reject the AMA's hint ("argument" seems too generous when the AMA's claim comprises but one paragraph of a 77-page brief, *Max M. v. New Trier High School District No. 203*, 859 F.2d 1297, 1300 (7th Cir. 1988) that the district court's order somehow infringes on the AMA's First Amendment rights. We think the injunction as written is sufficiently tailored to avoid constitutional objection. As the Supreme Court has stated:

> [w]hile the resulting order may curtail the exercise of liberties that the [defendants] might enjoy, that is a necessary and, in cases such as this, unavoidable consequences of the violation.... The First Amendment does not 'make it ... impossible ever to enforce laws against agreements in restraint of trade ....' *Giboney v. Empire Storage and Ice Co.*, 336 U.S. 490, 502. In fashioning a remedy, the District Court may, of course, consider the fact that its injunction may impinge upon rights that would otherwise be constitutionally protected, but those protections do not prevent it from remedying the antitrust violations.

National Society of Professional Engineers at 697-98. That the injunction requires the AMA to publicize and mail copies of the order to AMA members, among other things, does not render it unconstitutional. The district court's form of injunction and method of ensuring its publication (and thus its efficacy) was a reasonable attempt at eliminating the consequences of the AMA's lengthy, systematic, successful, and unlawful boycott.

IV.

Plaintiffs' Cross-Appeal

Plaintiffs filed a cross-appeal challenging the judgments for defendants JCAH and ACP. With respect to JCAH, plaintiffs advance two separate theories of liability. First, they allege that JCAH unlawfully conspired with the AMA and participated in the AMA's boycott of chiropractors. Second, plaintiffs contend that JCAH, as a membershp trade association, acted as a conspiracy each time it promulgated industry standards, and thus violated the antitrust laws in its own right. As to the latter theory of liability, plaintiffs assert that they raised it before the trial court, but that the court never ruled on it. JCAH does not contest this summarization of the events in the district court, and we accept it. Plaintiffs' theory against ACP also is two-fold. They first contend that ACP also participated in the AMA's boycott. Second, they charge that ACP is a member of the "continuing conspiracy that is the JCAH." None of plaintiffs' arguments are persuasive.

Following the first trial in this case, JCAH and ACP appealed the denial of their motions for a directed verdict. We affirmed the denial of those motions, explaining that the evidence was sufficient to permit, but not require, a jury (or, as it turned out, the trial court) to conclude that the defendants JCAH and ACP knew that concerted action in a scheme was contemplated in that scheme. *Wilk I*, 719 F.2d at 233. This would have permitted a finding of liability, we reasoned, citing *Theater Enterprises Inc. v. Paramount Film Distributing Corp.*, 346 U.S. 537, 540 (1954); *Interstate Circuit Inc. v. United States*, 306 U.S. 208, 226-27 (1939).

Following *Wilk I*, the Supreme Court decided two cases, which the district court in the second trial held clarified and limited the cases relied upon in *Wilk I*. These cases were *Monsanto v. Spray-Rite Service Corp.*, 465 U.S. 752 (1984), and *Matsushita Electric Industrial Co. v. Zenith Radio Corp.*, 475 U.S. 574 (1986). In *Monsanto*, the Court held that, to survive a summary judgment motion, an anti-trust plaintiff needed evidence tending to "exclude the possibility" that the alleged conspirators were acting independently, *id.* at 764, and that the plaintiff must present "direct or circumstantial evidence that reasonably tends to prove" that the alleged conspirators "'had a conscious commitment to a common scheme designed to achieve an unlawful objective.'" *Id.*, quoting *Edward J. Sweeney & Sons v. Texaco, Inc.*, 637 F.2d 105, 111 (3d Cir. 1980), *cert. denied*, 451 U.S. 911 (1981). *Matsushita* reaffirmed that holding. There, the Court stated "conduct that is as consistent with permissible competition as with illegal conspiracy does not, without more, support an inference of conspiracy," 475 U.S. at 597 n.21.

Applying *Monsanto* and *Matsushita*, the district court analyzed plaintiffs' claims to determine whether or not each defendant's own conduct showed membership in the AMA's conspiracy. 671 F.Supp. at 1489.[7] We review each

[6] For the same reason, we do not view the district court's injunction as improperly awarding classwide relief where no class was certified. The AMA's argument in this regard is just a rephrasing of its argument that the injunction is overbroad.

[7] The district court also held that even if JCAH were acting independently of the AMA boycott, its members (e.g., the AMA) were not responsible for the

Footnote continued on following page

defendant separately. Again, because the district court adequately set forth the facts, we only summarize them here.

A. JCAH

JCAH is a not-for-profit corporation established for the purpose of setting standards and conducting health care accreditation programs in conjunction with those standards. JCAH's members include the AMA, ACP, the American College of Surgeons, the American Hospital Association, and the American Dental Association. It is governed by a board of commissioners. Twenty-one commissioners are appointed by the various members, who then appoint one public commissioner. The AMA is one of JCAH's two "dominant members" (this characterization being based solely on the number of commissioners each member is allotted).

Participation by hospitals in the JCAH's accreditation program was voluntary. Nevertheless, accreditation was important to a hospital and "loss of accreditation would be devastating." *Id.* at 1490. Since before 1958, JCAH had standards providing that hospital medical staffs were to be limited to fully licensed physicians (this was liberalized in 1970 to include dentists). *Id.*

In 1964, JCAH's director stated, in a national newsletter, that JCAH viewed chiropractors as cultists, and that hospitals that encouraged such cultists to use their facilities in any way would "very probably be severely criticized and lose [their] accreditation." Despite the similarity of this statement to later AMA efforts, the district court found there was no direct evidence that JCAH was acting in concert with the AMA with regard to this statement or its distribution; thus, it concluded this action was independent.

In 1970, JCAH completed a revision of its standards and published an accreditation manual for hospitals. The manual included "Standard X" (which was drafted by the AMA). Standard X provided that the governing board of each hospital had to assure that medical staff members practiced in an ethical manner. The accreditation manual included a source reference to the AMA's Principles. The district court found that the uncontradicted testimony was that JCAH's board of commissioners never discussed the subject of chiropractic in connection with the accreditation manual. It further found that no chiropractor participated in the accreditation manual's revision process despite the opportunity to participate. *Id.* Based on these findings, the court concluded there was no evidence that JCAH adopted Standard X in connection with chiropractors or to further the AMA's boycott. And while JCAH letters responding to inquiries from hospitals about the role of chiropractors throughout the 1970s did indicate that JCAH would withdraw accreditation of a hospital that had chiropractors on its medical staff or that granted privileges to chiropractors, the district court found these letters were completely consistent with the then-existing accreditation standards, and were "not convincing evidence that JCAH had joined the conspiracy against chiropractors." *Id.*

Finally, in 1977, JCAH revised its standards to provide that medical staff membership was to be limited "unless otherwise provided by law" to fully licensed physicians and dentists. References to the AMA's Principles were deleted. So from 1977 on, JCAH's position on chiropractors was that, as limited licensed practitioners, they could be included on medical staffs, if permitted under local law. In 1980, JCAH amended the accreditation manual by deleting Standard X.

Based on these findings, the district court found that all JCAH undertook all action from 1964 through 1980 independently of the AMA boycott. Further support for its conclusion was the fact that JCAH's standards were largely consistent with federal law. *Id.*

Likewise, the district court found that the 1983 revisions of the JCAH standards were independent of the AMA boycott, and that the 1983 revisions were not evidence that the conspiracy against chiropractors continued into 1983. Ultimately, JCAH standards were liberalized regarding admission to medical staffs and allowance of hospital privileges to limited licensed practitioners, including chiropractors. But the standard also required that each accredited hospital's medical staff have an executive committee, the majority of which had to be medical and osteopathic physicians. (This, according to plaintiffs, is evidence that the conspiracy against chiropractors continued into 1983.)

In 1983 the AMA participated in the JCAH standards revision process. That process began in 1982 with recommendations from JCAH staff and the JCAH standard-survey procedures committee. The early recommendations were that each hospital be permitted to decide for itself, under applicable state law, which licensed health care providers would be allowed hospital privileges and medical staff membership. After initially supporting this approach, AMA members and other medical societies which wanted to ensure medical and osteopathic physician control of the medical staff and patient care in hospitals criticized the AMA. Feeling the heat of their members' criticism, the AMA changed its position and supported revisions which would ensure such control. In late 1983, JCAH adopted new standards which included the mandatory, medical physician-dominated executive committee concept.

According to the district court, the evidence supported the conclusion that JCAH members were acting to ensure that the responsibility for patient care in acute care hospitals remained in the hands of medical and osteopathic physicians, and that this was an appropriate goal for JCAH. Patients in acute care hospitals are generally the very sick or in need of surgery. They are patients who require treatment with drugs or surgery — i.e., treatment by fully licensed physicians (that chiropractors may not perform). This led the court to conclude that "[t]he evidence supports no conclusion other than that patient care in acute care hospitals, and the medical staffs of acute care hospitals, ought to be under the control of fully licensed physicians rather than limited licensed practitioners. I am persuaded that the JCAH members were not acting to prevent chiropractors from being admitted to hospitals or obtaining hospital privileges." 671 F.Supp. at 1493.[*]

Because the court found that JCAH's acts before the 1983 revisions were independent of the AMA boycott, and that the 1983 revisions were not evidence that the conspiracy against chiropractors continued into 1983, it concluded that plaintiffs failed to prove that JCAH was a member of the conspiracy. *Id.* at 1494.

actions of JCAH. 671 F.Supp. at 1491-92. On appeal, plaintiffs tell us that this was unnecessary, and actually confused their asserted theory that JCAH was an unlawful conspiracy in its own right. Thus, we do not pass on the propriety of the district court's ruling in this regard.

[*] The court went on to observe that under current JCAH standards, hospitals could grant chiropractors medical staff membership, clinical privileges, admission privileges, and access to diagnostic services without fearing loss of JCAH accreditation. Authority for making individual medical staff appointments now rests with the individual hospital's governing board.

1. JCAH as Conspiracy

Plaintiffs' first theory on appeal is that JCAH, as a trade association, "acts as a conspiracy or combination every time it promulgates industry standards [which unreasonably restrain competition]." But a trade association is not, just because it involves collective action by competitors, a "walking conspiracy." *Consolidated Metal Products, Inc.* 846 F.2d at 293-94. There is no evidence that JCAH's accreditation program "is merely a ploy to obscure a conspiracy" against chiropractors. *Id.* at 294. And plaintiffs' arguments for a separate antitrust violation with respect to JCAH standing alone are unpersuasive.

The most serious problem with plaintiffs' theory is that they did not prove any actual or threatened antitrust injury directly traceable to the alleged antitrust violation which would be redressed by the issuance of an injunction against JCAH. *See Cargill, Inc. v. Monfort of Colorado Inc.*, 479 U.S. at 122. Thus, even if this particular claim was not expressly addressed by the district court, plaintiffs' claim still must fail. In support of their contention that they suffered actual injury, plaintiffs offer "evidence" of examples of when each plaintiff was denied privileges or medical staff membership at certain hospitals. But after thoroughly reviewing the record, we conclude these examples do not show any connection to JCAH or its Standard X. (Jt. App 13-14; 15-17; 89-100; 181; 182-87; 190-91; 380-81; 420; 672-81; 773-74; 851; and 934-35.) Because we find no antitrust injury occurred as a result of the 1970 Standard X, we necessarily conclude that there was no continuing JCAH boycott as a result of the revisions in 1983.[9]

2. JCAH as Member of the AMA Boycott

Plaintiffs' second theory of antitrust liability against JCAH contends that JCAH was a member of the AMA's boycott. In this regard, plaintiffs contend that JCAH knew the AMA boycott was contemplated and that it acquiesced and participated in that scheme. As stated above, the *Monsanto* and *Matsushita* cases hold that to establish liability under this theory, there must be evidence that at least tends to exclude the possibility that the alleged conspirators were acting independently, rather than pursuant to "'conscious commitment to a common scheme designed to achieve an unlawful objective'," *Monsanto*, 465 U.S. at 764, quoting *Edward J. Sweeney & Sons*, 637 F.2d at 111. Plaintiffs, however, argue that *Monsanto* and *Matsushita* are inapplicable to this case because here we are dealing with a horizontal combination, and because there is "direct evidence" of a conspiracy in this case. We agree with the district court, however, that this case should be governed under the standards set forth in *Monsanto* and *Matsushita*. We have stated before, "[t]he actual label placed on the conspiracy is a 'pedantic distinction,' as the Monsanto standard applies regardless of which label is attached." *Valley II*, 822 F.2d at 660 n. 5. And plaintiffs point to no "direct evidence" of the conspiracy.

At best, plaintiffs make only a perfunctory argument that JCAH knowingly adhered to and participated in the AMA's unlawful boycott. Nowhere do they attempt to show just how the district court made erroneous findings of fact. Rather, they point to the fact that JCAH adopted Standard X (after being manipulated by the AMA in doing so) to establish JCAH's participation in the boycott. But the district court found that JCAH's board of commissioners never discussed the subject of chiropractic, and that the subject was never raised in connection with the 1970 revisions of the accreditation manual. It also found that no chiropractor participated in the revision process despite having an "extensive opportunity" to do so. Thus, the court held "[t]here was no evidence that JCAH adopted Standard X in connection with chiropractors or in furtherance of the AMA boycott." 671 F.Supp. at 1490. Plaintiffs' urgings to the contrary are nothing but a bald invitation to substitute our judgment for the district court's. Consistent with our prior treatment of this issue in *Wilk I*, 719 F.2d at 233, the evidence may have been sufficient to find that JCAH participated in the conspiracy, but it did not require such a finding. The district court was entirely within its right to find no conspiracy between JCAH and the AMA.

As evidence of JCAH's participation in the conspiracy, plaintiffs also point to the district court's finding that JCAH cooperated with the AMA in connection with the distribution of an article titled "The Right and Duty of Hospitals to Exclude Chiropractors from Hospitals." Apparently, they believe this carries the day in establishing JCAH's participation in the boycott. We disagree. As the district court found, the JCAH's use of the cited article was in connection with inquiries from hospitals about the role of chiropractors in hospitals. 671 F.Supp. at 1490. The court also found that the JCAH letters were "completely consistent with the then-existing accreditation standards." *Id.* We thus agree with the district court that this was "not convincing evidence" that JCAH participated or joined in the AMA's conspiracy against chiropractors. *Id. Cf. Monsanto*, 465 U.S. at 762 (communication about prices and marketing strategy does not alone show that distributors are not making independent pricing decisions).[10]

B. ACP

The analysis and outcome would be much the same for ACP as for JCAH, at least so far as its alleged participation in the AMA's boycott is concerned. ACP's alleged membership or participation in the AMA's unlawful boycott, for example, is also judged under the *Matsushita* and *Monsanto* standards. Here, though, we must digress briefly to address a problem with plaintiffs' argument. Their claims in this respect seem at best to be confused. In their opening brief, they refer to the ACP's participation in "the boycott," and argue that the district court's finding that the ACP did not participate in any boycott of chiropractors is clearly erroneous. The district court's findings in this regard concern

[9] Plaintiffs claim, for the first time in their reply brief, that the 1983 standards themselves violate the antitrust laws. The district court, however, stated that plaintiffs were not claiming that the 1983 JCAH standards violated the antitrust laws. 671 F.Supp. at 1492. Whether they did or did not raise the issue in the district court, there is no question that the plaintiffs' initial appellate brief did not raise this issue. Rather, plaintiffs argued that "The JCAH 1983 Revisions Continue[d] The Boycott." In this regard they stated, "only one conclusion is possible: the JCAH M.D. domination standard *perpetuates* the boycott" (emphasis added). We think it plain that plaintiffs made their claim that the 1983 revisions themselves were unlawful for the first time on reply. We thus will not address the argument. *See Gold v. Wolpert*, 876 F.2d 1327, 1331 n. 6 (7th Cir. 1989).

[10] Plaintiffs make one additional claim. This case, they tell us, fits neatly within the framework of *American Society of Mechanical Engineers, Inc. v. Hydrolevel Corp.*, 456 U.S. 556 (1982). They assert that because the trial court found the AMA manipulated the JCAH and caused it to adopt Standard X (as well as circulating the AMA's "Right and Duty of Hospitals to Exclude Chiropractors"), that JCAH was liable because it allowed itself to be manipulated and used as a mechanism through which the AMA enforced its anti-competitive scheme. Plaintiffs cite *Hydrolevel* in the portion of their argument dealing with JCAH's alleged knowing adherence and participation in the AMA's boycott. But *Hydrolevel* does not address the conscious parallelism issue. *Hydrolevel* speaks of an association's liability in its own right, not as a member of another's unlawful conspiracy. We thus believe *Hydrolevel* is inapplicable to this case.

whether or not ACP was a member of or participated in the AMA's conspiracy. 671 F.Supp. at 1471, 1489, 1494-96. It is obvious from the district court's opinion, and from plaintiffs' opening brief, that "the boycott" referred to is the *AMA's* unlawful boycott. But in their reply brief, plaintiffs say it is "irrelevant" whether or not ACP conspired with the AMA. In other words, they are arguing that the district court's finding that ACP was not a member of the AMA's boycott, 671 F.Supp. at 1494-96, is not at issue on this appeal. We will take them at their word; that issue is now foreclosed against them.

Apparently, then, plaintiffs are claiming, as they did with JCAH, that the ACP as a membership association engaged in concerted activity through various acts. That is, the ACP is liable under § 1 of the Sherman Act in its own right. Plaintiffs also present a second theory of liability: that the ACP, as a member of the JCAH, is liable for the unlawful acts of that organization because it knowingly participated in and ratified those acts.

1. ACP as a Conspiracy

There is no evidence that ACP itself engaged in an unlawful boycott of chiropractors. Plaintiffs point to the ACP's bylaws which provided that the purpose of the ACP included "preserving the history and perpetuating the best tradition of medicine and medical ethics." Because of the fact that many of the ACP's members were also AMA members, plaintiffs argue that this veiled reference to ethics somehow furthered an ACP boycott. But the ACP never adopted the AMA's Principles (including former Principle 3), and never required its members to subscribe to those principles. 671 F.Supp. at 1494. Also, the ACP never had a code of ethics. In 1984 it published the American College of Physicians Ethics Manual. But this was not a code or set of regulations. Rather, it was an effort to address major contemporary issues confronting all physicians and merely attempted to stimulate debate on medical ethics. The manual stated nothing about chiropractic or about what remedies are or are not "scientific." Indeed, as the district court found, the manual appears to leave the individual physician free to make his own judgment as to the kinds of treatment he should participate in and in his relations with other licensed health practitioners. 671 F.Supp. at 1494.

The plaintiffs rely on two additional documents to establish an ACP boycott. The first grew out of a September 1978 meeting of the ACP's board of governors. (The board of governors was not the ACP's policymaking body.) The Board at that meeting accepted a report by an ad hoc committee appointed to suggest what might be done to promote the ACP's policy toward chiropractic. According to the district court, the minutes of that meeting reflect that:

> The committee agreed unanimously that ACP should be concerned about and oppose any action which would include chiropractic among the scientifically-based modes of medical care and which would give chiropractors direct access to the diagnostic facilities of hospitals.

671 F.Supp. at 1495. Plaintiffs also point to a resolution adopted by the board of governors which provided, among other things:

> (2) the governors should remain alert to effort of chiropractors to gain access to radiographic and clinical laboratory diagnostic facilities in their regions and keep ACP headquarters informed of such developments;
>
> * * *
>
> (8) The governors should alert colleagues in other disciplines to the efforts of chiropractors to gain access to radiographic and clinical pathology diagnostic facilities; and
>
> (9) the governors and the college members in their regions should discuss these matters with their county and state medical societies and with their representatives to the house of delegates of the AMA.

671 F.Supp. at 1495-96.

Although the district court found that many parts of the resolution related to matters protected under the Noerr-Pennington doctrine, not everything included was protected. (This is not at issue on appeal.) What is important is that the district court found that the resolution contained no call for the participation of ACP or its members in the AMA's boycott against chiropractors, "or [in the] ACP's own boycott." 671 F.Supp. at 1496. Continuing, the court explained "[m]oreover, the resolution was never implemented ... and there is no evidence that ACP members were called upon to cooperate in effectuating ACP's 'policy' on chiropractic." *Id.* Plaintiffs do not show how the district court's findings are clearly erroneous; rather, they just interpret the document differently. It is well established by now, however, that we do not substitute our view of the facts for the district court's on appeal. After reviewing the evidence, we are not left with the "definite and firm conviction" that the district court made a mistake in interpreting this evidence. *Anderson v. City of Bessemer City*, 470 U.S. 564, 574 (1985).

Plaintiffs also point to a joint document in which the ACP participated, titled "Status Report on Chiropractic Lawsuits" to establish an ACP conspiracy. The report was distributed to ACP members. It does contain an admission that Principle 3 forbade association with chiropractors. But, as the district court explained, this admission was irrelevant as to ACP which had not adopted the AMA's Principles, and which did not have a medical ethic similar to Principle 3. We agree. Again, plaintiffs just offer their different interpretation of the document, which has never been enough to carry the day when reviewing a district court's factual determinations. We see no error."

2. ACP Participation in JCAH's Conspiracy

Finally, plaintiffs contend that ACP is a member of "the

" Plaintiffs also argue that the district court erroneously "excluded evidence [which] proves ACP's knowing intent to exclude chiropractors." (Plaintiff's reply br. at 23.) What plaintiffs are getting at is that certain evidence was held by the district court to be protected under the Noerr-Pennington doctrine. The first involved a letter written to a governmental agency (the National Institute of Neurological Diseases and Strokes (NINDS)) in connection with a government project (the study of chiropractic). Plaintiffs claim this was not protected under the Noerr-Pennington doctrine because blind copies were sent to the AMA's Committee on Quackery and other medical societies. They ignore the fact, however, that the district court made an alternative holding with respect to this letter. It stated that even if the letter was not protected, it was obvious that it expressed only the author's own opinion as to what action the ACP's board of regents (its policy-making body) might take in the future, and that it was not the act of the ACP endorsing the AMA chiropractic policy statement. The court also found there was no evidence that ACP had knowledge of the activities of the Committee on Quackery. Thus, we do not need to address whether or not this document was protected under the Noerr-Pennington doctrine, as the alternative ground is both sound and unchallenged.

Plaintiffs make two perfunctory and undeveloped contentions with regard to "exclusion" of "boycott activity." But neither of these amounts to an "argument" under Fed.R.App.P. 28(a)(4). Thus, we will consider neither.

continuing conspiracy that is the JCAH." But since we have held JCAH did not violate the antitrust laws, ACP could not be liable for participating in JCAH's acts. Thus, plaintiffs' theory that ACP is liable for participating in JCAH's conspiracy fails.

V.

Conclusion

We affirm the district court's finding that the AMA violated § 1 of the Sherman Act by conducting an illegal boycott of chiropractors, and the district court's decision to grant an injunction against the AMA. In finding liability, the court did not improperly rely on evidence of conduct protected by the Noerr-Pennington doctrine. The district court's factual findings supported its finding that the AMA's boycott was illegal under the rule of reason, and those findings were not clearly erroneous. The district court also did not clearly err in finding that the AMA did not meet its burden of proving its patient care defense, and in finding that the AMA's boycott caused the plaintiffs past injury and the threat of future injury. The court did not abuse its discretion in imposing an injunction on the AMA. The court's factual findings supported its exercise of equitable discretion, and the injunction was not overbroad.

We also affirm the district court's findings that JCAH and ACP did not participate in the AMA's boycott, or in any other way violate § 1 in their activities concerning chiropractors. The plaintiffs' theory that JCAH itself conspired by setting standards fails because the plaintiffs failed to prove that the JCAH's actions caused them any actual or threatened injury. The court's finding that JCAH did not participate in the AMA's conspiracy was not clearly erroneous. The plaintiffs have waived any contention that ACP participated in the AMA's conspiracy by claiming that any such participation was "irrelevant." The district court did not clearly err by finding that ACP did not conduct its own conspiracy, and since JCAH did not violate § 1, ACP could not be liable for participating in JCAH's actions.

The district court's decision is

AFFIRMED.

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Studies on Chiropractic

A summary of published studies and official inquiries documenting the efficacy and appropriateness of chiropractic health care

NATIONAL BOARD OF CHIROPRACTIC EXAMINERS

The National Board of Chiropractic Examiners published reports based on a four-year study of chiropractic. These reports focused on three surveys including full-time, licensed U.S., Canadian and registered Australian and New Zealand chiropractic practitioners. The surveys and their resulting reports are titled *Job Analysis of Chiropractic.*

Following publication of the *Job Analysis of Chiropractic,* the NBCE began to receive requests for permission to reproduce certain portions of the reports. In response to those requests, the NBCE has condensed relevant portions and reprinted them in this brochure.

Government and Research Studies on Chiropractic

In recent years, numerous independent researchers and various government agencies have conducted studies which focus on the efficacy, appropriateness and cost-effectiveness of chiropractic treatment. Several of these important studies are listed below.

- **U.S. GOVERNMENT AGENCY REPORT**

  A 1994 study published by the U.S. Agency for Health Care Policy and Research (AHCPR) and the U.S. Department of Health and Human Services endorses spinal manipulation for acute low back pain in adults in its Clinical Practice Guideline # 14. An independent multidisciplinary panel of private-sector clinicians and other experts convened and developed specific statements on appropriate health care of acute low back problems in adults. One statement cited, relief of discomfort (low back pain) can be accomplished most safely with spinal manipulation, and/or nonprescription medication.

- **THE MANGA REPORT**

  A major study to assess the most appropriate use of available health care resources was reported in 1993. This was an outcomes study funded by the Ontario Ministry of Health and conducted in hopes of sharing information about ways to reduce the incidence of work-related injuries and to address cost-effective ways to rehabilitate disabled and injured workers. The study was conducted by three health economists led by University of Ottawa Professor Pran Manga, Ph.D. The report of the study is commonly called the Manga Report. The Manga Report overwhelmingly supported the efficacy, safety, scientific validity, and cost-effectiveness of chiropractic for low-back pain. Additionally, it found that higher patient satisfaction levels were associated with chiropractic care than with medical treatment alternatives.

  "Evidence from Canada and other countries suggests potential savings of hundreds of millions annually," the Manga Report states. "The literature clearly and consistently shows that the major savings from chiropractic management come from fewer and lower costs of auxiliary services, fewer hospitalizations, and a highly significant reduction in chronic problems, as well as in levels and duration of disability."

- ***RAND* STUDY ON LOW-BACK PAIN**

  A four-phase study conducted in the early 1990s by RAND, one of America's most prestigious centers for research in public policy, science and technology, explored many indications of low-back pain.

  In the RAND studies, an expert panel of researchers, including medical doctors and doctors of chiropractic, found that:

  -- chiropractors deliver a substantial amount of health care to the U.S. population.

  -- spinal manipulation is of benefit to some patients with acute low-back pain.

  The RAND reports marked the first time that representatives of the medical community went on record stating that spinal manipulation is an appropriate treatment for certain low-back pain conditions.

- **THE NEW ZEALAND COMMISSION REPORT**

  A particularly significant study of chiropractic was conducted between 1978-1980 by the New Zealand Commission of Inquiry. In its 377-page report to the House of Representatives, the Commission called its study "probably the most comprehensive and detailed independent examination of chiropractic ever undertaken in any country."

  The Commission entered the inquiry with "the general impression ... shared by many in the community: that chiropractic was an unscientific cult, not to be compared with orthodox medical or paramedical services."

  By the end of the inquiry, the commission reported itself "irresistibly and with complete unanimity drawn to the conclusion that modern chiropractic is a soundly-based and valuable branch of health care in a specialized area..."

  Conclusions of the Commission's report, based on investigations in New Zealand, the U.S., Canada, the United

Kingdom, and Australia, stated:

- -- Spinal manual therapy in the hands of a registered chiropractor is safe.
- -- Spinal manual therapy can be effective in relieving musculo-skeletal symptoms such as back pain, and other symptoms known to respond to such therapy, such as migraine.
- -- Chiropractors are the only health practitioners who are necessarily equipped by their education and training to carry out spinal manual therapy.
- -- In the public interest and in the interests of patients, there must be no impediment to full professional cooperation between chiropractors and medical practitioners.

• **FLORIDA WORKERS' COMPENSATION STUDY**

A 1988 study of 10,652 Florida workers' compensation cases was conducted by Steve Wolk, Ph.D. , and reported by the Foundation for Chiropractic Education and Research. It was concluded that "a claimant with a back-related injury, when initially treated by a chiropractor versus a medical doctor, is less likely to become temporarily disabled, or if disabled, remains disabled for a shorter period of time; and claimants treated by medical doctors were hospitalized at a much higher rate than claimants treated by chiropractors."

• **WASHINGTON HMO STUDY**

In 1989, a survey administered by Daniel C. Cherkin, Ph.D., and Frederick A. MacCornack, Ph.D., concluded that patients receiving care from health maintenance organizations (HMOs) within the state of Washington were three times as likely to report satisfaction with care from chiropractors as they were with care from other physicians. The patients were also more likely to believe that their chiropractor was concerned about them.

• **UTAH WORKERS' COMPENSATION STUDY**

A workers' compensation study conducted in Utah by Kelly B. Jarvis, D.C., Reed B. Phillips, D.C., Ph.D., and Elliot K. Morris, JD, MBA, compared the cost of chiropractic care to the costs of medical care for conditions with identical diagnostic codes. Results were reported in the August 1991 *Journal of Occupational Medicine.*
The study indicated that costs were significantly higher for medical claims than for chiropractic claims; in addition, the number of work days lost was nearly ten times higher for those who received medical care instead of chiropractic care.

• **PATIENT DISABILITY COMPARISON**

A 1992 article in the *Journal of Family Practice* reported a study by D.C. Cherkin, Ph.D., which compared patients of family physicians and of chiropractors. The article stated "the number of days of disability for patients seen by family physicians was significantly higher (mean 39.7) than for patients managed by chiropractors (mean 10.8)." A related editorial in the same issue referred to risks of complications from lumbar manipulation as being "very low."

• **OREGON WORKERS' COMPENSATION STUDY**

A 1991 report on a workers' compensation study conducted in Oregon by Joanne Nyiendo, Ph.D., concluded that the median time loss days (per case) for comparable injuries was 9.0 for patients receiving treatment by a doctor of chiropractic and 11.5 for treatment by a medical doctor.

• **STANO COST COMPARISON STUDY**

A study by Miron Stano, Ph.D., reported in the June 1993 *Journal of Manipulative and Physiological Therapeutics* involved 395,641 patients with neuromusculoskeletal conditions. Results over a two-year period showed that patients who received chiropractic care incurred significantly lower health care costs than did patients treated solely by medical or osteopathic physicians.

• **SASKATCHEWAN CLINICAL RESEARCH**

Following a 1993 study, researchers J. David Cassidy, D.C., Haymo Thiel, D.C., M.S., and W. Kirkaldy-Willis, M.D., of the Back Pain Clinic at the Royal University Hospital in Saskatchewan concluded that "the treatment of lumbar intervertebral disk herniation by side posture manipulation is both safe and effective."

• **WIGHT STUDY ON RECURRING HEADACHES**

A 1978 study conducted by J.S. Wight, D.C. , and reported in the *ACA Journal of Chiropractic,* indicated that 74.6% of patients with recurring headaches, including migraines, were either cured or experienced reduced headache symptomatology after receiving chiropractic manipulation.

- **1991 GALLUP POLL**

  A 1991 demographic poll conducted by the Gallup Organization revealed that 90% of chiropractic patients felt their treatment was effective; more than 80% were satisfied with that treatment; and nearly 75% felt most of their expectations had been met during their chiropractic visits.

- **1990 *BRITISH MEDICAL JOURNAL* REPORT**

  A study conducted by T.W. Meade, a medical doctor, and reported in the June 2, 1990, *British Medical Journal* concluded after two years of patient monitoring, "for patients with low-back pain in whom manipulation is not contraindicated, chiropractic almost certainly confers worthwhile, long-term benefit in comparison with hospital outpatient management."

- **VIRGINIA COMPARATIVE STUDY**

  A 1992 study conducted by L.G. Schifrin, Ph.D., provided an economic assessment of mandated health insurance coverage for chiropractic treatment within the Commonwealth of Virginia. As reported by the College of William and Mary, and the Medical College of Virginia, the study indicated that chiropractic provides therapeutic benefits at economical costs. The report also recommended that chiropractic be a widely available form of health care.

- **1992 *AMERICA HEALTH POLICY* REPORT**

  A 1992 review of data from over 2,000,000 users of chiropractic care in the U.S., reported in the *Journal of American Health Policy*, stated that "chiropractic users tend to have substantially lower total health care costs," and "chiropractic care reduces the use of both physician and hospital care."

- **1985 UNIVERSITY OF SASKATCHEWAN STUDY**

  In 1985 the University of Saskatchewan conducted a study of 283 patients "who had not responded to previous conservative or operative treatment" and who were initially classified as totally disabled. The study revealed that "81% ... became symptom free or achieved a state of mild intermittent pain with no work restrictions" after daily spinal manipulations were administered.

Landmark Legal Decision Supports Chiropractic

Further validation of chiropractic care evolved from an antitrust suit which was filed by four members of the chiropractic profession against the American Medical Association (AMA) and a number of other health care organizations in the U.S. (*Wilk et al v. AMA et al*, 1990).

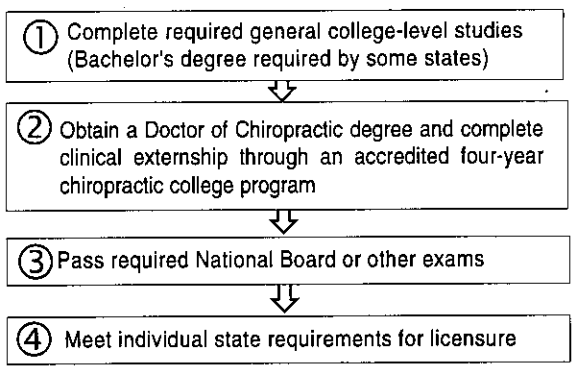
Following 11 years of litigation, a federal appellate court judge upheld a ruling by U.S. District Court Judge Susan Getzendanner that the AMA had engaged in a "lengthy, systematic, successful and unlawful boycott" designed to restrict cooperation between MDs and chiropractors in order to eliminate the profession of chiropractic as a competitor in the U.S. health care system.

Judge Getzendanner rejected the AMA's patient care defense, and cited scientific studies which implied that "chiropractic care was twice as effective as medical care in relieving many painful conditions of the neck and back as well as related musculo-skeletal problems."

Since the court's findings and conclusions were released, an increasing number of medical doctors, hospitals, and health care organizations in the U.S. have begun to include the services of chiropractors.

Qualifications for Practicing Chiropractic

In order to become a licensed doctor of chiropractic, an individual must meet stringent testing, academic and professional requirements. Currently, an individual must complete the four major steps shown below in order to become a chiropractic practitioner:



- **CHIROPRACTIC TRAINING**

Government inquiries (some of which are described in this brochure), as well as independent investigations by medical practitioners, have affirmed that today's chiropractic academic training is of equivalent standard to medical training in all pre-clinical subjects. High standards in chiropractic education are maintained by the Council on Chiropractic Education (CCE) and its Commission on Accreditation, as recognized by the U.S. Department of Education. Some Chiropractic colleges require a Bachelor's degree before enrollment.

A doctor of chiropractic's training generally requires a minimum of six years of college study (two years of which are undergraduate course work) and an internship prior to entering practice. Postdoctoral training in a variety of clinical disciplines and specialties is also available through accredited colleges and specialty councils.

- **CHIROPRACTIC LICENSING**

Chiropractic is one of many occupations which are regulated by state licensing agencies. The requirements for chiropractic licensure vary from state to state (and country to country). Some states require a Bachelor's degree as a prerequisite for licensure.

To assist the various regulatory agencies in assessing candidates for licensure, the National Board administers examinations to individuals currently in the chiropractic educational system or who have completed a chiropractic educational program. The National Board also offers an examination designed for previously licensed individuals.

A candidate for chiropractic licensure may request that transcripts of scores from National Board examinations be forwarded to licensing agencies which assess eligibility for licensure.

Scores from National Board examinations are made available to licensing agencies throughout the U.S. and in some foreign countries including Canada, the United Kingdom, France and Australia.



For additional information, or to order a *Job Analysis of Chiropractic* conducted in the U.S., Canada, Australia and New Zealand, contact the:

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901 54TH AVE. • GREELEY, CO 80634
970/356-9100

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DEAR LEGISLATOR,

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

[X] I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

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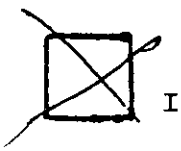
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New Hampshire Chiropractic Association

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Arnold E. + Marion C. Stetson

ADDRESS: PO Box 114 - 61 Wilmot Center Road
ELKINS, N.H. 03233-0114

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Alison McHale

ADDRESS: PO Box 683
New London NH 03257

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Barbara Vannata

ADDRESS: PO Box 766

Bradford NH 03221

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Beth Bezio

ADDRESS: 27 Depot Hill
Henniker, NH 03242

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Mrs Linda Lamoureux

ADDRESS: 45 Keith Dr
Goffstown NH 03045-2701

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Christopher + Janet Peters

ADDRESS: 149 Morse Hill Rd
Newbury NH 03255

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Duane A Reade

ADDRESS: 302 CROSS HILL RD

WILMOT NH 03287

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Denise Landers

ADDRESS: P.O. Box 516
New London, NH 03257

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: David C Fidler

ADDRESS: Box [redacted] Springfield NH 03284
268

Dear Legislator:

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two Bills is in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important Bills. Thank you for your consideration and time.

☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Dave & Judy White

ADDRESS: POB 30
N. Sutton NH 03260

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: DAVID POWERS

ADDRESS: 217 Ragged Mt. Club Rd
Andover, NH 03216

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☑ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: FRANCINE BLAIR

ADDRESS: P.O. BOX 359

ANDOVER NH 03216

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Gary Currier

ADDRESS: P.O Box 246

Andover, NH 03216

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Gregg D. Altman

ADDRESS: 37 Riverside Drive
Sunapee, NH 03782

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. ~~THANK~~ YOU FOR YOUR CONSIDERATION AND TIME.

X I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Gretchen Hildebrand Gretchen Hildebrand
Kathy Benefit Kathy A Benefit
P.O. Box 368
Andover NH 03216-0368

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Hazel M. Streeter

ADDRESS: Box 111
No Sutton NH 03260

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Holly Grossman

ADDRESS: P.O. Box 131 Village Rd
Wilmot Flat, NH 03287

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Jerry - Joyce Huston

ADDRESS: Box 117

N Sutton NH 03260

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Joanne L. Tuxbury Joanne L Tuxbury

ADDRESS: PO Box 268
Grantham, NH 03753-0268

Dear Legislator:

By placing an "X" in the box below, I am indicating I AM IN FULL SUPPORT of House Bill #586 and Senate Bill #147. I believe that the passage of these two Bills is in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important Bills. Thank you for your consideration and time.

☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Jennifer Rawe

ADDRESS: Rt 114 PO Box 127

North Sutton NH 03260

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☑ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: John Lambert

ADDRESS: Box 161
Sutton, NH 03260

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: KATHLEEN + WILLIAM BIZARRO Kathleen Bizarro

ADDRESS: PO Box 504

So. Sutton, NH 03273

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Laurie G. Downey

ADDRESS: 4 Wyatt Ct.
Franklin NH 03235

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Lawrence Vannata

ADDRESS: PO Box 766
Bradford NH 03221

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: CJ Richards

ADDRESS: 3020 Brown Ave #10

Manchester NH 03103

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☑ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Laurel D Bride

ADDRESS: Mr. & Mrs. Peter Bride
P. O. Box 135
Elkins, NH 03233

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☑ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Lynne Dupuis

ADDRESS: PO Box 115

North Sutton, NH 03260

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Marilyn Thompson

ADDRESS: 53 Baker Rd
No Sutton NH 03260

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☑ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Marilyn Lee Robert Lee

ADDRESS: Kearsarge Valley Rd
Wilmot Flat NH 03287

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Margaret Jewell

ADDRESS: P.O. Box 270
Andover, N.H 03216

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Maureen Hubbs

ADDRESS: 61 Orchard St
Franklin NH 03235

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☑ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Patricia A Rayburn

ADDRESS: PO Box 714

Hillsboro NH 03244

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Mr + Mrs. Palmer Porter

ADDRESS: P.O. Box 106
North Sutton, N.H 03260

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Rena LaBonte

ADDRESS: P.O. Box 329
Andover N.H. 03216

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Sarah P. McClennen

ADDRESS: PO Box 2105

MT Sunapee, NH 03255

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: SHEILA WEATHERS

ADDRESS: ~~P.O. Box 161~~ 45 Whitney Brook Rd
Ellicas NH 03233

Dear Legislator:

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two Bills is in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important Bills. Thank you for your consideration and time.

☒ I fully support House Bill #586 and Senate Bill #147.

NAME: [illegible] Sullivan

ADDRESS: PO Box 2269

[illegible] Conway, NH 03857

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: The Spotts Family

ADDRESS: 8 Juniper Lane
Wilton, NH 03287

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Scott H. Miller

ADDRESS: RFD 1 BOX 122
DANBURY, N.H. 03230

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Scott J. Agan

ADDRESS: 226 Skyline Dr.

Newport, N.H. 03773

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☑ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Stephen Lupo

ADDRESS: RR #1 Box 1223

Danbury NH 03230

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Mrs Sylvie McQueeney

ADDRESS: 36 B Stiles Rd

Dover Boston NH 03070

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Sandra Brownell - Terre Brownell

ADDRESS: RFD Box 112A
Danbury, NH 03230

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: STEPHEN LEONARD

ADDRESS: POB 374
ANDOVER, NH

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Steven Pomeleau

ADDRESS: 174 South Park Hwy Lot 40

Weare NH 03281

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: WALT CLARKSON

ADDRESS: PO BOX 1564 68 SHAKER RD

NEW LONDON, NH

03257

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM IN FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. I BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF MYSELF, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

I HAVE INCLUDED MY SIGNATURE, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT BILLS. THANK YOU FOR YOUR CONSIDERATION AND TIME.

☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: PETER J. SPADAFORA

ADDRESS: P.O. Box 2506

NEW LONDON NH 03257

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, ~~I AM~~ we are INDICATING ~~I AM IN~~ our FULL SUPPORT OF HOUSE BILL #586 AND SENATE BILL #147. ~~I~~ we BELIEVE THAT THE PASSAGE OF THESE TWO BILLS IS IN THE BEST INTEREST OF ~~MYSELF~~ ourselves, OTHER CHIROPRACTIC PATIENTS, AND THE STATE OF NEW HAMPSHIRE.

~~I~~ we HAVE INCLUDED ~~MY~~ our SIGNATURES, ADDRESS AND NAME ON THE LINES BELOW FOR THE RECORDS OF PUBLIC OPINION ON THESE IMPORTANT ~~BILLS~~. ~~THANK~~ YOU FOR YOUR CONSIDERATION AND TIME.

☒ ~~I~~ we FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: William H. Clinton Elma P. Clinton

ADDRESS: 147 Rowe Mt. Rd. same

Bradford, NH 03221 same

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Lenore E. Peterman

Address: 184 Deerfield Rd
Pittsburgh, NH

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Cara S. Walker

Address: 10 Hamel Farm Drive
Newmarket, NH 03857

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ **I fully support House Bill #586 and Senate Bill #147.**

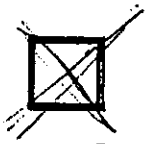
Name: Carter Swan

Address: 117 Sherburne Rd
Fremont N.H.

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

 **I fully support House Bill #586 and Senate Bill #147.**

Name: LARRY D. GOODHUE

Address: 44 CLARKE ST.
MANCHESTER, NH 03104

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: David Britton

Address: 3 Castle Rock DR.
Raymond NH. 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Donna M Eskelet

Address: 11 Pierce Road

Raymond, NH 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Deborah Kirkorian

Address: 11 Walnut Hill Dr
Raymond, NH 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Dorothy M. Hogan

Address: 79 Old Center Rd.
Deerfield NH 03037

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Deborah Clouter

Address: PO Box 946
Epping, NH 03042

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Elizabeth Rein

Address: 5 Partridge Lane

Raymond NH 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Elaine Marie Luger

Address: 149 North Rd
Deerfield NH 03037

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Elayne Clark

Address: P.O. Box 1608
Raymond, N.H. 03077-0608

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Faye J. Allison

Address: 3 Village Ln.
Raymond, NH 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Heather Kuhnert

Address: 11 Walnut Hill Drive
Raymond, NH 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Hazel Clark

Address: P.O. Box 608
Raymond NH 03077-0608

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: JAMES DAUGHERTY

Address: 18 OAKWOOD DR
NORTHWOOD NH 03261

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: James P [illegible]

Address: 57 Epping ST
Raymond NH 03078

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Jean G. Moulton

Address: 106 Main St. - P.O. Box 302
Raymond, N.H. 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: John H. Allison

Address: 3 Village Dr.
Raymond, NH. 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Kenneth S Robitaille

Address: 21 Longfield Road

Raymond 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Kenneth D. Mills

Address: 28 Leavitt Rd

Fremont, NH. 03044

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Leslie West

Address: 244 Taide Rd
Chester NH 03036

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Linda James

Address: PO Box 90

Nottingham NH 03290

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☐ **I fully support House Bill #586 and Senate Bill #147.**

Name: Lucinda Farley

Address: 25A Shattuck Rd
Raymond N.H. 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: M. Alan Leacock

Address: 33 HAM Road

Raymond N.H.

03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Maureen Baptiste

Address: 202 Beechnut Dr.
N. Conway NH 03860

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Michelle Campbell

Address: PO BOX 160
Raymond, NH 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☐ **I fully support House Bill #586 and Senate Bill #147.**

Name: Nancy Margarita NANCY MARGARITIS

Address: 212 Raymond Rd.
Pottsingham, N.H. 03290

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Paul D Bernard

Address: 22 Lisa Ave
Raymond N.H. 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☐ **I fully support House Bill #586 and Senate Bill #147.**

Name: Rachel Bernard

Address: 22 Lisa Ave
Raymond NH 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Richard H. Alteridge Jr

Address: 45 High Street
Candia, N.H 03034

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Sally Iverson

Address: 7 Juanita Ave P.O. Box 372
Raymond, NH 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Teri Bilodeau

Address: 112 Railroad ave
Epping, NH 03042

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☐ **I fully support House Bill #586 and Senate Bill #147.**

Name: Todd B Cook

Address: 112 Railroad Ave

Epping NH 03042

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Vivian Gallant

Address: 10 Wight St
Raymond NH 03077

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Aimée C. Grandmaison

NAME: Aimée Grandmaison

ADDRESS 26 Tremont St
Boscawen, NH 03303

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Dianne Moses Dianne Moses

NAME: 306 Birch Hill Rd

ADDRESS: New Durham NH 03855

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Janabeth B. Reitter

NAME: Janabeth B. Reitter

ADDRESS 29 Bryant Rd.
Northwood, NH 03261

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: [signature]

NAME: Jennifer B. Parsont

ADDRESS 42 Lily Pond Rd
Barrington NH 03825

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: _____

NAME: JENNIFER perley

ADDRESS 192 LITTLEWORTH RD

MADBURY NH 03824

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Meme Wheeler

NAME: MEME WHEELER

ADDRESS 12 Wentworth Rd

Newcastle, N.H. 03854

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Suzanne C. Hall

NAME: Suzanne C. Hall

ADDRESS 9 Terri Ct.

Barrington NH 03825

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Terry Littlefield

NAME: Terry Littlefield

ADDRESS 109A McDaniel Shore Dr.
Barrington, NH 03825

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Robert Yergeau

NAME: Robert Yergeau

ADDRESS 43 pudding Hill Rd.

Madbury N.H. 03820

Dear Legislator,

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☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Robert Wheeler

NAME: Robert Wheeler

ADDRESS 12 Wentworth Road

New Castle, NH 03854

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Debbie Schmidt

NAME: Debbie Schmidt

ADDRESS 6E Piscassic St
Newmarket, NH 03857

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Cheryl Miesowicz

NAME: Cheryl Miesowicz

ADDRESS 206 So Main St
Newmarket NH
03857

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: [signature]

NAME: Jim Lavoie

ADDRESS 5 Corliss Road

Stratham, NH 03885

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Johanna Lyons

NAME: Johanna Lyons

ADDRESS 18 Cutts St

Portsmouth NH 03801

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Linda Collins

NAME: LINDA COLLINS

ADDRESS 21 GRANGER DR.
LEE, NH 03824

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Martha Lawrence

NAME: Martha Lawrence

ADDRESS 55 Newton Rd
Lee, NH 03824-1611

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: [signature]

NAME: KEVIN FERLAND

ADDRESS 37 ROULEAU DRIVE
SOMERSWORTH, NH 03878

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Marsha P. Kennedy

NAME: Marsha Kennedy

ADDRESS 215 Tri City Rd
Somersworth NH
03878

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Judy Koski

NAME: Judy Koski

ADDRESS 17 Sunnybrooke
Dover, N.H. 03820

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Rich Sorensen

NAME: Rich Sorensen

ADDRESS 4 Shady lane
Dover NH 03820

Dear Legislator,

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☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Linda A. Fecteau

NAME: LINDA A. FECTEAU

ADDRESS 244 ASH SWAMP RD

NEWMARKET, NH 03857

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

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☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Amy Rusinak

NAME: Amy RUSINAK

ADDRESS 8 MOODY POINT DR

NEWMARKET NH 03857

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Victoria M. Harrington

NAME: Victoria M. Harrington

ADDRESS POBox 427

Newmarket, NH 03857-0427

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Ron Lemieux

NAME: Ron Lemieux

ADDRESS POBOX 365

Newmarket NH 03857

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Debra Clark

NAME: Debra Clark

ADDRESS 84 Michael Bennett Rd
Exeter NH 03833

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Judith Trotter RN

NAME: 391A High St

ADDRESS Hampton NH
03842

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: B. Hagan

NAME: BRIAN HAGAN

ADDRESS 426 HIGH ST
HAMPTON, NH. 03842

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: MaryAnn Lawrence

NAME: MaryAnn is Lawrence

ADDRESS 55 Newtown plains Rd
Lee, NH 03824

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Trudi L. Puffer

NAME: Trudi Puffer

ADDRESS 49 James Farm
Lee NH 03824

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Lou Angelo

NAME: Lou Angelo

ADDRESS 16 Campground Rd
Lee, NH 03824

Dear Legislator,

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☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: K. C. Walsh

NAME: James L. Walsh

ADDRESS 30 Woodridge Road

Durham, NH 03824

Dear Legislator,

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☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Fred Beaumont

NAME: Fred Beaumont

ADDRESS 587 Bay Rd

Durham NH 03824

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: J. B.

NAME: Jennifer Bonaccorsi

ADDRESS 8 Rosemary Ln

Durham NH 03824

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Marc D'Amours

NAME: Marc D'Amours

ADDRESS 6 Bayview Rd

Durham, NH 03824

Dear Legislator,

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[x] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Bill Hagen

NAME: Bill Hagen

ADDRESS 8 Fairchild Drive

Durham, N.H. 03824

Dear Legislator,

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[x] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Sonya L. Merritt

NAME: SONYA L. MERRITT

ADDRESS 6 ROCKY LN

DURHAM NH 03824

Dear Legislator,

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[x] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Wesley A. Merritt

NAME: Wesley A. Merritt

ADDRESS 6 Rocky Ln.

Durham, NH 03824

Dear Legislator,

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[x] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Janna L Stevens

NAME: Janna L Stevens, LMT

ADDRESS 256 Mast Rd

Durham, NH 03824

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: B Bruggemann

NAME: Barbara Bruggemann

ADDRESS: P.O. Box 332
Durham, NH
03824

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Leslie Schwartz

NAME: LESLIE SCHWARTZ

ADDRESS: 24 LAUREL LN.
DURHAM, NH 03824

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Francis R. Costa

NAME: FRANCIS R. COSTA

ADDRESS: 120 DURHAM POINT Rd.
DURHAM NH 03824

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Kristen J. Long

NAME: Kristen J. Long

ADDRESS: 10 Woodman Rd
Durham, NH 03824

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Brian E. Jandreau

NAME: Brian E. Jandreau

ADDRESS 7013 Granite Sq. St.
Durham, NH 03824

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Kristine Hoberg

NAME: Kristine Hoberg

ADDRESS 25 Madbury Rd
Durham NH 03824

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Suzanne M. Hillman

NAME: Suzanne M. Hillman

ADDRESS 6564 GSS
Durham, NH 03824

Dear Legislator,

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[ ] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Anda Aquino

NAME: Anda Aquino

ADDRESS 62 Woodside Apt.
Durham N.H. 03824

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Tom Richardson

NAME: Tom Richardson

ADDRESS 11 Littlehale Rd.
Durham, NH 03824

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Eve M Quinn

NAME: Eve M Quinn

ADDRESS 23 Durham Pt Rd
Durham NH 03824

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Edith Jones

NAME: EDITH JONES

ADDRESS 22 FACULTY RD
DURHAM, N.H. 03824

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Amy Fairchild

NAME: Amy Fairchild

ADDRESS Po Box 238
Durham NH 03824

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Glenn Girard

NAME: Glenn Girard

ADDRESS PO Box 426

Durham NH 03824

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Celeste Belcher

NAME: Celeste Belcher

ADDRESS PO BOX 426

DURHAM, NH 03824

Dear Legislator,

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☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Peter Urquhart

NAME: Peter Urquhart

ADDRESS Music Dept - Univ. of NH

Durham, NH 03824

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Chet Tecce

NAME: CHET TECCE JR.

ADDRESS 240 Court Rd.

Durham, N.H. 03824

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Mark C. Milliken

NAME: Mark C. Milliken

ADDRESS 19 Mohawk Dr
Madbury NH 03820

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Thomas K Perley

NAME: THOMAS K PERLEY

ADDRESS 52 LITTLEWORTH RD
MADBURY, NH 03820

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Susan St. Louis

NAME: Susan St. Louis

ADDRESS 72 Hayes Road
Madbury NH 03820

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Kenneth Hult

NAME: Kenneth Hult

ADDRESS 114 Perkins Rd
Madbury, NH
03820

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Carolyn H. Lawrence

NAME: Carolyn H. Lawrence

ADDRESS 43 Mast Rd. Ext. 452

~~Dover~~ Dover, NH 03820

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interests of myself, other chiropractic patients, and the State of New Hampshire.

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Tara Nelson

NAME: Tara Nelson

ADDRESS 75 Belknap St #2

Dover, NH 03820

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Lisa A. D'Orsay

NAME: Lisa D'Orsay

ADDRESS 3 Western Ave. #4

Dover NH 03820

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Meredith Tent

NAME: Meredith Tent

ADDRESS 12 Winter St.

Dover, NH 03820

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: John Hussey Jr

NAME: John Hussey JR.

ADDRESS 5 Old Colony Rd.
Dover, N.H. 03820

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Rudy L. Kramer

NAME: F03 D. Rudy Kramer

ADDRESS 103 Portland Avenport 1
Dover, NH 03820

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Patricia Hussey

NAME: Patricia Hussey

ADDRESS 5 Old Colony Rd
Dover NH 03820

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE:

NAME: 67A GROVE STREET

ADDRESS DOVER NH 03820

JESSICA J.E. NICOLOSI

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Joel Pugliesi

NAME: Joel Pugliesi

ADDRESS 118 Middle Rd.
Deerfield NH 03037

ear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

ame: Jere K. Allen

ddress: 504 Ocean Blvd #15 Hampton NH

gnature:

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X **I fully support House Bill #586 and Senate Bill #147**

me: Linda Pandolfi

dress: 4 Evergreen Rd Hampton Falls NH 03844

nature:

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Betty H. Merrill

Address: P.O. Box 223, Hampton Falls, NH

Signature: Betty H. Merrill

03844/0223

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Allison M. Field

Address: 20 Kensington Rd Hampton Falls NH 03844

Signature: Allison M Field

)ear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

lame: Kenneth M Twombly SR.

ddress: P.O Box 1453, Hampton, NH 03843-1453

ignature: Kenneth M Twombly Sr.

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___ **I fully support House Bill #586 and Senate Bill #147**

Name: NORMA C. DOBIE

Address: 24 BRADSTREET RD, Hampton, N.H. 0384.

Signature: Norma C. Dobie

ear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

ime: Christine + Carl Dining N.H.

ddress: 20 Cusack Rd. #21 S. M. Hampton

gnature: Christine Dining Carl W Dining

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Richard J. Rowe

Address: 3 Birch Rd Hampton NH 03842

Signature: Richard J. Rowe

Dear Legislator,

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[X] Yes **I fully support House Bill #586 and Senate Bill #147**

Name: Verna Higgins Mc Laughery

Address: 43 Court Street

Exeter, N.H. 03833-2717

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Mina M. Adamovage

Address: 374 Water Street

~~NH~~ Exeter NH 03833

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X **I fully support House Bill #586 and Senate Bill #147**

Name: STEVEN S. TAYLOR

Address: 30 HAVEN LANE EXETER, N.H. 03833

Signature: Steven S. Taylor

MY CHIROPRACTIC CARE HAS ENABLED ME TO FULFILL MY OBLIGATIONS AT WORK WITHOUT MISSING ANY MAN HOURS THAT HAVE BEEN THE RESPONSES OF MY CHIROPRACTIC CARE PRACTITIONER.

Dear Legislator,

By placing an "X" on the line below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills i in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Frank J. Vieira

Address: 11 Minuteman Ln., Exeter, NH 03833

Signature: Frank J Vieira

ear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

ame: ALAN W. BROOKS

ddress: 6 TILTON AVENUE, EXETER NH 03833

ignature:

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X **I fully support House Bill #586 and Senate Bill #147**

Name: John W Dube John W Dube

Address: 1 Brookside Drive #9

Exeter NH. 03833

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lame: A.J. (SKIP) ZOGOPOULOS

ddress: 19 DANIEL ST

EXETER, NH 03833

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Renee Boudreau

Address: 49 Epping Rd #5, Exeter, NH 03833

Signature:

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Jonathan W Leavitt

ame: JONATHAN W. LEAVITT

ddress: 68 WATSON RD

EXETER NH 03833

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Name: Thomas Dube

Address: 8 Colgord Pond DR. Exeter, N.H.

Signature: Thomas Dube

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___ **I fully support House Bill #586 and Senate Bill #147**

Name: Nelson D. Belanger

Address: 1 River St. Exeter, NH 03833-2813

Signature: Nelson D Belanger

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Name:

Address: Michael J. Bolger, 13 Pleasant View Dr., Exeter, NH 03833-4610

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Name: Alice Webber 03839

Address: 11 SHERWOOD FOREST EXETER NH 4121

Signature: Alice Webber

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Paula Meisner

Address: 14 Newfields Rd.

Exeter, N.H. 03833

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Melissa Allen

Address: 25 Hampton Rd A2 Exeter NH 03833

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Name: Hollis Martin

Address: 37 Ashbrook Rd.

Exeter N.H. 03833

Hollis Martin

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Name: Joan Robinson

Address: 37 Ashbrook Rd., Exeter, NH 03833

Signature: Joan Robinson

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✓ **I fully support House Bill #586 and Senate Bill #147**

Name: Robert Freese

Address: 43 Hayes Park Exeter NH 03833

Signature: Robert Freese

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✓ **I fully support House Bill #586 and Senate Bill #147**

Name: P. Philip & Cindy Lavoie

Address: 10 Stevens Ct.
Exeter, N.H. 03833

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X **I fully support House Bill #586 and Senate Bill #147**

Name: EDWARD J. ADDO

Address: 30 HUNTER STUDIO #14 EXETER, NH 03833

Signature: EDDO

ear Legislator,

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ame: DONALD W LORD

ddress: 68 MAIN ST

EXETER. N.H. 03833

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✓ **I fully support House Bill #586 and Senate Bill #147**

Name: JIM LOMBARDO

Address: 16 DOWNING CT

EXETER NH

ear Legislator,

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ame: JOSEPH BRACKETT

ddress: 11 BITTERSWEET LN EXETER NH 03833

ignature:

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Name: Benjamin F. Swiezynski, Jr.

Address: 83 Winter ST., Exeter, nh 03833 Tel. 772-3663

Signature:

ılator,

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Stanley L Sowalisen
19 Coach Rd
Exeter NH 03833-4303

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Melinda S. Lewis
50 Brookside Dr. Exeter, NH
Melinda S. Lewis

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: PHYLLIS LEES

Address: 1 LITTLE RIVER Rd.
EXETER, N.H. 03833

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Normand O. Pelot Sr

Address: 16 Douglass Way Exeter NH

Signature: Normand O. Pelot Sr 03833

ar Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

me: CHARLOTTE COOK

dress: 3 COMINGS COURT

EXETER, N.H. 03833-1516

ar Legislator,

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me: Linda M. Hartson (Linda M. Hartson)

ldress: 12 Brentwood Road, Exeter, NH 03833

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Name: Dorothy M. Jewell

Address: 23 Gary Lane

Exeter N.H. 03833

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Name: Lynette Chase

Address: 66 Park Court

Exeter, NH 03833.

ear Legislator,

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ame: GERARD Goudreau

ddress: 9 ALLARD ST. EXETER N.H.

Gerard Goudreau

Dear Legislator,

By placing an "X" on the line below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

X **I fully support House Bill #586 and Senate Bill #147**

Name: Robert J. DiPietro

Address: 4 Tilton Ave

Exeter NH 03833

ar Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

ame: GERALD J. PEARCE JR.

ddress: 53 B HIGH ST. Exeter

Gerald J Pearce Jr.

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: CATHERINE MACKAY

Address: 50 BROOKSIDE DR EXETER, NH 0383

Signature: Catherine MacKay

ar Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

me: John Mitchell

ldress: 1 Amberway

Epping, N.H. 03042-2300

Dear Legislator,

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✓ **I fully support House Bill #586 and Senate Bill #147**

Name: GERRY WEST

Address: PO Box 221 EPPING NH

Signature: Gerry West

ar Legislator,

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✓ **I fully support House Bill #586 and Senate Bill #147**

me: Doris J. Davis

idress: 290 Calef Highway. B-4

Epping, N.H. 03042

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Michael J. Provencher Sr.

Address: 35 Windbrook dr EPPING N.H. 03042

Signature: Michael J Provencher Sr.

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Mr + Mrs. Gilbert L. Tuck

Address: 495 Middle Rd. Brentwood N.H. 03833

Signature: Joan M. Tuck

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: WAYNE + JUDE GATES

Address: 100 NORTH Rd

BRENTWOOD NH

Dear Legislator,

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X **I fully support ~~House Bill #586 and~~ Senate Bill #147**

Name: Susan A. Murphy

Address: 358 South Rd.

Signature: Brentwood, NH 03833

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: MARC BOUCHARD

Address: 10 OLE GORDON RD, BRENTWOOD, NH 03833

Signature: Marc Bouchard

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Rebecca Smith

NAME: REBECCA Smith

ADDRESS 15 Smoke St

Nottingham NH 03290

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Amber Smith

NAME: Amber Smith

ADDRESS 15 Smoke St

Nottingham NH 03290

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Douglas W. Smith

NAME: DOUGLAS W. SMITH

ADDRESS 15 SMOKE ST.

NOTTINGHAM NH 03290

Dear Legislator,

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SIGNATURE: Emerall Smith

NAME: Emerall Smith

ADDRESS 15 Smoke St.

Nottingham NH 03290

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X **I fully support House Bill #586 and Senate Bill #147**

ame: Robert L. Albine

ddress: 3 Thornhill Drive
STRATHAM, NH 03885

ear Legislator,

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Yes **I fully support House Bill #586 and Senate Bill #147**

ame: Peter Duck Cayson

ddress: 20 Squamscott Rd.
Stratham, NH 03885

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✓ **I fully support House Bill #586 and Senate Bill #147**

Name: Clinton Ellsworth Deane

Address: 16 Jason Dr. Stratham

Signature: Clinton Deane

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Jennifer L. Ramsay

Address: 3 Lockerbie Lane, Stratham, NH 03885

Signature: Jennifer L Ramsay

Dear Legislator,

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✓ **I fully support House Bill #586 and Senate Bill #147**

Name: Shirley K. Ogden

Address: 1 Lilac Dr, Raymond, NH 03077

Signature: Shirley K. Ogden

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Brenda Sigouin

Address: 24 Ham Rd, Raymond, NH. 03077-1608

Signature: Brenda Sigouin

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Ann Gill

Address: C/o Tamarack Cir Raymond NH 03077

Signature: Ann Gill

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X **I fully support House Bill #586 and Senate Bill #147**

Name: DEBORAH PARK

Address: 4 KELLIE LN - RAYMOND NH 03077

Signature: Deborah N Park

ear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

ame: Suzanne Babula

ddress: Box 207 Newfields NH 03856

ignature:

ear Legislator,

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✓ **I fully support House Bill #586 and Senate Bill #147**

ame: Kyle Smith

ddress: 21 Dixon Ave

gnature: Newfields, NH 03856

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X **I fully support House Bill #586 and Senate Bill #147**

Name: John H Folland (John H. Folland)

Address: 56 Sanborn Dr Newfields NH 03856

Signature: John H. Folland

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✓ **I fully support House Bill #586 and Senate Bill #147**

Name:

Address:

Mr. Wendell J. Sargent
56 Piscassic Rd.
Newfields NH 03856-8213

Signature: Wendell J. Sargent

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ame: GEORGE W. LEATE George W. Leate

ddress: 90 RT. 125

KINGSTON, N.H. 03848

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Jean Ricker

Address: 86 North Rd. Kingston, N.H. 03848

Signature: Jean A. Ricker

Dear Legislator,

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Yes **I fully support House Bill #586 and Senate Bill #147**

Name: Margaret J. Luck

Address: 6 Cardinal Rd. Kingston N.H. 03848

Signature: Margaret J. Luck

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Delia A. Girard

Address: 11 Scotland Road, Kingston, N.H. 03848

Signature: Delia A. Girard

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Yes **I fully support House Bill #586 and Senate Bill #147**

Name: Robert E. Wadleigh

Address: RT 150 R/S Box 199 Kensington, N.H. 03827

Signature: Robert E. Wadleigh

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Robert L. Hall

Address: 101 Drinkwater Road Kensington

Signature: Robert L. Hall

Dear Legislator,

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√ **I fully support House Bill #586 and Senate Bill #147**

Name: Lesley & Glenn Appleton

Address: 88 North Rd.

Kingston, N.H. 03848

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X **I fully support House Bill #586 and Senate Bill #147**

Name: James & Gertrude McGlinchey

Address: P.O. Box 252, Kingston, N.H. 03848

Signature: James E McGlinchey
Gertrude S McGlinchey

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Michael & Margaret Kilcoyne

Address: 6 Muddy Pond Road

Kensington NH 03827

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✓ **I fully support House Bill #586 and ~~Senate Bill #147~~**

Name: Steve & Susan Amundsen Susan Amundsen

Address: 235 South Rd.

Kensington, NH 03827

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Name: Donna J Hale

Address: 101 Drinkwater Rd

Kensington, NH 03833-5600

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✓ **I fully support House Bill #586 and Senate Bill #147**

Name: Wendy Lawler

Address: 4 Pole Hill Rd.

Kensington, NH 03827

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Maureen T. Smith

Address: P.O. Box 77 Newfields NH 03856

Signature: Maureen T Smith

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Carol Curtis

Address: 68 Bald Hill Rd Newfields 03856

Signature: Carol Curtis

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Name: RH Goodridge

Address: Box 357 Newfields NH 03856

Signature: RH Goodridge

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Name: VINCENT BATEMAN JR

Address: 387 PISCASSIC RD NEWFIELDS

Signature: Vincent Bateman Jr

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Name: Helen Lunsgaard

Address: 25 Lamprey River Dr. Lot 8
Newmarket, N.H. 03857

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Name: DENNIS DICKINSON

Address: 15 LAMPREY PK. NEWMARKET NH 03857

Signature: Dennis L. Dickinson

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Wayne Bateman

Address: 1 Huckins Dr. Newmarket N.H. 03857

Signature: Wayne Bateman

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Name: Cynthia M. Lambert

Address: 6 Doe Farm Ln

Newmarket, NH 03857

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✓ **I fully support House Bill #586 and Senate Bill #147**

Name: Bartley Connolly Jr

Address: 14 Clement Lane

East Kingston NH 03827

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Name: VIC PETZY

Address: POBOX 154 EKINGSTON NH 03827

Signature: Victor Petzy

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Charles A. Brown

Address: PO Box 175 Nottingham, NH 03290

Signature: Charles A Brown

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ame: Charles F Martin

ddress: 103 William Rd.

East Kingston, N.H. 03827

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Name: Chris McCoy

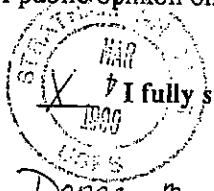
Address: 72 TUTTLE LANE, GREENLAND, N.H. 03840

Signature: C. McCoy

Dear Legislator,

By placing an **"X"** on the line below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.



X **I fully support House Bill #586 and Senate Bill #147**

Name: Donna M. Parker

Address: 10 Balmoral Drive Strafford NH 03883

Signature: Donna M Parker

)ear Legislator,

By placing an **"X"** on the line below, I am indicating **I am in full support of Iouse Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is ı the best interest of myself, other chiropractic patients, and the State of New Iampshire.

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Douglas A MacDonald

Address: 7 Merry ST

Exeter NH 03833

Douglas A MacDonald

Dear Legislator,

By placing an **"X"** on the line below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Douglas A. Macdonald

Address: 12 Tuck Rd

Hampton NH 03842

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Emma F. Caplette

Address: 18 Front ST. Rochester NH.

Signature: Emma F. Caplette

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Gail M. Theriault

Address: Po Box 47 Northwood NH 03261

Signature: Gail M Theriault

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Helen D Smith

Address: 67 Pinecrest Rd Merrimack 7/4/

Signature: Helen D. Smith

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Kevin B French Beth D French

Address: 90 Emerald Acres Barrington NH

Signature: Kevin B French Beth D. French

Dear Legislator,

By placing an "X" on the line below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Lise McNaughton Lise McNaughton

Address: 11 South Road

Brentwood NH 03833

)ear Legislator,

By placing an "X" on the line below, I am indicating **I am in full support of Iouse Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is ı the best interest of myself, other chiropractic patients, and the State of New Iampshire.

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Lynne C Copp

Address: 8 ODD Fellows Rd - E Hampstead NH 03826

Signature: Lynne C. Copp

Dear Legislator,

By placing an "X" on the line below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

X **I fully support House Bill #586 and Senate Bill #147**

Name: Margaret Swift

Address: 14 Debra Ave, Raymond, NH 03077

Signature: Margaret E. Swift

'ear Legislator,

By placing an "X" on the line below, I am indicating **I am in full support of** **louse Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is ı the best interest of myself, other chiropractic patients, and the State of New lampshire.

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X **I fully support House Bill #586 and Senate Bill #147**

lame: MICHAEL ROBINSON

ıddress: 241 NORTH RIVER Rd Lee, NH 03824

ignature: Michael Robinson

Dear Legislator,

By placing an **"X"** on the line below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

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__X__ **I fully support House Bill #586 and Senate Bill #147**

Name: Michelle Doucette

Address: 333 Route 4

Barrington, N.H 03825

Dear Legislator,

By placing an "X" on the line below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills i in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Mr + Mrs Philip D. Hoffman Jr.

Address: 2 Hillside Dr.

Raymond, N.H. 03077

Dear Legislator,

By placing an **"X"** on the line below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Richard + Kirsten Butler

Address: 23 Poplin Dr Fremont, NH

Signature: Kirsten L. Butler

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: RUSSELL D ESTABROOK SR

Address: 40 HIGHLAND ST NEWTON NH 03858

Signature: Russell D Estabrook Sr.

Dear Legislator,

By placing an "X" on the line below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideratio and time.

X **I fully support House Bill #586 and Senate Bill #147**

Name: Susan Lacroix

Address: Po Box 463, Newton, NH 03858

Signature:

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Stacy [illegible]

Address: [illegible]

Signature: [illegible]

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: [illegible]

Address: 12 [illegible]

Exeter NH 03833

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: WILBUR H-ONDERDONK

Address: 38 COCHECO RIVER ESTATES Rochester NH 03867

Signature: William H Onderdonk

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Dana-Jayne Dolan

Address: 26 Mildred Ave.
Raymond, NH 03077

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Ellen O'Hara

Address: 17 Bean Rd

Fremont NH 03044

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Gloria L. Alley

Address: 41 Wiley Hill Rd
Londonderry NH 03053

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Mary E. O'Shea Mary E. O'Shea

Address: P.O. Box 439 25 Main St.
Raymond NH 03077

Dear Legislator,

By placing an **"X"** *in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Annamaria Rolando

Address: 34 Canaan Rd
Barrington NH 03825

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Valerie Fecho

Address: 103 Nottingham Road

Raymond NH 03077

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Susan H Berry

Address: 8 Wildwood Lane

Raymond NH 03077

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Theresa L Cote

Address: 64 Conway Lake Rd
Raymond, N.H. 03077

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Andrew Kuhre

ADDRESS: Box 214
Cornish Flat, N.H. 03746

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ann C. Eckenrode

ADDRESS: 38 High Ridge Rd.
Swanzey, N.H. 03782-709

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Alwynne Hettrick

ADDRESS: HC 74 Box 637
Strafford, NH 03884

Sample Mailback Postcard

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Brenda Edmunds

ADDRESS: 140 MM Rd.
New Durham, NH 03855

Dear Legislator,

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NAME: Barbara Hall

ADDRESS: 48 Blueberry Lane
New Boston, NH 03854

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Bev Travers

ADDRESS: 354 Paquette
Manchester NH 03104

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Carol Clifford

ADDRESS: RR1 Box 338
Enfield, N.H. 03748

Sample Feedback Postcard

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Connie Powers

ADDRESS: POB 242
Andover, NH 03216

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Christine Riley

ADDRESS: RFD2 Box 1578

Warner NH 03278

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NAME: CHARLES MITCHELL

ADDRESS: 18 WILDFLOWER RD

PEMBROOK, NH 03303

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Catherine L. Harold

ADDRESS: 61 RR 11

Stewartstown, N.H. 03782

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: DAVID A. STEWART

ADDRESS: George Hill Rd Rt 4 Box 192 Enfield, N.H. 03748

David Stewart

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Donald C. Malcolm

ADDRESS:

Mr. Donald C. Malcolm
RR 1 Box Ball Hill Rd
Alstead, NH 03602

Box 107

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in **full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Diane C Moore

ADDRESS: 19 Country Club Dr A-31
Manchester, NH 03102

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Doris Emma Jean Longden

ADDRESS: 50 Mowray MHP
Charlestown NH 03603

RS FVOTE

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Dorothy G Whitney

ADDRESS: R.R #1 Box 205C

W. Haverhill N.H. 03774

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Evelyn A. Brewer

ADDRESS: RR1 Box 140

Enfield, N.H. 03748

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ ~~I~~ we **fully support House Bill #586 and Senate Bill #147.**

NAME: Elias & Loretta Blair

ADDRESS: RFD 1 Box 181

W. Canaan NH 03741

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Elizabeth T. Tolles

ADDRESS: P.O. Box 1013

Lincoln, N.H. 03251

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Emmett Towle

ADDRESS: 48 Brown St. Whitefield

N.H. 03598

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Eleanor Forman

ADDRESS: 23 Gonet Ave, Apt #43

Meredith, NH 03253

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Edwin C. Stephenson

ADDRESS: P.O. Box 897

Francoia N.H. 03580

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Edward Tenney

ADDRESS: 127 Hells Corner Road
Sunapee N.H. 03782

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: George T. Hynes, Jr.

ADDRESS: 37 BEAN ROAD

MERIDEN, N.H. 03770

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Gale K. Thomson Meldrim Thomson Jr.

ADDRESS: Mr. & Mrs. Meldrim Thomson
Mount Cube Farm
RR 1 - Box 226
Orford, NH 03777

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: George Ferren Jr.

ADDRESS: PO Box 366

Newbury NH 03255

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: HELEN WEBB

ADDRESS: P.O. Box 174 MOUNTAIN RD.
LEMPSTER N.H. 03605

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Harold C. Weeks

ADDRESS: Hill Rd.
Alstead N.H. 03602

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Howard Bergeron

ADDRESS: Newbury, N.H.
03255

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Drene Knight

ADDRESS: P.O. Box 112 - 56 Oak Ridge Rd

Georges Mills, N.H. 03751

Sample MailBack Postcard

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Janice Clark

ADDRESS: 146 Waldron Hill Rd
Warner, N.H. 03278

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: James P. Nolan

ADDRESS: 7 Ben Rich Dr.
Somersworth NH 03878

Dear Legislator,

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jennifer E. Albee

ADDRESS: 35A Raymond Rd.
Deerfield, NH 03037

Sample Handout Postcard

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jonnie Blackwell Hovey

ADDRESS: Box 201
Peaslee Mills ME
03751

Sample Mailback Postcard

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Janet St. Laurent

ADDRESS: PO Box 111
Grafton NH 03240

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Judith C. Patterson

ADDRESS: 3488 (Long Pond Rd)

E. Lempster, N.H 03605

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Julie M. Sias

ADDRESS: PO BOX 1027 185 Sunnyhoull
Georges Mills, NH 03751

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: James + Judith Hall

ADDRESS: 12 Terrace St

Woodsville NH 03785

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Joel White

ADDRESS: 164 mountain Rd

Dalton, N.H. 03598

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: James Randell Judy Randell

ADDRESS: P.O. Box 67, 1049 Whitefield Rd
Dalton, NH 03598

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jeff Mitchell

ADDRESS: 473 Old Stark Rd

Loudon, NH 03301-4145

Dear Legislator,

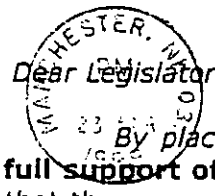
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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Joanne Peniuk

ADDRESS: 75 Finch Way
Gilsum, NH 03448



Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: James Hutchinson

ADDRESS: Po Box 137

Springfield NH. 03284

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Kathy Coleman-Stetson

ADDRESS: 186 Dunbarton Rd #24
Manchester NH 03102

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: (KEITH A. DENIS)

ADDRESS: 87 RAGGED MTN Rd

DANBURY, NH 03230

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: KEN HARTWELL

ADDRESS: 16 TYLER DRIVE, MONROE, N.H. 03771

Ken Hartwell

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [illegible]

ADDRESS: 5 Old Wagonhill Rd
Bow, NH 03304

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Laurie A Farrell D.V.M.

ADDRESS: 5 Pinehaven Dr. Merrimack NH 03054

Sample Mailback Postcard

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: LEO J. GAREAU

ADDRESS: 195 SAN BORN Hill RD

WEST SPRINGFIELD N.H.

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lyn K Winter

ADDRESS: 20 Mitchell Place
Laconia, N.H. 03246

Sample Feedback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lisa Bautz

ADDRESS: PO BOX 247
SALISBURY NH 03268

Sample Feedback Postcard

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: LAWRENCE B. MAROTT

ADDRESS: 44 FOSTER HILL Rd.
HENNIKER NH 03242

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: LARRY S. GOWEN - Larry S Gowen

ADDRESS: 285 WADLeigh FALLS RD

Newmarket NH 03857

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lorie S Mentram

ADDRESS: 14 Ails Avenue
Allenstown, NH 03275

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Linda Locke (Linda Locke)

ADDRESS: 175 North Road
Brentwood, NH 03833

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Leanne Parris

ADDRESS: 17 Roland Dr. Allenstown, NH 03275

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Michael J Quinby

ADDRESS: PO Box 803 NL NH 03257

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Michael Gilead

ADDRESS: 11 Bl 350
Hudson NH 03051

Dear Legislator,

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[X] I fully support House Bill #586 and Senate Bill #147.

NAME: Carla Ellis

ADDRESS: 464 Suncook Valley Hwy
Epsom NH 03234

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: MATT ALLGEYER

ADDRESS: PO BOX 176

SUNCOOK NH 03275

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Martha Cleyf

ADDRESS: 192 Kearsarge Mtn Rd
Warner, NH 03278

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Margaret C. Hoffman

ADDRESS: PO Box 597

Francestown NH 03580

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mary Bender

ADDRESS: 6 Prospect St
Penacook NH 03225

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Marcia Scarponi

ADDRESS: PO Box 101
Canterbury NH 03224

Dear Legislator,

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NAME: Merle Bentley

ADDRESS: 6 Westview Ridge #11
FRANKLIN NH 03235

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Michael Bernstein

ADDRESS: 9 Gallard Dr
Hooksett, NH 03106

Sample MailBack Postcard

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [illegible]

ADDRESS: 379 Rte 106 S.
Loudon NH 03301

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Phyllis J. Whitmore

ADDRESS: RR Box 180

Enfield, N.H 03748

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Patricia Lucarelli

ADDRESS: PO Box 956

Enfield, NH 03748

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Peter G. Phippen X

ADDRESS: 199 MAIN ST #1 Newbury NH 03257

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Patricia Fecteau

ADDRESS: 32 Otterson Rd
Londonderry NH 03053

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Paul Johnson

ADDRESS: 617 Central St
Franklin NH

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Pete Brusco

ADDRESS: PO Box 175
Newport, NH 03773

Sample Thumbback Postcard

Dear Legislator,

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☑ I fully support House Bill #586 and Senate Bill #147.

NAME: R. Lee Morrell

ADDRESS: 7 Dalton Rd. Littleton NH 03561

Sample Mailback Postcard

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Richard Leighton Richard Leighton

ADDRESS: 104 Concord Stage Rd

Dunbarton, N.H.

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Richard & Florence Simoneau

ADDRESS: 165 Camp Good News Rd
Charlestown, N.H. 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: ROBERT F MARCOTTE, II

ADDRESS: 73 ROUTE 120
E. PLAINFIELD, NH 03781-5424

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ronald A. Noyes

ADDRESS: 10 Highland Dr.
Henniker, N.H. 03242

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rochelle Edmark Rochelle Edmark

ADDRESS: P.O. Box 1155
Campton, NH 03223

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ruth F. Belden

ADDRESS: 228 River Mead Rd.

Peterborough, NH 03458

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in **full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: SARAH A PARKER

ADDRESS: 135 NO MAIN ST
RAYMOND NH 03077

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Steve Avery

ADDRESS: 408 Nutting Rd

Sunapee N.H. 03782

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Susan Curtis

ADDRESS: P.O. Box 81

Cornish Flat, NH 03746

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sylvia M. Goode

ADDRESS: 27 Harrison St #2
Keene, N.H. 03431

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Stephen J. and Elena D. Rack

ADDRESS: 93 Grant St. Keene, NH 03431

Stephen J Rack Elena D Rack

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

[X] We ~~I~~ **fully support House Bill #586 and Senate Bill #147.**

NAME: Toni & Nancy Dorsey Toni Dorsey Nancy Dorsey

ADDRESS: 85 Shirley Hill Rd

Goffstown, NH 03045

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: _____

ADDRESS: _____



Picture Perfect Prop., Mgmt.
Timothy B. Gove
P.O. Box 602
South Newbury, NH 03272

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ We fully support House Bill #586 and Senate Bill #147.

NAME: Mr & Mrs. Thomas P. Dixon

ADDRESS: P.O. Box 249

Goshen, NH 03752

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: William Boucher

ADDRESS: 47 Boucher St
Manchester NH 03102

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Wayne & Bonnie Thomas SR

ADDRESS: 100 Church St
No Walpole NH 03609

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: Wayne & Margaret DeCotis

ADDRESS: Cove Lane

Wentworth, NH 03282

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: WILLIAM MEAD

ADDRESS: 22 IRISH SETTER LN.
GILFORD, NH 03246



Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Harold H. Ward Jr.

ADDRESS: [redacted] Box 86.
Charlestown N.H. 03603

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Judy DePonteau

ADDRESS: 114 Old Claremont Rd
Charlestown, NH 03603

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: MARIE A. JAARSMA

ADDRESS: RR 3 BOX 33

CORNISH NH 03745

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Robert E. Weaver

ADDRESS: P.O. Box 217

Cornish, NH 03746

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full support of House Bill #586 and Senate Bill #147. I belie
that the passage of these two bills is in the best of interest of myse
other chiropractic patients, and the State of New Hampshire.
I have included my signature, address and name on the lin
below for the records of public opinion on these important bills. Tha
you for your consideration and time.

☒ I fully support House Bill #586 and Senate Bill #147.

NAME: [signature]

ADDRESS: 32 Summer St #C6
Penacook NH 03303

By placing an "X" in the box below, I am indicating I am
full support of House Bill #586 and Senate Bill #147. I belie
that the passage of these two bills is in the best of interest of myse
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I have included my signature, address and name on the lin
below for the records of public opinion on these important bills. Tha
you for your consideration and time.

☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Ronald Hart

ADDRESS: 32 Summer St #C6
Penacook NH 03303

Sample MailBack Postcard

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☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Ann L Shump

ADDRESS: 10 Fogg Dr
Durham, NH 03824

Sample MailBack Postcard

Dear Legislator,

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☑ I fully support House Bill #586 and Senate Bill #147.

NAME: Melinda L Shump

ADDRESS: 10 Fogg Dr
Durham, NH 03824

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [illegible]

ADDRESS: 5 Karacell Lane
Pittsfield NH 03263

Sample Mailback Postcard

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sally Anne MORGAN

ADDRESS: 7 Crism Ave
P. Hatfield NH 03263

Sample Mailback Postcard

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☑ I fully support House Bill #586 and Senate Bill #147.

NAME: David Horton

ADDRESS: 501 Currier Rd
Hopkinton NH 03229

Sample Mailback Postcard

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☑ I fully support House Bill #586 and Senate Bill #147.

NAME: Janette M Tanner

ADDRESS: 112 Pine St
Concord NH 03301

Sample Handback Postcard

Dear Legislator,

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☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Pat Carrier

ADDRESS: 38 Long St Boscawen NH 03303

Sample Handback Postcard

Dear Legislator,

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☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Claire Paff

ADDRESS: 6 Boston Place Boscawen NH 03303

Sample Mailback Postcard

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: James Hoakuski

ADDRESS: 450 Taylor Rd
Webster NH
03303

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Susan Lunkwitz

ADDRESS: 139 Deer Meadow
Webster, NH 03303

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Noreen Fortin

ADDRESS: P.O Box 611
Grantham NH 03753

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Robert/Catherine Seavey

ADDRESS: 26 Slalom Drive
Grantham, NH 03753-0213

Sample Mailback Postcard

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [illegible]

ADDRESS: 38 Fifth St Concord NH 03301

Sample Mailback Postcard

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Edward Wall (Edward Wall)

ADDRESS: 44 Hazel Dr
Concord NH 03304

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [illegible]

ADDRESS: 62 Washington St
Conway NH 03201

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Dean E Kitchen

ADDRESS: 14 East Side Dr #156
Conway, NH 03818-5475

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: M Lemlosser

ADDRESS: Pine Hill Rd
Wilmot NH 03287

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Robb Schlosser

ADDRESS: PO Box 112, Wilmot NH 03287

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Tom Kraeger

ADDRESS: PO Box 9 Cross Hill Rd
Wilmot, NH 03287

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Renee D. Lecaroz

ADDRESS: PO Box 6 Wilmot NH 03287

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: William Rodeschin

ADDRESS: [redacted]

3 Chateau Dr. Newport NH

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Brenda L. Chrimes - Thomas Chrimes

ADDRESS: 140 Baxton-Whitney Rd.

Newport, N.H. 03773

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Barbara Rodeschin

ADDRESS: 3 Chateau Dr.

Newport, N.H. 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Wendy Bodeau

15 Bond Street

Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Geraldine T. Sanborn

ADDRESS: 21 Woodward St

Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Marie A. Manville

ADDRESS: 6 Walnut St

Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Josephat & Noella Lacasse

ADDRESS: 14 Hartford St.
Claremont, NH 03743

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Leona G. Fisk

ADDRESS: 138 Elm Street

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Valerie MacIntosh

ADDRESS: 67 Park Ave
Claremont

Dear Legislator,

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NAME: Donna L. Cloud

ADDRESS: 12 Durham Ave
Claremont N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Robert L. Fiannuzzi

ADDRESS: 9 Ellery ST
Claremont, NH 03743

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Dawn-Marie West

ADDRESS: P.O. Box 493
Claremont, N.H. 03743

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full support of House Bill #586 and Senate Bill #147. I believ
that the passage of these two bills is in the best of interest of mysel
other chiropractic patients, and the State of New Hampshire.
I have included my signature, address and name on the line
below for the records of public opinion on these important bills. Than
you for your consideration and time.

☒ I fully support House Bill #586 and Senate Bill #147.

NAME: [illegible]

ADDRESS: 47 Colonial Dr.
Epsom, NH 03234

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full support of House Bill #586 and Senate Bill #147. I believe
that the passage of these two bills is in the best of interest of myself,
other chiropractic patients, and the State of New Hampshire.
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you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Kathleen Marcello

ADDRESS: 99 Horse Corner Rd
Chichester, NH 03234

[illegible] Postcard

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below for the records of public opinion on these important bills. Than
you for your consideration and time.

☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Dawn Dodson

ADDRESS: Chichester, N.H.

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: William D Smith

ADDRESS: 9 Redwood Ave

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Nicole Collins

ADDRESS: 4 pine st Pembroke NH 03275

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: MICHAEL CRockwell

ADDRESS: P.O. Box 3

Pembroke NH. 03275

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [illegible]

ADDRESS: 4 Pine Street
Seabrook, NH 03275

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Debra A. Patten

ADDRESS: 34 Pembroke Road

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Eileen F. Thorpe

ADDRESS: 9 Redwood Ave

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☑ I fully support House Bill #586 and Senate Bill #147.

NAME: BRIAN [illegible]

ADDRESS: [illegible]

Sample MailBack Postcard

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Linda Dyment

ADDRESS: 207 Couchtown Rd
Pelham NH 03076

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Wayne Eisenbrandt

ADDRESS: 104 Plains Road
Windham NH 03087

Sample MailBack Postcard

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Robbin M. Bourbeau Robbin M Bourbeau

ADDRESS: 283 Franklin St.

Salisbury, NH 03268

Dear Legislator,

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☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Dena Malcolm

ADDRESS: 387 S. Rd

Salisbury, NH 03268

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☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Keith Malcolm

ADDRESS: 352 S. Rd

Salisbury, NH 03268

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Carol Lundin

ADDRESS: 323 South Rd
Salisbury NH 03268

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: DONNA L. BOURBEAU Donna Bourbeau

ADDRESS: 283 Franklin Rd.
Salisbury, N.H. 03268

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: ROBBIN BOURBEAU

ADDRESS: 283 FRANKLIN ROAD
SALISBURY NH 03268

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Julie Richtarik Julie Richtarik

ADDRESS: 7 Hope Ln
Bow NH 03304

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Teresa M Levanto

ADDRESS: 146 Hooksett Turnpike Rd
Bow, NH
03304

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: LAUREL McMICKEN

ADDRESS: 53 LOGGING HILL RD
BOW NH 03304

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Kelly R. Riel

ADDRESS: 43 High St
Penacook, NH 03303-1607

Dear Legislator,

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☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Deborah A Bates

ADDRESS: 18 Pavilion Dr
Penacook, NH 03303

Dear Legislator,

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☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Steven E Friedman

ADDRESS: 10 Pleasant St
Penacook, NH 03303

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: ALAN B JOHNS

ADDRESS: 160 BROAD COVE DR.
PENACOOK N.H. 03303

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NAME: Maria Paquette

ADDRESS: 20 EXETER AVE

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: B. A Bean

ADDRESS: 55 Summer ST Penacook

Dear Legislator,

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☑ I fully support House Bill #586 and Senate Bill #147.

NAME: DON BARKER

ADDRESS: 57 ROBERT ROGERS RD., DUNBARTON NH 03045

Sample Mailback Postcard

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Richard Walsh

ADDRESS: 250 N. BAY
Manchester NH 03104

Sample Mailback Postcard

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☑ I fully support House Bill #586 and Senate Bill #147.

NAME: [illegible]

ADDRESS: 472 [illegible] Manchester NH 03102

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Florence Carey

ADDRESS: 732-42 Concord Stage Rd
Weare NH 03281

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Yvonne E Duckham

ADDRESS: 69 E.J.S. Hill
Weare NH 03281

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: MARK NIEMAN

ADDRESS: 179 PINE HILL RD
WEARE NH 03281

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jill Barton

ADDRESS: PO Box 560
Grantham, NH 03753

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lois Grunes

ADDRESS: P.O. Box 316
GRANTHAM, N.H. 03753

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Kathleen Wilson

ADDRESS: 565 Rt 10 South
GRANTHAM, NH 03753

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: James C Kuklinca

ADDRESS: 203 Loudon Rd #260
Concord NH 03301

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Bonnie Rock

ADDRESS: 463 Josiah Bartlett Rd
Concord NH 03301

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ada M. Bancroft

ADDRESS: 62 Hayes St
Concord NH 03301

Sample MailBack Postcard

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NAME: Michael Kinyon MICHAEL KINYON

ADDRESS: 69 WASHINGTON ST.

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Katina Powell

ADDRESS: 12 MERRIMACK ST. #3
CONCORD NH 03301

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: JAMES CONSTANTINE

ADDRESS: 29 FRANKLIN ST
CONCORD N.H. 03301

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Michelle Lyn Titus

ADDRESS: 57 Pittsburg St
Concord NH 03301

Dear Legislator,

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NAME: Casey N. Titus

ADDRESS: 57 Pittsburg St. Concord NH 03301

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jess Cupaoiolo

ADDRESS: 44 North State St
Concord, NH 03301

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NAME: Brian Arcieri

ADDRESS: 19 Fletcher Ln
Concord NH 03301

Sample MailBack Postcard

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NAME: Clinton Patten

ADDRESS: 34 Penacook Concord N.H. 03301

Sample MailBack Postcard

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NAME: RICK MURRAY

ADDRESS: 73 SHAKER ROAD CONCORD N.H. 033

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NAME: Sandie Perreault

ADDRESS: 130 Portsmouth St
Concord NH 03301

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NAME: Cindy A. Hodgdon

ADDRESS: 6 Bog Rd
Concord, NH 03303

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NAME: Lynne Tracy

ADDRESS: 5 Royal Elms Apt 10
Concord, NH 03301

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NAME: Nancy Desrosiers

ADDRESS: 281 Pleasant St.
Concord, NH 03301

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sandra J Lucier

ADDRESS: 21 Burns Ave #2
Concord NH 03301

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: A. Bruce Carter

ADDRESS: 83 Gabriels Ferry Rd
Concord NH 03301

Sample Mailback Postcard

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [illegible]

ADDRESS: [illegible]

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Christopher J. LaPorte

ADDRESS: 13 Fairmount Rd
Concord NH 03301

Sample Mailback Postcard

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Audrey R. Reil

ADDRESS: 169 Pleasant St Unit #190
Concord NH 03301

Dear Legislator,

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☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Holly Foote

ADDRESS: 16 White St
Concord NH 03301

Holly Foote

Dear Legislator,

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NAME: Holly Foote

ADDRESS: 16 White St
Concord NH 03301

Holly Foote

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☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Steven Mear

ADDRESS: 169 Portsmouth St Concord NH 03301

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Dana W Ross

ADDRESS: 110 Curtisville Rd
Concord, NH 03301

Sample Mailback Postcard

Dear Legislator,

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☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Margaret Cannon

ADDRESS: 140 S. Main St Apt 6
Concord NH 03301

Sample Mailback Postcard

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☑ I fully support House Bill #586 and Senate Bill #147.

NAME: Carol L Brinson

ADDRESS: 14 N Main Street Apt
Concord NH
03301

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [signature]

ADDRESS: 116 Lafayette Rd
Concord NH 03301

Sample MailBack Postcard

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Matthew Ross

ADDRESS: 116 S Curtisville Rd
Concord NH 03301

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Amanda Ross

ADDRESS: 110 South Curtisville rd Concord N.H. 03301

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Denise Duchesne

ADDRESS: P.O. Box 144
Concord NH 03302-0144

Sample MailBack Postcard

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Barbara Liddy

ADDRESS: 110 Curtisville Road
Concord NH

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mr + Mrs Gurney Wilson Mr + Mrs Gurney Wilson

ADDRESS: 17 NO. Emperor dr
Concord NH 03303

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [illegible]

ADDRESS: 210 South Main St
Concord, NH 03301

Sample MailBack Postcard

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Timothy L Doullette Timothy L Doullette

ADDRESS: 117 Broadway St
Concord, NH 03301

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Tracy LeBlanc TRACY LeBlanc

ADDRESS: 29 Bog Rd, Apt 71
Concord, N.H. 03303

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: BERK EDWARDS

ADDRESS: RR#1 BOX 269
COLEBROOK, NH. 03576

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME:

ADDRESS:

Mrs. Cynthia Hall
RR I, Box 154
Canaan, NH 03741-9730

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Victor Shick

ADDRESS: 11 BUTTERNUT ROAD
GRANTHAM NH 03753-1003

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Joseph A. Laswick

ADDRESS: 8 Wildwood Ave.
Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: MRS. HAZEL S. WHITE

ADDRESS: RR 2 Box 636
CLAREMONT, N.H. 03743-9331

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Leonard Ouellette

ADDRESS: 1 Brookside ct.
claremont, NH

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jamie Miller

ADDRESS: Rte 1, Box 403
Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Gloria Raney

ADDRESS: P.O. Box 124
Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Loretta & Maurice White

ADDRESS: Winter St Apt 3 Box 25
Claremont NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Robert B Courtemanche Jr

ADDRESS: RFD #1 Box 387-B
Claremont, NH. 03743

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NAME: Ian Ouellette

ADDRESS: 1 Brookside ct
Claremont, NH

Dear Legislator,

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NAME: MARY L. SHEPARD

ADDRESS: HILLSIDE TERRACE C-115
CLAREMONT, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Tadeusz P. Staszkiewicz

ADDRESS: 4 PARSON AVE.
Claremont N.H. 03743

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Harold G Wakeman

ADDRESS: 8 Baker St.
Claremont N.H. 03743

Dear Legislator,

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NAME: Judy Dix

ADDRESS: P.O. Box 104
Claremont, N.H. 03743

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NAME: AMBER DAVIDSON

ADDRESS: P.O. Box 718
Claremont, NH 03743

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Conchita S. Corbet

ADDRESS: 120 Durham Ave Ext.
Claremont N.H 03743-3367

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Karen Brousseau

ADDRESS: RR1 Box 315 Sugar River Drive
Claremont NH 03743

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Cindy Smith

ADDRESS: 243 Broad St Apt #211
Claremont NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Denise Callum, Denise Callum

ADDRESS: 161 CENTRAL ST.
CLAREMONT NH 03743

Dear Legislator,

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NAME: Beverly K. Jozelle

ADDRESS: RR 2, Box 524
Claremont, NH 03743

Dear Legislator,

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NAME: Fedora T. Greene

ADDRESS: 20 Tengren Ave.
Claremont, N.H. 03743-3045

Dear Legislator,

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NAME: Leland E. Raymond

ADDRESS: 18 Minn Court
Claremont N.H. 03743-3036

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Brian S Rivetto

ADDRESS: RFD 3 Aymock Dr
Claremont, N.H. 03743

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Raymond R Jeanelle

ADDRESS: RFD #3 Box 344 Elm St Ext,
Claremont, NH 03743

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NAME: Barbara Norman Burr

ADDRESS: 22 Ferris Ave
Claremont, N.H. 03743

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NAME: John M. Rivetto

ADDRESS: RFD #3 West St Ext Box 664
Claremont, N.H. 03743

Dear Legislator,

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NAME: Richard Becker

ADDRESS: 12 Webster Ave RR2 Box 525
Claremont, NH 03743

Dear Legislator,

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NAME:

ADDRESS: Mr & Mrs Raymond Lambert
95 Ridge Ave
Claremont, NH 03743-9166

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Verner Fuller

ADDRESS: 194 Maple Ave.
Claremont N.H. 03743

Dear Legislator,

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NAME: William T. Corcoran

ADDRESS: RR #4 Box 126
Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: MR & MRS Joseph Lithefield

ADDRESS: R3 Box 150 J

Claremont, N.H 03743

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Yvonne Tuncbaba

ADDRESS: 243 Broad St apt 223

Claremont, N.H

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Margaret Degs

ADDRESS: 45 Mulberry St.

Claremont, N.H 03743

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Shirlee + DAN MURGATROY

ADDRESS: RR#1 Box 389-0

Claremont N.H 03743

Dear Legislator,

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: Chester Smith

ADDRESS: 243 Broad St apt 424
Claremont N.H. 03743

Dear Legislator,

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mrs Lena Crowley

ADDRESS: 243 Broad St Apt 811
Claremont NH

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mr. & Mrs. Ernest & Beatrice Laramie

ADDRESS: 30 Walnut St.
Claremont, N.H. 03743-2575

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: KENNETH BORCUK

ADDRESS: PO Box 752
Claremont NH 03743-2061

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lauren Perrette

ADDRESS: Winter St Ext. Box 664
Claremont NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: David J Pequin

ADDRESS: 107 Chestnut St.
Claremont. NH. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Heather Mock

ADDRESS: 3 Garden Street
Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Claude + Kathleen Perron

ADDRESS: RFD 3, Box 280
Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jeannette Quistenmacher

ADDRESS: 38 Mulberry St
Claremont N.H 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lynn Becker

ADDRESS: 12 Webster Ave RR2 Box 525
Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: William W Walker

ADDRESS: RR3 Box 53
Claremont NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Laurena C. Adams

ADDRESS: Acton St
Claremont NH 03743

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jerry + Rachel Cobb

ADDRESS: 12 Cherry Hill Rd

Claremont, NH 03743

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mrs. Laurette Willette

ADDRESS: P.O. Box 372

Claremont, N.H. 03743-0372

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Hailey Moses + Barbara Moses

ADDRESS: RFD 1 Box 411

CLAREMONT, N.H. 03743

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: TERRY L. CALLUM

ADDRESS: 101 CENTRAL ST.

CLAREMONT, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Marcelle R. Witham

ADDRESS: Route 10 - Lempster, N.H. 03605

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mr & Mrs H/L Beaudoin

ADDRESS: 25 Edgewood ST

Claremont, NH. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Windell P. Kimball

ADDRESS: P.O. Box 626

Claremont N.H 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Stephen D. & Cynthia K. Haynes

DDRESS: RFD 2 Box 62

Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Barbara Jarvis

ADDRESS: RR2 Box 472

Claremont NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: GARY MERCHANT

ADDRESS: 272 PLEASANT ST
Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: J. D. McCUTCHAN

ADDRESS: RR 2 BOX 472
CLAREMONT NH 0374

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Harold M Noyes

ADDRESS: 7 Ellis Ave
Claremont, N.H.

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Barbara Fontaine

ADDRESS: RFD 3 Box 643
Claremont, NH 03743

Dear Legislator,

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NAME: Shelley Brookings

ADDRESS: RR# 3 Box 97

Cornish, NH 03745

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jennifer Bretches

ADDRESS: RR1 Box 76K

N. Haverhill, NH 03774

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Frances D. Chellis

ADDRESS: 186 King Hill Rd
New London NH 03257

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: ELLIOTT HARRIS JR.

ADDRESS: RR1 BOX 220 A

CLAREMONT NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Albert J. Otten

ADDRESS: 67 Maple Ave Apt 211

Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: CAMI J. WARREN Cami Warren

ADDRESS: P.O. BOX 1617 39 MYRTLE ST. #6

CLAREMONT, NH 03743

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mr & Mrs Philip Schoolcraft

ADDRESS: 17 Mann Ct.

Claremont N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mark + Wendy Adams

ADDRESS: 90 Silver Springs Dr.
E. Lempster, NH 03605-0297

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Yvonne M. Gobin/Yvonne M. Gobin

ADDRESS: Plainfield, N.H.
P.O. Box 23

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Gordon & Fern Tilden

ADDRESS: P.O. Box 308
Plainfield, NH 03781

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Robert & Brigdon

ADDRESS: PO Box 23
Plainfield, N.H. 03781

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: M B Cash - Condeau M. Cash - Co-Grantee

ADDRESS: Po Box 235 Tallow Hill Rd
Plainfield NH 03781

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Diane Fredrickson

ADDRESS: P.O. Box 84
Goffstown, NH 03045

Postcard

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Darlene Shea

ADDRESS: PO Box 736
New London, NH 03257

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Regelindis Kuehnle

ADDRESS: P. O. Box 1020, New London, NH 03257

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ruth H. Benfield

ADDRESS: 45 Shaker Rd

New London, N.H. 03257

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Regelindis Kuehnle

ADDRESS: P. O. Box 1020

New London, NH 03257

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ann Brayfield

ADDRESS: PO Box 94
Bradford, NH 03221

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: James & Gloria Manuel

ADDRESS: PO Box 1591
Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rebecca Marie Alicea

ADDRESS: 2 Winter St. Apt C9
Claremont, N.H. 03743

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Pam Lafoe

ADDRESS: Claremont Arms Condo. C-2
Claremont N.H. 03743

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Bernice Clough

ADDRESS: R.R. 2 Box 490
Claremont, N.H. 03743

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rita Vigneault

ADDRESS: 29 Main Ct
Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Allen R. Damren

ADDRESS: 40 Grove St.
Claremont, NH. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Edward A. Damren

ADDRESS: 15 Langseth Ave
Charlestown, N.H. 03743

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Paul A. Damren

ADDRESS: 15 Langseth Ave
Charlestown, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lynn Coffran

ADDRESS: RR 3 Box 33

Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Verhet Blair

ADDRESS: R#2 Box 599

Claremont N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ann Gray

ADDRESS: 24 Elm ST.

Claremont, NH 03743-2026

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: CLARENCE HAINES

ADDRESS: RR3 BOX 362 CLAREMONT N.H 03743

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Norman and Diana Witt

ADDRESS: RR 3 Box 545

Claremont, N.H. 03743

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Carol J. Mulroy

ADDRESS: 9 Severance St Claremont NH

03743-3101

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Elizabeth M. Wright

ADDRESS: 3 Brookside Avenue

Claremont, New Hampshire 03743-3005

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sandra M Jellison

ADDRESS: 2 Curtis Street

Claremont, NH 03743

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: RAYMOND A GAUDETTE

ADDRESS: P.O. Box 408

CLAREMONT-NH-03743-408

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Alene Diesbiens

ADDRESS: 128 Pearl St.

Claremont N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Estelle D. Deachrist

ADDRESS: 2 Birchwood Road

Claremont NH 03743

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Alvina M-L Gaudette

ADDRESS: 67 Pleasant Valley Estates

Claremont N.H 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Helen Paradowski

ADDRESS: 31 Maple St
Claremont NH 03743

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Cindra Tenney

ADDRESS: 7 Manor Drive #2
Claremont, NH 03743-2911

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Katherine Dodge

ADDRESS: 7 Heritage Drive
Claremont, New Hampshire

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: JANET CLAYTON Janet Clayton

ADDRESS: 10 LANEHOLM DR.
CLAREMONT, NH 0374

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ada Downing

ADDRESS: 13 B. Sullivan St
Newport, N.H. 03773

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Tom R Swain

ADDRESS: 104 Cornish Turnpike POR 772
Newport N.H. 03773

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: THOMAS BRIDGEO

ADDRESS: R.R. I Box 267
NEWPORT NH 03273

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jaite Kanto

ADDRESS: RFD 2 Box 135
Newport N.H. 03773

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Stacey R. King

ADDRESS: 9 Allen Street
Newport, NH 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rita Barton

ADDRESS: 102 Beech ST
Newport, NH 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Yvette P. Snow

ADDRESS:

Yvette P. Snow
242 Bascom Rd.
Newport, NH 03773-2702

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Judith E. Lewis

ADDRESS: 293 S Main St.
Newport, N.H. 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rachel Roy

ADDRESS: 6 Springbrook PK
Newport, N.H. 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Beverly T. Rodeschini - Beverly T. Rodeschin

ADDRESS: 336 Sunapee St.
Newport NH 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sharon A Knox

ADDRESS: PO Box 694
Newport, NH 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: James P. Britton

ADDRESS: 62 Beech St.
Newport, N.H. 03773

Dear Legislator,

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I have included my signature, address and nam[illegible] the lines below for the records of public opinion on these importan[illegible] you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: LARRY + Sheila BRITTON

ADDRESS: 63 Winter ST.
Newport NH 03773-1435

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Esther LeMere Esther LeMere

ADDRESS: HCR 66 Box 143
Newport, NH 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: John H. Brown

ADDRESS: 431 Sunapee ST. LOT 12
Newport, NH 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jennie M. Lussier

ADDRESS: 13 Dexter St.
Newport, N.H. 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lauren V Cote

ADDRESS: 8 KYLE DRIVE
NEWPORT, N.H. 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Richard B. Gassett

ADDRESS: Po Box 887
Newport, NH 03773

371 Bascom Rd Newport

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jacqueline C. Cote

ADDRESS: 8 Kyle Drive
Newport NH 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [redacted] Lynn Ryan

ADDRESS: P.O. Box 1453
Hillsboro, NH 03244-1453

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jennie M. Burbee

ADDRESS: 46 Langdon St.
Plymouth, N.H. 03264-1438

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Bernard L Cornell & Gloria D Cornell

ADDRESS: 73 Concord Drive
Webster, NH 03303-7908

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Don + Sandy Percy

ADDRESS: P.O. Box L
Derry, NH 03038

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: JERRY JUDD

ADDRESS: RR-1 BOX 240H
ENFIELD NH 03748

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lucille Bellemore

ADDRESS: 81 Poverty Lane
Lebanon, N.H. 03766

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Daniel Ramsdell

ADDRESS: 50 Union ST. APT. 3
Littleton, N.H. 03561

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: WILLIAM + ANN HANAHAN

ADDRESS: 286 RT 114
SUTTON N.H 03273

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sandra Vanderpool

ADDRESS: 73 Windsor Rd
Hillsboro NH 03244

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: James & Robbin Manuel

ADDRESS: P.O. Box 122
New London, NH 03257

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jeff Lew

ADDRESS: 1 Braden Hill Rd
Lebanon NH 03766

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Judy Rook

ADDRESS: HCR 75 Box 183
Cornish, NH. 03745

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Georgia Braclett

ADDRESS: 50 Lyme Rd
Hanover, NH 03755

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Brenda D. Thomson

ADDRESS: RR 1 Box 174
ORFORD NH 03777

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Raymond Pluillon

ADDRESS: P.O. Box 122
Cornish Flat NH 03746

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Howard L. Lamson

ADDRESS: 735 Washington Rd.
Goshen, N.H. 03752

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Douglas S Kool

ADDRESS: HC 60 Box 42A
Charlestown N.H. 03603

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: CHAS P MELVIN

ADDRESS: 55 CHASE CIR
CHARLESTOWN N. H.

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Cherie Brown

ADDRESS: South Hemlock Road
Charlestown, NH 03603-0549

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: JAMES TREPODES

ADDRESS: 2 TWIN MAPLES PARK
CHARLESTOWN, NH 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Richard & Beverlye Lillie

ADDRESS: 36 Octagon Drive
Charlestown, N.H. 03603

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: BRENDA TREPODES

ADDRESS: 2 TWIN MAPLES PARK
CHARLESTOWN, NH 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Winfred C Burbank

ADDRESS: 829 Old Claremont Rd
Charlestown, N.H. 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Albert Fister

ADDRESS: HC 60 Box 50 Charlestown NH 03603

Albert Fister

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Willard B. and Susanne G. Ford

ADDRESS: 77 Cobb Rd.

Charlestown N.H. 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Robert Norman

ADDRESS: 747 Calavant Hill Rd.

Charlestown, N.H. 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mr. + Mrs. Herbert Monroe

ADDRESS: 27 Fairbrother Ave.

Charlestown N.H. 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Patti Sue Hart Patti Sue Hart

ADDRESS: 23 Sandy Acres
Charlestown, NH 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ross C. Neuhausser

ADDRESS: HCR 60 Box 47F
Charlestown, NH 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jeffrey N. Downs

ADDRESS: RFD1 Box 546
Charlestown NH 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Cynthia T. Neuhausser

ADDRESS: HCR 60 Box 47F
Charlestown, NH 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Linda Thibodeau

ADDRESS: 52 Happy Acres Rd
Charlestown NH 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: MARTHA FISK

ADDRESS: P. O. Box 661
CHARLESTOWN, NH 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Clinton R Melius

ADDRESS: 71 Chase Cr.
Charlestown NH 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: CEDRIC FISK

ADDRESS: P.O. Box 661
CHARLESTOWN, NH 03603

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jack + Theda Carlisle

ADDRESS: 11 Cardinal Lane
Charlestown, NH. 03603

Dear Legislator,

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■ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Gloria Boardman

ADDRESS: H.C.R. 60 Box 105
Charlestown NH. 03603

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: SHAWN M. THERRIEN

ADDRESS: 285 MAIN ST.
CHARLESTOWN, NH 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: William Thibodeaux

ADDRESS: 52 Happy Acres Rd
Charlestown NH 03603

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Carl E Duffett

ADDRESS: 118 Little St

Claremont NH

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rev & Mrs. Traci K. Hatch

ADDRESS: 76 Summer Street,

Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sandra M Magoon

ADDRESS: PO Box 1623

Claremont N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lisa M. Dow

ADDRESS: PO Box 422

Claremont, N.H 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Donna J. Lapette

ADDRESS: 104 Fremont St.
Claremont, N.H. 03743-2029

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mrs. Elsa Twomey

ADDRESS: RR3 Box 140B
Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mildred Jangel

ADDRESS: 19 Langseth Ave.
Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Leon N. Heel

ADDRESS: RR-2 Box 141
Claremont, NH 03743

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mrs. Celia A. Wilder

ADDRESS: 67 Maple Ave. #324
Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rachel K. Brown

ADDRESS: RR 3 Box 442
Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: LOUIS RIVET

ADDRESS: 159 PLEASANT ST.
CLAREMONT, NH. 03743

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Edward Pesneault

ADDRESS: 1 martha ST
Claremont N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Pearl Landry

ADDRESS: 17 Martha St
Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Paula Caron

ADDRESS: 25 Hillstead Rd
Claremont NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Gertrude A. Heard

ADDRESS: RT2 Box 388 old Church Rd
Claremont N.H 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Brenda Russell

ADDRESS: 6 manor Drive Apt #12
Claremont N.H 03743

Dear Legislator,

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NAME: Lawrence Russell

ADDRESS: 6 manor Drive Apt #12
Claremont, N.H 03743

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NAME: Sue Ann Greene

ADDRESS: 24 Evergreen Ave.
Claremont, NH 03743

Dear Legislator,

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NAME: Victoria Backer

ADDRESS: 6 Breck Avenue
Claremont NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Reginald LaRoche

ADDRESS: 23 Edwin Ave,
Claremont N. H.

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Donat Gagne

ADDRESS: 246 North St
Claremont, N.H. 03743

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Denise Glatzer

ADDRESS: RFD 3 Box 614
Claremont NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Evelyn L. Paskevich

ADDRESS: 267 Broad St.
Claremont, N.H. 03743

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lorraine Y Stukas

ADDRESS: Four Highland View Rd.
Claremont, NH 03743

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Roy A Lucier

ADDRESS: 9 Longspell Ave, Claremont, NH

Roy A. Lucier

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mary Burke

ADDRESS: 10 Sunset St

Claremont NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Virginia Ouellette

ADDRESS: P.O. Box 572

Claremont NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME:

ADDRESS: Mrs. Therese C. Perron
Franklin #35
Claremont, NH 03743

Dear Legislator,

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NAME: Pam Murray

ADDRESS: PO Box 513

Claremont, NH 03743

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: SHIRLEY & DAVID BALDASARO

ADDRESS: 20 PALMER ST.

CLAREMONT NH 03743

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Tina Lewis

ADDRESS: 57 Broad St Apt J

Claremont NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Roger and Hazel Breault

ADDRESS: Bible Hill RD2 Box 55

Claremont N.H 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: ROBERT E. VOGEL

ADDRESS: 11 WILDWOOD AVE.
CLAREMONT, N.H., 03743

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Dorothy A. Hull

ADDRESS: 137 North St. Apt 3
Claremont NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Andre Dufresne

ADDRESS: Saddy Hollow Rd. P.O. Box 1371
Claremont, N.H. 03743-1371

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Beatrice Goggin

ADDRESS: 52 Sullivan St.
Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sue + Rob Compo

ADDRESS: P.O. Box 1231
Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Marion Moriglioni

ADDRESS: P.O. Box 397
Claremont, NH 03743-0397

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Robert Jamelle

ADDRESS: R.F.D #1 Box 388
Claremont, N.H 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rev. Stephen Cook

ADDRESS: 95 Maple Ave.
Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: HARRY + CLAIRE RYAN

ADDRESS: 116 MULBERRY ST.
CLAREMONT, N.H. 03743

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Nellie Haynes

ADDRESS: 30 Tengren Ave
Claremont N.H 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Madgelene Sweet

ADDRESS: RR3 Box 160D
Claremont N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Robert J. Belanger

ADDRESS: 27 Chase St.
Claremont, NH 03743-3203

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lois W Parkhurst

ADDRESS: 5 Winter St

Claremont NH 03743

Dear Legislator,

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☒ WS **I fully support House Bill #586 and Senate Bill #147.**

NAME: CLAIRE / NORMAN LESSARD

ADDRESS: 40 PEARL ST #B

CLAREMONT NH 03743-2552

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** *I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sandra Farnsworth

ADDRESS: PO Box 963

Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Esther Lord

ADDRESS: RR 3 Box 160-D

Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Dixie Clapper

ADDRESS: P.O. Box 235

Springfield N.H 03284

Carol Pawlikowski
Raymond Pawlikowski

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: MR+MRS Raymond Pawlikowski

ADDRESS: P.O. BOX 304

W. SPRINGfield NH. 03284

Dear Legislator,

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NAME:

ADDRESS: P.O.

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: George M. Gordon

ADDRESS: 15 Lakewood Manor Rd P.O. Box 381

Newbury N.H. 03255

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jean Whitman

ADDRESS: 29 Morse Hill Road

Newbury, NH 03255

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Gilles Perron

ADDRESS: P.O. Box 427

Newbury, NH 03255

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Julie Maranville

ADDRESS: 457 Winnacunnet Rd #309
Hampton NH 03842

lear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

AME: David K Lillie

DDRESS: P.O. Box 5404

W. Lebanon NH 03784

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jane R. Thomas

ADDRESS: 48 Woodland Street

Claremont, NH 03743

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: ARCHER C. FRENCH

Address: 41 CARLISS HILL

MEREDITH NH 03253

Signature: Archer C. French

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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[X] ***I fully support House Bill #586 and Senate Bill #147.***

Name: ARTHUR C JOHNSON

Address: 31 SKIVIEW CIRCLE

MEREDITH NH 03253-5204

Signature: Arthur C. Johnson

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: BERNARD BLACK

Address: PO Box 249

Moultonboro NH 03254

Signature: Bernard Black

Dear Legislator,

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[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: Barbara Sutton

Address: 72 White Birch Rd.
Laconia NH

Signature: Barbara Sutton

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: BARRY LUKATCH

Address: PO Box 245

MEREDITH, NH 03253

Signature: Barry Lukatch D

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[X] ***I fully support House Bill #586 and Senate Bill #147.***

Name: Beverly ~~David~~ Martin

Address: 13 Gilman Dr

Gilford NH 03246

Signature: Beverly Martin

Dear Legislator,

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Bonnie Ashworth

Address: 355 Hermit Woods Rd.
Sanbornton NH 03269

Signature: Bonnie L. Ashworth

Dear Legislator,

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Barbara H. MacDonald

Address: P O Box 83

West Ossipee NH 03890

Signature: Barbara H MacDonald

Dear Legislator,

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: CHRISTINE A SEWER

Address: RFD1 BOX 337
ASHLAND, NH 03217

Signature: Christine A Sewer

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Cindy Santy

Address: 11 Folsom St

Laconia NH 03246

Signature: Cindy Santy

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Christine Woodward

Address: P.O Box 568, Belmont NH 03220

304 Bean Hill Rd, Belmont NH

Signature: [signature]

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: CYNTHIA L. ERVING

Address: PO BOX 773

CENTER HARBOR, N.H. 03226

Signature: Cynthia L. Erving

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Christiane Knisely

Address: PO Box 216

Meredith NH 03253

Signature: Christiane Knisely

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Charles R. Boucher

Address: 93a Meredith Center Rd.

Laconia N.H. 03246

Signature: Charles R. Boucher

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Dennis E. Shaw

Address: P.O. Box 274

Moultonboro, N.H. 03254

Signature: Dennis E. Shaw

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Denise M Poirier

Address: 65 Perley St

Concord NH 03301

Signature: Denise M Poirier

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: David J. McKenney

Address: RFD #1 Box 229 Dudley Rd

Alton N.H 03809

Signature: David McK

Dear Legislator,

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Name: Denise King

Address: PO 341

Moultonboro NH.

Signature: Denise King

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Dyan Driscoll

Address: 12 Maple Street

Weirs Beach NH 03246

Signature: Dyan S. Driscoll

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Donna LeBert

Address: 221 Duckhorn Shore Rd
Gilford, NH 03246

Signature: Donna J LeBert

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☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Donna Burbank

Address: 91 New Chester Rd.
Hill NH 03243

Signature: Donna Burbank

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Name: Dawn B. Kitto

Address: 157 Province St.
Laconia, NH 03246

Signature: Dawn B. Kitto

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: DAVID N EWING

Address: P.O. BOX 773

CENTER HARBOR NH 03226

Signature: David N Ewing

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By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Elizabeth Potter

Address: 247 Meredith Center Rd.

Meredith NH 03253

Signature: Elizabeth S. Potter

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Elizabeth A. Sinclair

Address: 110 Tenney Hill Rd.

Bristol NH 03222

Signature: Elizabeth A. Sinclair

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Elizabeth & Arnold Collins

Address: 223 Lynnewood Rd

Laconia N.H 03246

Signature: Elizabeth Collins — Arnold Collins

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Evelyn M. Davis

Address: 36 Boynton Road

Meredith, NH 03253

Signature: Evelyn M Davis

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Eva R. Scott

Address: 55 Beech Street

Bristol N.H. 03222

Signature: Mrs Eva R. Scott

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: Eric Harper

Address: RR6 Box 181

Gilmanton, NH 03237

Signature: Eric Harper

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Edward D Sharon

Address: 280 COURT ST

LACONIA NH 03246

Signature: Edward Sharon

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: FELIX J. BARLIK

Address: RT. 140 HCR 72 Box 95
ALTON, NH 03809

Signature: Felix J. Barlik

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Frank Lavigne

Address: 103 Lake Ave

W. Franklin, NH 03235

Signature: Frank Lavigne

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Forest MacDonald

Address: PO Box 83

West Ossipee NH 03890

Signature: Forest MacDonald

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: FRANCINE E Hoyt

Address: PO Box 249

Moultonboro NH 03254

Signature: Francine E Hoyt

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Georgia M McNamara

Address: RFD #1 Box 806

Thornton NH 03223

Signature: Georgia M McNamara

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: GREGORY J. BLOOM

Address: 16 HAZELNUT LANE

GILFORD, N.H. 03246

Signature: Gregory J Bloom

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: GAYLE ELSBERRY

Address: 34 WOODLAND GREEN
ROCHESTER, NH 03868

Signature: Gayle Elsberry

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: Harry P. Councilman

Address: 1 Buxton Place

Boscawen, N.H. 03303-1219

Signature: Harry P. Councilman

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Heather Hoitz

Address: P.O Box 6 Rt 140

Gilmanton, N.H. 03237

Signature: Heather Hoitz

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Janice McKim

Address: RFD 3 Box 46A

Plymouth NH 03264

Signature: Janice McKim

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☐ *I fully support House Bill #586 and Senate Bill #147.*

Name: JANICE R GRAY

Address: PO 81

WOLFEBORO NH 03894

Signature: Janice R Gray

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: Jerome Clark

Address: 144 Old Lakeshore Rd

Gilford NH

Signature: Jerome Clark

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: JoAnn Dostie-Trujano

Address: 325 Daniel

Plymouth, NH 03264

Signature: JoAnn Dostie-Trujano

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: John Reifsnyder

Address: 494 LAKE RD.

GILMANTON IW NH

Signature: [signature]

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: JOHN V GRAY

Address: PO 81

WILTON NH 03894

Signature: John V Gray

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: JOHN A. KIMBALL

Address: BOX 35, RAND HILL ROAD

ALTON BAY, N.H. 03810

Signature: John A. Kimball

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Jane Saalow

Address: PO Box 1143

Wolfeboro NH 03894

Signature: Jane L. Saalow

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: James M Chapman

Address: 141 Lamprey Rd

Belmont N.H. 03256

Signature: James M Chapman

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☐ *I fully support House Bill #586 and Senate Bill #147.*

Name: James Johnson

Address: 7 Sargents Pl

Gilford N.H. 03246

Signature: James Johnson

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: JEFFREY GEBHARD

Address: 183 GILFORD AVE.

LACONIA, N.H.

Signature: Jeffrey Gebhard

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☐ *I fully support House Bill #586 and Senate Bill #147.*

Name: KATHLEEN MERRIAM

Address: 2393 LAKE SHORE RD #11

GILFORD NH 03246

Signature: Kathleen Merriam

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: Kathleen Frost

Address: 5 Sargent Place Unit 1
Milford NH 03055

Signature: Kathleen Frost

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Karen P Barker

Address: 129 Lane Rd

Laconia NH 03246

Signature: Karen P Barker

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Kelly K. Horgan

Address: 157 Province St. Laconia, NH 03246

Signature: Kelly K. Horgan

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Kathryn R. Lavigne

Address: 103 Lake Ave

W. Franklin, NH 03235

Signature: Kathryn R. Lavigne

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Kevin B. Sousa

Address: P.O Box 5509

Weirs Beach NH 03246

Signature: Kevin B Sousa

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: LYDIA JOHNSON

Address: 87 SKYVIEW CIRCLE

MEREDITH NH 03253-5204

Signature:

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Lynn Fletcher

Address: 164 Meredith Neck Rd.
Meredith NH 03253

Signature: [signature]

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: LINDA KALIL

Address: 21 COURTLAND DR

SALEM, NH 03079

Signature: Linda Kalil

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: LINDA HARPER

Address: RR 6 Box 181

Gilmanton, NH 03237

Signature: Linda Harper

)ear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Linda Funck

Address: 41 Carliss Hill Rd

Meredith NH 03253

Signature: Linda J Funck

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Larry Sinclair

Address: 91 New Chester road

Hill, NH 03243

Signature: Larry Sinclair

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Leona S. Harrington

Address: P.O. Box 7044

Gilford, NH 03247

Signature: Leona S. Harrington

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Letty Barton

Address: 227 Flagg Road

Loudon, N.H. 03301

Signature: Letty Barton

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: LINDA L. SHARON

Address: 15 HEMLOCK RD.

TILTON NH 03276

Signature: Linda L. Sharon

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Mildred M. Councilman

Address: #1 Buxton Place

Boscawen, N.H. 03303-1219

Signature: Mildred M. Councilman

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Martha Bissonnette

Address: 61 Parker Place

Laconia

Signature: Martha Bissonnette

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: M. Kunkel

Address: 196 Castle Ln.

Bristol N.H. 03222

Signature: M Kunkel

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Marie Ludwick

Address: RR 3 Box 1184

Meredith, NH 03253

Signature: Marie Ludwick

Dear ~~Legislator~~,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Marsha Byars

Address: 121 Lamprey Rd.
Belmont, NH 03220

Signature: Marsha Byars

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Mary K. Atwood

Address: 143 Province Road

Belmont NH 03220

Signature: Mary K. Atwood

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Mary Brickhouse

Address: 355 Hermit Woods

Sanbornton, NH 03269

Signature: Mary Brickhouse

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Michael + Cynthia Yeager

Address: P.O Box 58

CTR. Sandwich, N.H 03227

Signature: Cynthia Yeager, Michael Yeager

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: MARILYN FENOFF

Address: PO Box 732

BELMONT NH 03220

Signature: Marilyn Fenoff

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Marion Shaw

Address: RFD 1 Box 274

Moultonboro, NH 03254

Signature: Marion Shaw

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: MARY ANN PALMER

Address: 9 HILL Rd

TILTON, NH 03276

Signature: Mary Ann Palmer

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Ms. Mary E. Campbell

Address: HC 58 Box 50
Hebron, NH 03241

Signature: Mary E. Campbell

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Marjorie W. Drzewiecki

Address: 161 North St.

Laconia, N.H. 03246

Signature: Marjorie W Drzewiecki

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Persis Campbell

Address: HC 58 Box 463

Hebron NH 03241

Signature: Persis W. Campbell

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: PETER F. BERTHEL

Address: P.O. BOX 255 / 208 ZION HILL RD

NORTHFIELD N.H. 03276

Signature: Peter F. Berthel

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: PATRICIA M. PERTHEL

Address: 208 Zion Hill Rd / P.O. Box 253

~~Tilton~~ / Northfield NH 03276

Signature: Patricia M. Perthel

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Pamela B. Elliott

Address: PO Box 174

Ctr-Sandwich NH 03227

Signature: Pamela B. Elliott

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: K. S. Potter

Address: 247 Meredith Center Rd
Meredith NH 03253

Signature: K S Potter

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Rose Dargoonian

Address: 21 Courtland Dr.
Salem NH 03077

Signature: Rose Dargoonian

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: RICK S. MILLER

Address: RFD#1 BOX 99M

CENTRE HARBOR, N.H. 03226

Signature: Rick S. Miller

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: RICHARD W. SANBORN

Address: PO BOX 1143

WOLFEBORO NH 03894

Signature: Richard W Sanborn

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

[X] ***I fully support House Bill #586 and Senate Bill #147.***

Name: Richard W. Greene

Address: 36 Boynton Road

Meredith, N.H. 03253

Signature: Richard W. Greene

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Regina Furnald

Address: RR 2 Box 78

Center Harbor, NH 03226

Signature: Regina Furnald

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Raymond D. Elliott

Address: Po Box 174

ctr. Sandwich NH 03227

Signature: Raymond D Elliott

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Robert McCoul PsyD.

Address: 25 COUNTRY CLUB RD STE #702

GILFORD NH 03247

Signature: Robert McCoul

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Robert St. Laurent

Address: P.O. Box 111

Grafton, NH 03240

Signature: Robert St. Laurent

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Ronald Gamblin

Address: P.O. Box 20

Belmont, NH 03220

Signature: Ronald Gamblin

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Stephen G. Furnald

Address: RFD 2 Box 78

Center Harbor NH 03226

Signature: Steph G Furnald

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Lara Richardson

Address: Rt. 109 South.
Moultonboro N. H. 03254

Signature: Lara Richardson

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these ~~two~~ bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Shirley Blanchard

Address: 15 Bennetts Ferry Rd.

Sanbornton NH 03269

Signature: Shirley A. Blanchard

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Shirley Noyes

Address: 15 McGrath St.
Laconia, NH 03246-2718

Signature: Shirley Noyes

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

[X] ***I fully support House Bill #586 and Senate Bill #147.***

Name: Stephanie Stillings

Address: 1019 Baptist Rd

Canterbury NH 03224

Signature: Stephanie Stillings

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Sheila LaBrie

Address: PO BOX 1035

LACONIA, NH 03247

Signature: Sheila J LaBrie

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Thomas F. Barker

Address: 129 Lane Rd

Laconia, NH 03246

Signature: Thomas F. Barker

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[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: THOMAS DROLIN

Address: P.O. BOX 7452

GILFORD, NH 03247

Signature: Thomas Drolin

Dear Legislator,

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Tammy Court

Address: RR3 Box 198F

Plymouth, NH 03264

Signature: Tammy Court

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Roy Scott

Address: PO Box 104

Gilmanton NH 03237

Signature:

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Wayne P. Richardson

Address: Rt. 109 South

Moultonboro, N.H. 03254

Signature: Wayne Richardson

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Walter Nystedt

Address: Box 692

West Ossipee N.H. 03890

Signature: Walter Nystedt

Dear Legislator,

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[X] ***I fully support House Bill #586 and Senate Bill #147.***

Name: Wayne Blanchard

Address: 15 Bennetts Ferry Rd.

Jaffrey NH 03269

Signature: Wayne Blanchard

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Linda Bouchard

Address: 71 Province Rd.
Belmont, N.H. 03220

Signature: Linda L. Bouchard

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: BERNADETTE K. KELLY

Address: 14 MARILYN DR
BELMONT NH 03220

Signature: Bernadette K. Kelly

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: BILL BOUCHARD

Address: 71 Province Rd.

Belmont, N.H. 03220

Signature: William T. Bouchard

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: JAMES J. KELLY

Address: 14 MARILYN DR

BELMONT N.H. 03220

Signature: James J. Kelly

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: MAUREEN G. EVLETH

Address: PO BOX 967-3 NO ASHLAND RD
ASHLAND, NH 03217

Signature: Maureen G Evleth

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: MICHAEL EVLETH

Address: POBOX 967 -3 NO ASHLAND RD.
ASHLAND, NH 03217

Signature:

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: Bryan Couth

Address: 47 Ossipee Mt Rd.

Moultonboro N.H. 03254

Signature: Bryan Couth

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: Jaime Couth

Address: 47 Ossipee Mtn Rd.

Moultonboro, NH 03254

Signature: Jaime N. Couth

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Patrick Guyer

Address: 194 Woodman Rd

Sanbornton N.H. 03269

Signature: Patrick Guyer

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Becky Guyer

Address: 194 Woodman Rd

Sanbornton N.H. 03269

Signature: Becky Guyer

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: William J. Hammond

Address: 48 Clark Ave.

Laconia, N.H.

Signature: William J Hammond

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Virginia A. Hammond

Address: 48 Clark Ave.

Laconia, N.H. 03246

Signature: Virginia A. Hammond

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: John P Kimball

Address: RFD #1 Box 298A
Ashland NH 03217

Signature: [signature]

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Janet Kimball

Address: RFD #1 Box 298A
Ashland NH 03217

Signature: Janet L. Kimball

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Jean Frost

Address: 40 Wild Acres Rd

Gilford, NH 03246

Signature: Jean F Frost

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Jeffrey B. Manter

Address: 14 Olde English Lane

Gilford, NH 03246

Signature: JBManter

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: MR+MRS HARVEY DONALDSON

Address: 43 WHITE OAKS RD

LACONIA NH 03246

Signature: Harvey Donaldson / Betty Donaldson

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Susan Brochu

Address: 37 Dartmouth St.

Laconia, N.H. 03246

Signature: Susan Brochu

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: LINDA F. ALTMAN

Address: 7 GLEN DRIVE

GILFORD NH 03246

Signature: Linda F. Altman

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☐ *I fully support House Bill #586 and Senate Bill #147.*

Name: MARTHA M. BLOOM

Address: 16 HAZELNUT LN

GILFORD N.H. 03246

Signature: Martha M. Bloom

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

[X] ***I fully support House Bill #586 and Senate Bill #147.***

Name: Ronald C Brienza

Address: 60 Needle Eye Rd

Meredith N.H. 03253

Signature: Ronald C Brienza

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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[X] ***I fully support House Bill #586 and Senate Bill #147.***

Name: Noni R. Smith

Address: P.O. Box 941

Meredith NH 03253

Signature: Noni R. Smith

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: RONALD C MIZNER

Address: 33 AKERMAN RD

BRISTOL NH 03222

Signature: Ronald C Mizner

)ear Legislator,

By placing an "X" in the box below, I am indicating **am in full support of House Bill #586 and Senate Bill #147.** believe that the passage of these two bills is in the best)f interest of myself, other chiropractic patients, and the)tate of New Hampshire.

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Name: RONALD C MIZNER

Address: 33 AKERMAN RD

BRISTOL NH 03222

Signature: Ronald C Mizner

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: JEFFREY B. MAYER

Address: 14 OLOF English Lane

Gilford N.H. 03246

Signature: J B Mayer

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☐ *I fully support House Bill #586 and Senate Bill #147.*

Name: David E. Frost

Address: 40 Wild Acres Road

Gilford NH 03246

Signature: David E. Frost

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Nancy Greenmore

Address: 39 Circle Drive
Belmont, N.H. 03220

Signature: Nancy Greenmore

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Louis Cote

Address: 595 Province Rd
Belmont, N.H. 03220

Signature: Louis Cote

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Nancy Greenore

Address: 79 Circle Drive
Belmont N.H 03220

Signature: Nancy Greenore

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Dolores V PAGE

Address: 64 Silkwood Ave -64
Belmont, NH 03220-3134

Signature: Dolores V Page

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Joel R Mudgett

Address: RFD 1 - Box 391

Moultonboro, NH 03254

Signature: Joel R Mudgett

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Fran Mudgett

Address: RFD 1 - Box 391

Moultonboro, NH 03254

Signature: Fran Mudgett

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Sheila A Somerford

Address: RR1 Box 1933

Plymouth NH 03264

Signature: Sheila A. Somerford

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: SHEILA A SOMERFORD

Address: RR1 Box 1933

PLYMOUTH NH 03264

Signature: Sheila A. Somerford

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Jill Moriarty

Address: 33 Skyview Circle

Meredith NH 03253

Signature: Jill E Moriarty

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Ann C. Brienza

Address: 60 Needle Eye Rd.

Meredith N.H. 03253

Signature: Ann C Brienza

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Brian P. Moriarty

Address: 33 Skyview Circle

Meredith NH 03253

Signature: [signature]

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: PAUL W. SMITH

Address: P.O. Box 941

MEREDITH NH 03253

Signature: [signature]

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Elise Lambert

Address: 319 Londonderry Tpke.
Hooksett NH 03106

Signature: Elise Lambert

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: G. Hayden McLaughlin

Address: 51 Belknap Mountain Rd.
Gilford, N.H. 03246

Signature: G. Hayden McLaughlin

Dear Legislator,

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[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: Christine M. Geddis

Address: 33 B School St

Laconica NH 03246

Signature: Christine Geddis

Dear Legislator,

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[X] *I fully support House Bill #586 and Senate Bill #147.*



Jeffrey L. Noves
15 McGrath St.
Laconia, NH 03246-2718



Miss New Hampshire
Heidi Noyes
#3
45 Howard St.
Laconia, N.H. 03246

Signature: Jeffrey Noyes

Dear Legislator,

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☐ *I fully support House Bill #586 and Senate Bill #147.*

Name: Donna White

Address: PO Box 9
Gilmanton, NH 03237-0009

Signature: Donna White

Dear Legislator,

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☐ *I fully support House Bill #586 and Senate Bill #147.*

Name: Mr. Francis White

Address: P. O. Box 9
Gilmanton, NH 03237-0009

Signature:

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☒ *I fully support House Bill #586 and Senate Bill #147*

Name: Brenda Tillotson

Address: 84 Hayes Rd

Laconia NH 03246

Signature: Brenda Tillotson

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: K S Eastwood

Address: Box 201

Laconia NH. 03247

Signature: [redacted]

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: GAIL EMERY

Address: 46 PINE ST.

LACONIA, N.H.

Signature: Gail Emery

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Steven Hayward

Address: 1783 PARADE RD

LACONIA NH 03246

Signature: Steven Hayward

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Marjorie A. Sharpe

Address: 53 Inwood Drive Ed. Pb - 1127
Meredith, N.H. 03253

Signature: Marjorie A. Sharpe

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Patricia A. Ford

Address: PO Box 1627
Meredith, NH 03253-1627

Signature: Patricia A. Ford

Dear Legislator,

By placing an "X" in the box below, I am indicatin
I am in full support of House Bill #586 and Senate Bill #14
I believe that the passage of these two bills is in the be
of interest of myself, other chiropractic patients, and t
State of New Hampshire.

I have included my signature, address and name c
the lines below for the records of public opinion on the
important bills. Thank you for your consideration ant tir

☒ *I fully support House Bill #586 and Senate Bill #14*

Name: Barbara L. Clymer

Address: 47 Meredith Ctr. Rd
Meredith, N.H. 03253

Signature: Barbara L. Clymer

Dear Legislator,

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State of New Hampshire.

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the lines below for the records of public opinion on these
important bills. Thank you for your consideration ant time.

☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Kenneth A Downs

Address: 4 Cushing Rd.
Meredith N.H.

Signature: Kenneth Downs

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Terry S Turcotte

Address: 137 Winter St

Laconia, NH 03246

Signature: Terry S Turcotte

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Charles Corbham

Address: 47 Pauger Street

Laconia NH 03246

Signature: Charles Corbham

Dear Legislator,

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[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: Amy Fecteau

Address: 15 Tucker Mtn. Rd
Andover, NH 03216

Signature: Amy Fecteau

Dear Legislator,

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[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: STEPHEN FECTEAU

Address: 15 TUCKER MOUNTAIN RD.
ANDOVER NH 03216-3316

Signature: [signature]

Dear Legislator,

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☐ *I fully support House Bill #586 and Senate Bill #147.*

Name: Linda Sanborn

Address: 39 West Lake Shore Rd

Gilford, NH 03246

Signature: Linda Sanborn

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Helen G. Boggs Helen G Boggs

Address: 203 Blueberry Hill Ln

Gilford, NH 03246

Signature: Helen G. Boggs

Dear Legislator,

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☐ *I fully support House Bill #586 and Senate Bill #147.*

Name: Charles F Gove

Address: P O Box 52

Gilmanton NH

Signature: Charles F Gove

Dear Legislator,

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Name: Jane Gove

Address: PO Box 52

Gilmanton NH

Signature: Jane Gove

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: BRENDA R. LONG

Address: 65 Diane Dr.
Belmont NH 03220

Signature: Brenda R Long

Dear Legislator,

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Bettie Collins

Address: ~~[illegible]~~ 39 Tee Dee Dr.
Belmont NH 03220

Signature: Bettie Collins

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Darlene Page

Address: 57 Van Buren Rd.
Laconia N.H. 03246

Signature: Darlene Page

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☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: milton LaBrie

Address: PO Box 1035
Laconia, NH. 03247

Signature: Milton J. LaBrie

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Sonja Markham

Address: 47 Paugus St - Laconia NH 03246

Signature: Sonja Markham

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Stephanie Gilson

Address: 409 Weirs Blvd #2

Laconia, N.H. 03246

Signature: Stephanie Gilson

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Cynthia Stryke

Address: 118 Sheffrance Rd

Laconia NH 03246

Signature: Cynthia Stryke

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: KATHY ATWOOD

Address: 277 ELM STREET

LACONIA N.H. 03246

Signature: Kathy Atwood

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: ROGER LANDRY

Address: 3 VINCENT DRIVE

GILFORD, NH 03246

Signature: [signature]

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: RUTH TURNER MCLAUGHLIN

Address: 51 BELKNAP MOUNTAIN ROAD

GILFORD NH 03246-6818

Signature: Ruth Turner McLaughlin

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: WILLIAM L SCOTT

Address: 595 PROVINCE RD

BELMONT N.H.

Signature: William L Scott

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: Cecile M. Scott

Address: 595 Province Rd.

Belmont, N.H. 03220

Signature: Cecile M. Scott

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: WARREN N MITCHELL

Address: 26 ORCHARD ST

LACONIA, NH 03246

Signature: Warren N Mitchell

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: EVELYN FESTA

Address: 231 LYNNEWOOD ROAD

LACONIA, NH 03246-2964

Signature: Evelyn Festa

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Rachel E. Allen

Address: 5 Pine St. Apt. 1
Laconia, NH 03246-3500

Signature: Rachel E. Allen

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Louise A. Randall

Address: 310 Pleasant St
Laconia, NH 03246

Signature: Louise A Randall

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: FAYE SWEENEY

Address: 50 Concord ST

P.O. Box 131 BELMONT NH 03220

Signature: Faye Sweeney

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Faith Sweeney

Address: PO Box #131

Belmont NH 03220-0131

Signature:

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: CLAIRE L HEBERT

Address: 111 Province Street

Laconia NH 03246

Signature: Claire L. Hebert

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Maxine E Blake

Address: 87 Kingman Dr.

LACONIA NH 03246

Signature: Maxine E. Blake

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Constance A. Russell

Address: 30 Schoolhouse Hill Rd

Gilford, N.H. 03246

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Julieann R Fay

Address: 231 Lynnwood Rd

Laconia, N.H.

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Cynthia L Beede

Address: 930 Meredith Ctr Rd
Laconia NH 03246

Signature: Cynthia L Beede

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Pamela Landry

Address: 3 Vincent Dr
Gilford NH 03246

Signature: Pamela Landry

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Patricia J. Murray

Address: 15 Gillette St. Laconia NH. 03246

Signature: Patricia J Murray

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Robert Steyke

Address: 118 Severance Rd
Laconia NH 03246

Signature: Robert Steyke

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Terry S Turcotte

Address: 157 Union Street

Laconia, NH 03246

Signature: Terry S Turcotte

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: JANET E Mitchell

Address: 26 ORCHARD ST

LACONIA, NH 03246

Signature: Janet E Mitchell

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Patricia C. Murray

Address: 15 Gilford St. Laconia NH 03246

Signature: Patricia C Murray

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: STEVEN ATWOOD

Address: 277 ELM STREET

LACONIA NH. 03246

Signature: Steven Atwood

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

[X] ***I fully support House Bill #586 and Senate Bill #147.***

Name: PHIL MERRIAM

Address: 2393 LAKE SHORE RD # 11

GILFORD, NH 03246

Signature: Phil Merriam

Dear Legislator,

By placing an "X" in the box below, I am indicatin **I am in full support of House Bill #586 and Senate Bill #14** I believe that the passage of these two bills is in the be of interest of myself, other chiropractic patients, and th State of New Hampshire.

I have included my signature, address and name o the lines below for the records of public opinion on the important bills. Thank you for your consideration ant tim

[X] ***I fully support House Bill #586 and Senate Bill #14***

Name: ~~Beverly~~ & David Martin

Address: 13 Gilman Dr

Gilford NH 03246

Signature: Beverly Martin

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: JOHN JURCZYNSKI

Address: RT. 113, PINEHURST RD

~~ATE~~ HOLDERNESS, NH 03245

Signature: John R. Jurczynski

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: KATHLEEN JURCZYNSKI

Address: R.T. 113, PINEHURST RD

HOLDERNESS, NH 03245

Signature: Kathleen Jurczynski

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Cindy Santy

Address: 11 Folsom St

Laconia NH 03246

Signature: Cindy Santy

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Alan Atwood

Address: 143 Province Road
Belmont NH 03220

Signature: Alan Atwood

Dear Legislator,

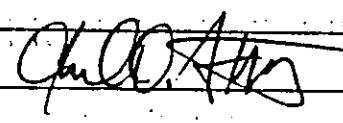
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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Charles D. Stafford

Address: 1406 Old No. Main St., Laconia, N. H. 03246

Signature: 

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Stuart I Davis

Address: 98 Parade Rd.

Meredith, NH, 03253

Signature: Stuart I Davis

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Mary M Davis

Address: 98 Parade Rd

Meredith, NH, 03253

Signature: Mary M Davis

Dear Legislator,

By placing an "X" in the box below, I am indicati
I am in full support of House Bill #586 and Senate Bill #1
I believe that the passage of these two bills is in the b
of interest of myself, other chiropractic patients, and t
State of New Hampshire.

I have included my signature, address and name
the lines below for the records of public opinion on the
important bills. Thank you for your consideration ant tin

☒ *I fully support House Bill #586 and Senate Bill #14*

Name: Arthur Sinclair

Address: PO Box 599

New Hampton NH 03256

Signature: Arthur C Sinclair

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Victoria Carroll Parkhill

Address: Rt. 140 RR 72 Box 95
Alton, NH 03809

Signature: Victoria Carroll Parkhill

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Linda McKenney

Address: RFD # 1 Box 229 Dudley Rd
Alton N.H. 03809

Signature: Linda McKenney

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Stephen G. Guild, DC

Address: 184 Hayes Rd.
Laconia, N.H. 03246

Signature: Stephen G. Guild DC

Dear Legislator,

By placing an "X" in the box below, I am indicat I am in full support of House Bill #586 and Senate Bill #1 I believe that the passage of these two bills is in the b of interest of myself, other chiropractic patients, and State of New Hampshire.

I have included my signature, address and name the lines below for the records of public opinion on th important bills. Thank you for your consideration ant ti

☒ *I fully support House Bill #586 and Senate Bill #1*

Name: MARC RICHARD CRAY LMT.

Address: 758 UNION AVE APT 1
LACONIA NEW HAMPSHIRE 03246

Signature: Marc K Cray LMT.

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Sue Page

Address: PO Box 124
Laconia NH 03247

Signature: Susan D Page

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name or the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time

☒ *I fully support House Bill #586 and Senate Bill #147*

Name: Patricia Martin

Address: 32 Cross Rd
Milford N.H.

Signature: Patricia F. Martin

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Sherry Hawthorne

Address: 22 Hickory Stick Lane
Gilford NH 03247

Signature: Sherry D Hawthorne

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Sherry Hawthorne

Address: 22 Hickory Stick Lane
Gilford NH 03247

Signature: Sherry D Hawthorne

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Carol Martine

Address: 63 Belknap Mtn. Rd.
Gilford, NH 03246

Signature: Carol Martine

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: [redacted] GREG MARTINE

Address: 63 Belknap Mtn. Rd.
Gilford, NH 03246

Signature:

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Cindy Salta

Address: 22 ashwood circle

LACONIA NH.

Signature: [signature]

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Bill Salta

Address: 22 Ashwood Circle

LACONIA NH

Signature: [signature]

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Flora J. Gilley

Address: 25 VARNEY RD. RT. GILFORD N.H. 03246

Signature: Flora Jane Gilley

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: FRANK D. DRZEWIECKI

Address: 161 North St. LACONIA, N.H. 03246

Signature: Frank D Drzewiecki

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: William J. Brace

Address: 39 Cedar Street Laconia N.H. 03246

Signature: William J Brace

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: GAIL A. BRACE

Address: 39 Cedar Street Laconia, N.H. 03246

Signature: Gail A. Brace

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Ralph Alley

Address: 25 Waaney Pt Rd Rt.
Gilford NH. 03246

Signature: Ralph Alley

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Fred Clark

Address: 144 Old Lake Shore Rd
GILFORD NH 03246

Signature: Fred Clark

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Charles R. Mc Glone
268 Sagamore Rd.
Gilford, NH 03246-7456

Address:

Signature: Charles R McGlone

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Philip Woodbury Jr

Address: 154 Mass Ave
Laconia N.H. 03246

Signature: Philip Woodbury

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: JAMES M. REERA

Address: 34 N. Main St.

Ashland, NH. 03217

Signature: James M. Reera

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

[X] ***I fully support House Bill #586 and Senate Bill #147.***

Name: Mickey J. Woodbury

Address: 154 Mass Ave

Laconia NH 03246

Signature: Mickey J Woodbury

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☐ *I fully support House Bill #586 and Senate Bill #147.*

Name: Donna M. Bostwick

Address: PO Box 494

Winchester, NH 03470

Signature: Donna M. Bostwick

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: LINDA Morris

Address: Box 35 Rand Hill Rd.
Alton Bay, NH 03810

Signature: Linda Morris

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: DAVID S. THORPE

Address: Po Box 1127 53 WICWOOD SHORE Rd

MEREDITH, NH. 03253

Signature: David S Thorpe

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and Senate Bill #147. I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: KELLY RAWNSLEY

Address: 524 Hoyt Rd

GILFORD, NH 03246

Signature: Kelly Rawnsley

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: DANNA MEDELLIN

Address: 115 NORTH STREET

LACONIA NH 03246

Signature: Danna Medellin

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: ELAINE M. WATTS

Address: Box 184

Moultonboro, N.H. 03254

Signature: Elaine M. Watts

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in full support of House Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is in the best of interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Verne L. Richardson

Address: Box 42,
Moultonboro, N.H. 03254

Signature: Verne L. Richardson

Dear Legislator,

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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration ant time.

[X] ***I fully support House Bill #586 and Senate Bill #147.***

Name: Arthur R Steen

Address: P.O. Box 128

Lisbon, N.H. 03585

Signature: [signature]

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have experienced high blood pressure in the past and Chiropractic therapy has kept that in line also it usually takes one or two visits to get a back spasm under control without the use of medication. There are not very many prescription drugs that I could take that is good for what ails a person that does not have bad reactions on some other part of my body.

I also feel preventative care is a plus as we get older a persons body helps heal itself if it is kept in tune.

Name & Address
ALBERT J. OTTEN
67 Maple Ave Apt 211
Claremont, N.H 03743

Albert J. Otten
Signature

Jan. 13 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I started going to a chiropractor for my neck when the pain was so bad pain killers would not work I had severe pain in my shoulder and arm After two visits to the chiropractor the pain in my neck, shoulder and arm were elevated to the point of normal function without the use of pills. I do not believe in medication to correct something when a natural better alternative is available My insurance co is allows me to decide when I need to go to the ~~to~~ doctor and when to a chiropractor. Keep It this way

Name & Address
Brenda LeDrew
603 Lovers Lane Rd
Charlestown, NH
03603

Brenda LeDrew
Signature

1/25/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Since 1980, I have received excellent care from Walsemann Chiropractic Life Center. Their care was needed due to extreme pain in lower back & pelvic area. My former physicians had not succeeded in relieving this constant pain. But, within days, I had noticeable relief. In years to follow, I have had several injuries to the spine due to falls on ice & stairs — resulting in ruptured discs; stenosis; sciatica; very painful hip - leg - foot & an arthritic condition. In 1996, I had a severe heart attack & with regular spinal alignments, I find much relief. However, our Insurance Company is proving to be very problematic in that "they" feel they will not cover regular, maintenance treatment anymore.

Name & Address

Beverlye P. Lillie
36 Octagon Dr.
Charlestown. N.H.
03603

Beverlye P. Lillie
Signature

Jan. 25 - 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

When I asked my physician if he would refer me to a chiropractor, as I needed continued care especially for my neck misalignment, he said he would refer me to other specialty Doctors, rheumatologist, etc. because they should be more helpful than a chiropractor.

I have missed practically no work and taken almost no pain medication while receiving chiropractic care.

If I am denied chiropractic care reimbursement I will just have to pay out of pocket, so if I can continue working long term in my chosen nursing profession.

Name & Address

RFD 3, Box 643
Claremont, NH 03743

Barbara Fontaine
Signature

Jan 15, 99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

AFTER being in great pain with a severly stiff neck due to my job. I starting going for chiropractic care. Withhin a few days the pain and stiffness dissappered.
Since I go for monthly checks to be sure my spine is in alignment I have not been sick or had such severe headaches as in past years. AND with out taking any medications

Name & Address

CORINE WRIGHT
P.O. BOX 45
Guild NH 03754

Corine Wright
Signature

1-25-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic Care has helped my entire family. My oldest daughter had enuresis. Our pediatrician wanted us to use an electronic device which she would be hooked up to nightly to electronically shock her into an awake state when she began to urinate in her sleep. This process seemed to us traumatic & emotionally unsound. Fortunately, from the advice of a friend who told us about Chiropractics we began treating our daughter for enuresis through Chiropractics. Within one year my daughter had her 1st dry night in nearly 7 3/4 years. We have since that night not had one accident. There is no doubt in my mind that Chiropractic Care was the Key in Solving this problem. The care provided by our Chiropractor Kept my daughters self esteem intact while working through our problem & Created no traumatic expriences, which I am sure, would have not been the case with electronic enuresis devices. Chiropractic Care not only works but is essential to our overall health & well being.

Name & Address
Cynthia T. Neuhausser
HCR 60 Box 47F
Charlestown, NH 03603

Cynthia J. Neuhausser
Signature

1-27-1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have a back condition and have found that a chiropractic care, found out more about my condition & other things that were wrong. When several other medical doctors never discovered it through x-rays. I have been in less pain now than in the past!

Name & Address

Caroline A. Payne
3 Trinity St.
Claremont, N.H.
03743

Caroline A. Payne
Signature

1-11-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic Care has helped me tremendously in getting me back into a healthy condition many times. When I had a critical back condition in lifting an elderly patient requiring an ambulance for me, the chiropractic care got me back to normal in 15 adjustments. Otherwise it would have been months and more expensive! The instruction in healthy lifestyle I also has been invaluable.

Name & Address

Carol Clifford
R.R.1 Box 338
Enfield, N.H. 03748

Carol Ann Clifford
Signature

1/14/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

My healthcare provider does allow coverage for chiropractic care, however only with a referral from my primary care physician. I should not be denied the coverage that is allowed for because of my P.C.'s beliefs about chiropractic care. It is my right to get the care that I believe I need and my right to take full advantage of the coverage provided by my health insurance. Whether or not an M.D. believes in it or not.

Name & Address

P.O Box 1027
Georges Mills, NH
03751

Signature

1/20/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I BEGAN CHIROPRACTIC CARE IN THE FALL OF 1997 AFTER EXPERIENCING SEVERE NECK PAIN AND LOWER BACK PAIN. THE IMMEDIATE RESULT WAS CESSATION OF THAT PAIN. REGULAR CHIROPRACTIC VISITS HAVE PREVENTED THE PAIN FROM RETURNING AND HAVE HELPED OVERCOME CHRONIC POOR POSTURE. I ALSO FEEL THAT I HAVE GAINED AN OVERALL SENSE OF WELLNESS FROM CHIROPRACTIC CARE.

Name & Address

DANIEL J. EVANS
2 DEER RUN LANE
LEBANON, NH 03766

Daniel J. Evans
Signature

1-13-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I am a long standing patient of chiropractic care. When I was covered by insurance that had chiropractic benefits, it took awhile to get my medical doctor to write the referral. Then when the referral came through it only covered the initial visit and five follow up visits. In my course of treatment I have found that the allergies I have suffered with are at a point that I don't take my prescription medication at all. My month pain and menstral problems have deminished to a more tolerable level. I prefer chiropratic care to medical care because I have felt the benefits.

Name & Address

Dyana Magnuson
10 Walnut St
Claremont NH 03743

Dyana L Magn
Signature

Jan 22, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

In 1996 I was told I had Frontal dementia - (Alzheimer). Life as I knew it was over. I lost my job - I could no longer drive My memory was so bad I didn't remember anything. My condition kept getting worse The only help I got was a drug called Aricept. I took it for about two months. It cost $95.00 a month - It did nothing to help - It made me crazy - One year later they gave me the same med. The same thing happened. My wife took me to Dr Moore's She found a lot of thing to help me In just a couple of treatments my condition is 95% better - I don't know how much better I'll get - I just know she is the only one that has helped.

Name & Address
I don't want to loose what she has given me back - But Blue Cross won't help with bills, or pay for natural meds that do help me.

Edward F Ruggeri
Signature

1/20/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have numerous allergies to Medication and spent a great deal of time in + out of the Hospital "till" coming to Dr Nelson he keeps me well, No more asthma attacks, sinus attacks or sore throat problems. I get an injection then the time in between each visit. Dr Nelson also recommend me see our family Doctor as well.

If it wasn't for Chiropractic Care I would be in real bad condition + would have Medication built from here to eternity. He doesn't advise me "not" to see my Medical Dr or Take medication if I can.

This is an absolutely necessity for me. I am in private care and rarely need Antibiotics. So Chiropractic is for or other such as Doctors. I am 77 yrs old + do very well because of the care I'm received

Name & Address

67 Maple Ave
Apt. 211
Claremont NH
03743

Edna Otton
Signature

January 13 - 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have shown great improvement in my overall health while undergoing chiropractic care. I noticed more stable blood sugar readings and reduced need for insulin and I have also shown increased mobility and flexibility in my joints

Name & Address

Faith A. Bitter
PO Box 1621
Paddy Hollow Rd.
Claremont, NH
03743

Faith A. Bitter
Signature

1/21/98
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been receiving treatment from the office of Dr Noreen Moore for the last four or five years and I am very pleased with the care I have received. Without this help my health may not have been as good as it is. I do think this profession should be better recognized by the general public as well as insurance companies who sometimes hold back payments for some reason or other. I highly reccomend Dr. Moore as an outstanding care giving person.

Name & Address

Freeman o Johnson
R.F.D # Box 253
Canaan N.H
03741

Freeman o Johnson
Signature

January 22, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been going to a Chiropractor for many years, and feel I owe my life to Chiropractic Care. I have many problems and adjustments have kept me going and able to do more of my normal daily jobs.

Name & Address

GEORGE A. NASH
313 MT. RD., P.O. BX 52
LEMPSTER, N.H 03605

George A Nash
Signature

1/28/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been a patient of Chiropractors for several years. They have helped me in a lot of situations, that if I went to a Medical Doctor, would have been a lot more expensive to my insurance Co. and myself. Plus I would have been out of work for several days. Such as the add expense of Physical Therapy, medications, and surgery. My back is very bad on the Lower and the Chiropractor helps me a great deal.

Name & Address

Elaora Payette
53 Chestnut St.
Claremont, N.H.
03743

Elaora Payette
Signature

1-29-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE
REGARDING CHIROPRACTIC CARE

I really need the care of Chiropractic but my insurance doesn't cover it. Please could you pass a law to make this work. I'm am paying out of my own pocket now. I have had to go to Chiropract care because I fell on concrete 9 years old. The adjustment help me to breath better walk and think better, because the blood floods to the ~~brain~~ brain.

Name & Address

Gail L. Stewart
Signature

Jan 27, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have utilized chiropractic care for 17 years and have found that there was immediate relief AND WITHOUT medication. With all the agents' possibility in causing cancer I feel this is one best way for good health.

Name & Address

Harriette Yazzie-Whitcomb
P.O. Box 14
North Sutton, NH
03260

Harriette Yazzie-Whitcomb
Signature

1/25/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I am a patient under chiropractic care. They have help me a great deal. I would like to see can drivers I am in a lot of crashes they have save my insurance a and myself a lot of money. I feel that is discriminatory to ~~the~~ tell people what help they can use.

Name & Address

IRVING READ
53 CHESTNUT ST.
CLAREMONT, N.H.
03743

Irving Read Jr.
Signature

1-29-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Since I have received regular chiropractic care my blood pressure has been far better. My use of prescription strength Ibuprofen has been 50% less, as have my headaches and stress level. My energy level is also much higher. I also sleep better.

Name & Address

John A. Klark
P.O. Box 145
Woodsville, N.H. 03785

John A. Klark
Signature

1/14/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Regular visits to the chiropractor helps me in many ways
① less headaches
② No pain in my hips/legs
③ Decreases my pain at period time back pain + cramps = less medicine
④ generally feel better all the time less tiredness

Name & Address

Jane Woodward
RR#1 Box 294C
Canaan NH 03741

Jane R Woodward
Signature

1/12/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have a Chronic back Condition which I became aware of Several years when I first Perienced Severe Acute back Pain. I sought Chiropractic care during the Acute Pain. Dr. diagnosed the Condition, educated me about it, Prescribed treatment & exercises, taught me how to manage my Condition. I made it through the Acute Phase with only Manipulation - no medication. I Continue as I am faithful about my exercise & Chiropractic treatment I am pain free, even though my back has an irreversible Curve.

Name & Address

Janet Eller
P O - Box 211
Gilmanton, NH 03237

Janet Eller
Signature

1-26-98
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I Suffer from a Condition known as Short-leg. Due to a tilt in my hip bones my left leg is Shorter than my right one Causing Pressure on my lower spine and back muscles. I am Currently in treatment to help relieve the Problem.

So far my experience has been good without the overcost of doctors visits at a hospital.

Hope to keep doing well in the future.

Name & Address

Joel T. Rankin
18 South St
Lebanon, NH 03766

Signature

1/27/99

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have had a very positive experience with my chiropractor, where conventional medicine did not work. Please, do everything possible to see to it that insurance will cover Chiropractic care.

Thank You

Name & Address

Jodi M Stickney
36 South St #2
Claremont NH
03743

Jodi M Stickney
Signature

1-25-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Best Possible Care. Has greatly improved mobility and reduced joint pain + headaches.

Excellent Care. Must be included as a covered (insured option). Much Better alternative to drugs and physical therapy.

Name & Address

Joanna M. Bitter
P.O. 1621
Claremont, NH 03743

Joanna M. Bitter
Signature

1/21/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Since I have been receiving chiropractic care I have not had to take antibiotics for sinusitus, which I needed at least once a year prior to this care.

When my three children started receiving the chiropractic care we never again had to bring them to a doctor for ear infections to get antibiotics.

I also used to have chronic neck pain which is now gone.

Name & Address

Janet Wyckoff Klark
PO Box 298
N. Haverhill, NH 03774

Janet Wyckoff Klark
Signature

1/14/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

As a professional working 50+ hrs./wk. as well as attending classes at Plymouth State College nights to earn my Masters' Degree, I suffered from chronic, painful headaches and a sore neck & lower back. After only 4 visits, my headaches disappeared completely and I haven't had one since. Up until beginning chiropractic care, no amount of over the counter medicine helped to alleviate my headaches.

Kristen Doran
Signature

Name & Address

Kristen Doran
22 Bellevue Ave.
Claremont, NH 03743

1-29-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic care has very really saved my life" Without adjustments the quality of my life is cut 75% & I could not imagine life without my adjustments. I believe without Chiropractic care the cost of my medical care would be unbearable.

Name & Address

KRISTINE I KNUDSON
RR #2 Box 373
ENFIELD, OH
03748

Kristine I Knudson
Signature

11/27/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I've been receiving chiropractic care for a few years now, and I highly recommend it to everyone I know. I rarely suffer from any neck and back pain due to my regular monthly visits and my continuous practice of the self-exercises my doctor taught me to do. Chiropractic care has definitely had a positive impact on my overall health and will continue to be a regular part of my life.

Name & Address

[redacted]
Leslie LaRoy
33 Cheney St
Newport NH
03773

Leslie LaRoy
Signature

1.21.99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

My chiropractic care was the result of almost a year of medical treatment that left me in the same condition as I started with physical therapy. My treatment has been excellent and I would recommend chiropractic care. My condition has been minimal due to such care.

Name & Address

Lynn Nugent
PO Box 28
Wilder, VT 05088

Lynn M Nugent

Signature

1/13/99

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic care has helped
My husband + I greatly. Due
to Chiropractic care neither one of us
are taking unnecessary drugs or
Medications.

Name & Address

Melissa Gardner
PO Box 858
Lebanon, NH 03766

Melissa Gardner
Signature

1-25-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Due to my extreme headaches and neck pain - the chiropractic care I have received has virtually eliminated my pain -

Name & Address

Melissa McKee
2 Messenger St.
Lebanon NH 03766

Melissa McKee
Signature

1-13-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I believe in preventative medicine and would like to have my family treated to reduce the cost of our overall medical costs. However, Matthews Thorton our HMO does not provide this type of coverage. It will keep us from using Chiropractic Services the way it should be used and therefore may result in higher medical fees.

Thank you

Name & Address

Marjorie E Bish
8 Merry Lane
Lebanon NH 03766

Marjorie E Bish
Signature

1-22-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I HAVE HAD A NO GOING BACK PROBLEM FOR 25 YEARS. WITHOUT CHIROPRACTIC CARE I WOULD NOT FUNCTION ANYWHERE AS WELL.

Name & Address

MICHAEL BARBER
RR 3 BOX 199
CANAAN NH 03743

Signature

1/22/99

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

It has been very helpful and makes a difference whether I move about with pain or without pain after adjustment

Name & Address
Matthew Daley
9 Fairmont Ave
West Lebanon NH 03784

Matthew M Daley
Signature

1-27-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I SUFFERED FROM A MISALIGNMENT IN MY PELVIC AREA. BY A SIMPLE TREATMENT OF THE AFFECTED AREA AND BY DIAGNOSING A CURVE IN MY SPINE ON AN X-RAY I CAN NOW MOVE FREELY AND BY ~~REGUL~~ A REGULAR CHECKUP POSSIBLE SERIOUS IMPLICATIONS OF A CURVED SPINE CAN BE PREVENTED AND HIGH MEDICAL COSTS PREVENTED

Name & Address

MARIE A. JAARSMA
RR 3 Box 33
CORNISH NH 03745-

Marie A. Jaarsma
Signature

27
1/~~26~~/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

To Whom it May Concern:

I am aware that my state is undergoing insurance reform. As a Chiropractic consumer I am concerned that chiropractic care remain covered by insurance companies.

My experience with chiropractic care includes elimination of recurrent muscle spasms due to a car accident. My physician was only able to treat this condition with muscle relaxants. I have also not had to take any pain relief medicines since I started receiving chiropractic care in July 1997.

Name & Address
Mary J. Thomas
48 Woodland St.
Claremont, NH
03743

Mary J. Thomas
Signature

1/8/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Working on Computer for 18 years a Desk job - My neck & back just hurt they stiff - I'm so grateful for a good Chiropractor to keep me in good health with No Medication - I am grateful for that also - I also have my husband going now also who is a Farrier & that keeps his back & keeps him going - Nice Wonderful to have a Good Chiropractor so close to Charlestown, N.H.

Name & Address

P.O. Box 661
42 Perry Ave
Charlestown, N.H.
03603

Martha & Cedric Fisk
Signature

1-7-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I am walking with a cane instead of being confined to a wheelchair
It has cut down on pains
I get along better with people
I appreciate the good care received and have to get it on a regular basis.

Name & Address
Marcelle R. Witham
P.O. Box 112
Goshen, N.H. 03752

Marcelle R. Witham
Signature

Jan. 19-1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been coming to A Chiropractic Care for At least for 20 years. I had No insurance, but Know I have an insurance policy that covers Chiropractic care, with a referral from primary care phys. I went to primary care physicans for a referral and was told that I did not need to see A chiropractor on a regular basis. He would refer me to physical therapy on a continue bases. I felt I did not need this type of care, I feel to see A chiropractor on regular bases to spine in line. With monthly adjustment, I feel my balance is much better. I will give you other information About that chiropractor could not control like Arthritis of the Hips, but by regular adjustments was able to postpone Hip Replacements for some time. I feel that chiropractic care needs A chance to prove itself, as do the physicans, and physical therapist. By time some people seek chiropractic care, it going to take A Long time to correct the problem not just one or two visits.

OVER

Name & Address

Myron A. Kulre
P.O. Box 94
Cornish Flat, NH
03746

Signature

Myron A. Kulre

01/18/99

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I had disc disease with peripheral neuropathy in my upper extremities and RA at time & life threatening disease-flat driven dizziness and painful feeling-hands & forearms-ice cold cardiac & lung things-after seeing Dr. Morse and having treatment for a short while it has stopped the problem-Occasionally I have to go back for treatment but no more ice cold hands. It worked!!!

Name & Address

Nancy A. Cogan
12 Judy Dr.
West Lebanon N.H.
03784

Nancy A. Cogan
Signature

1/27/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

For years I have had aches and pains and stomach problems. Also, back problems from polio.

I have always worked hard as a mother of five and a CNA at a Nursing Home. Lifting was a must at the home.

I decided to try Chiropractic after meeting a lady that worked at the nursing home. She had hurt her back & couldn't walk or feed herself. After Chiropractic treatment she went back to work.

Also, I worked with a lady whose husband doctors had given up on. They sent him home to die. After Chiropractic treatment he walked around & died for himself & finally didn't need care. I cannot take a lot of pills. They make me sick. I have ulcers. They are better after my Chiropractic treatments.

Pearl I. Verrill
Signature

Jan. 26, 1999
Date

Name & Address

Pearl I. Verrill
RFD #1, Box 400
Cold Pond Rd.
Claremont, NH 03743

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

For years I have had aches and pains and stomach problems. Also, back problems from polio.

I have always worked hard as a mother of five and a C.N.A at a Nursing Home. Lifting was a must at the home.

I decided to try Chiropractic after meeting a lady that worked at the nursing home. She had hurt her back & couldn't walk or feed herself. After Chiropractic treatment she went back to work.

Also, I worked with a lady whose husband doctors had given up on. They sent him home to die. After Chiropractic treatment he walked around & died for himself & finally didn't need a cane. I cannot take a lot of pills. They make me sick. I have ulcers. They are better after my Chiropractic treatments.

Pearl I. Verrill
Signature

Name & Address

Pearl I. Verrill
RFD #1, Box 400
Cold Pond Rd.
Claremont, NH 03743

Jan. 26, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I had previously been experiencing severe pain in my side extreme fatigue + lightheadedness. After just a few visits with the chiropractor, I felt extreme relief in all these areas. I am given exercises to do in between visits as well. I recently twisted myself shoveling, after seeing the chiropractor, I am feeling much better each time I go. I am going once a week at this time. With the treatments, he loosens these tight tight muscles and gets them working again thus relieving the pain and pressure and makes the body whole again. I truly cannot say enough about this service.

Name & Address

Priscilla Carroll
17 A Union ST.
Lebanon, N.H. 03766

Priscilla Carroll
Signature

1-26-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

yes to #1. Was doing well with Chiropractic Care. Doctor decided he did not want me to continue so Workmens Comp Co stopped paying.

also yes to #3 the only other Cond. Offered was in the form of taking DRUGS and I felt that I could benefit to seek out my own Doctor STOP

PHIL THEODORE
P.O. BOX #71
AMDOUEN N.H
Name & Address
03216

Signature

1/31/94
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Primary Care Physician denial Coverage for 1999. Will not refer for maintenance care at any longer. My experience with Chiropractic maintenance care - makes me a healthier and happier person.

Name & Address

Patricia Lussier
P.O Box 85
Georges Mills NH
03751-0085

Patricia Lussier
Signature

1-12-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Dear Sirs:

To my great surprise, chiropractic care (for my arthritic spine condition) for a year now has resulted in not only a great lessening of daily pain but a dramatic decrease in pain medication prescribed for years by my "traditional" M.D.

Finding a chiropractor who would take Medicare and Medicaid (state) assignment was an almost impossible task, requiring me to travel an hour to get to that chiropracter, thus aggravating the condition. This certainly needs to be changed.

When "traditional" medicine had nothing more to offer, chiropractic care was a "God-send."

Thankyou for your time and consideration!

PAIGE SANBORN

Signature

Name & Address

PAIGE SANBORN
13 PROSPECT PINES
ENFIELD, NH
03748

12/11/99

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I am very pleased with the results of my Chiropractic care. I have had back surgery with nerve damage and the adjustments help to ~~[illegible]~~ my spine ~~[illegible]~~ some relief to keep me performing my daily activities.

Name & Address

PATRICIA A. NASH
313 MT. RD., PO BOX 52
LEMPSTER, N.H. 03605

Patricia A. Nash
Signature

1/28/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have had severe lower back pain and since receiving chiropractic care I have had no more recorence of the problem

Name & Address

Robert Janelle
R.F.D. #1 Box 389
Claremont, N.H. 03743

Robert Janelle
Signature

1-12-98
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

The chiropractic care that I have received has been an alternate to having surgery on my neck. The treatments have enabled me to carry on my life in a normal manner. Because my injury was not job related, my medical insurance would not cover the chiropractic care. We need to change this attitude toward chiropractic care that works.

Robert M. McDonald
8 Skylark Rd
Lebanon, NH 03766
Name & Address

Robert McDonald
Signature

1/12/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have had excellent results from the Chiropractic Care I have received. A condition my medical doctor told me I had to just "live with" has cleared up since I have had adjustments by a licensed Chiropractor. I find it unfortunate that my insurance can deny me continued visits to a Chiropractor after a limit of 10 and that the insurance company does not promote "well care" to avoid the increased expenses incurred when patients let a condition go.

Name & Address

Suzann M. Baker
6 Placid Sq.
Lebanon NH 03766

Suzanne M Baker
Signature

1/26/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been going to a chiropractor for many years— it has been better for me than any medical Doctor. It makes me feel so much better—

Name & Address

R.#2 Box 599
Claremont N.H.
03743

Susan Blair
Signature

1-18-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I had a damaged sciatic nerve when my son was born - physical Therapy for years did no good, docta spot - muscle relaxers. After years of constant pain and missed work. I went to a chiropractor - my husband went due to a car accident. He took xrays and my back is damaged - one leg shorter than the other. We started adjustments and therapies - I was a skeptic but could hardly walk. It took time but made me better still weak but the pain stays away with regular adjustments. If my Insurance didn't cover it the cost would be too much - my Hmo covers $500 a year with $20 ~~[illegible]~~ copay. Backs, necks, jaws etc are for well being - everyone should have access to chiropractic care - it helps me.

Name & Address

SANDRA + BLAKE COLTE
198 MASCOMA ST
LEBANON NH 03766

Sandra L Colte
Signature

1-15-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

My chiropractor is really helpfull I have a lower back and upper neck problem. He has helped me over the years.

Name & Address

Shari Gardner
PO Box 5024
W. Lebanon NH 03784

Shari Gardner
Signature

1-13-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

DURING MY TIME AS A CHIROPRACTIC PATIENT, I HAVE NOTICED MANY BENEFITS AND IMPROVEMENTS IN MY WORLD, MY LEISURE ACTIVITIES SUCH AS CYCLING AND MY OFFICIATING HIGH SCHOOL FOOTBALL. IF MY EMPLOYER DID NOT PROVIDE ME WITH HEALTH INSURANCE THAT COVERS CHIROPRACTIC CARE WITHOUT THE NEED FOR A REFERRAL, I MOST LIKELY WOULD NOT HAVE STARTED CHIROPRACTIC CARE AND CONSEQUENTLY NOT RECEIVED THESE BENEFITS.

Name & Address

SCOTT MAGNUSON
P.O. BOX 487
CLAREMONT NH
03743-0487

Signature

22 JAN 1999

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

It works. Should be covered even as preventive maintance.

7.D

Name & Address

Thomas DeMers
9 Batchelder Dr
W. Lebanon NH
03784

Signature

1/12/94

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

experiences with insurance companies has been a joke. past experiences has limited my visits or didn't cover them at all. due to their definition of pre-existing conditions, when most problems were not. it would be nice if we the people could walk in to the Chiropractor without any worries from the insurance company. If the Chiropractor wasn't around many people would be bed ridden. if it wasn't for our insurance companies many more people would be able to be treated and live a pain free life.

Name & Address

Tami Frost
RR1 Box 682
Grafton NH.
03240

Tami Frost
Signature

1/25/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been under Chiropractic care for approx. 5 years and feel I've benefited greatly from it. It's a drug free less expensive way to remain healthy. My insurance coverage went from $500 up to nothing. So they could give us "so called" better benefits like a prescription plan w/out a co-pay. I find this extremely useless since I get a prescription every couple of years.

Name & Address

Tina M Jarvis
57 Broad St Apt 1
Claremont NH 03743

Tina Jarvis
Signature

1/27/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic care has benefitted our family over a period of eighteen years. Our physical quality of life has improved as a result of Chiropractic. At present it is necessary to contact my physician before making a chiropractic appointment. At one time we encountered a doctor who "didn't believe in Chiropractors" and we had to change doctors. I would like to be able to arrange chiropractic care first hand and let the chiropractor determine if I need treatment. My health plan allows chiropractic visits but only with a referral from a medical doctor. I would strongly advise a change in the way (we) access chiropractic care. I believe chiropractic care is both good treatment and good preventative medicine

Name & Address

Valerie MacIntosh
67 Park Ave
Claremont, NH
03743

Valerie MacIntosh
Signature

1-27-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I had fallen and pulled my shoulder muscles, after a few treatments my shoulder was nearly the same as before I fell. I developed a bulged disk in my lower back and after a few treatments and at home exercises it was corrected. If I feel it acting up all I have to do is get an adjustment and some exercise and it is corrected. These treatments continue to bring me relief and I need to be able to get them when the need arises.

Name & Address

Wendell R. Rogers Jr
12 Tenley Drive
W. Lebanon, NH
03784

Wendell R. Rogers Jr
Signature

11/27/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I go To Dr. Walseman often for spinal adjustments for back pain. Neck pain and leg pain. He helps me as much as The pain medication.

Name & Address

Ada Smith
743 Broad St. A-434
Claremont, N.H. 03743

Ada Smith
Signature

7-8-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Since I have been seeing a chiropractor I have been sick a lot less, felt better and usually have more energy.

I don't think it's right that insurance companys won't pay for it because chiropratic care really works.

Name & Address

Adam Jones
Signature

2/1/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I came to to Dr. Moore with a very painful back that had been bothering me for almost 3 weeks. My regular Dr. subscribed meds for every ache and pain and decided to try alternive treatment. Thinking I pulled a muscle I learned I had a slipped disk. After the first treatment I noticed results. Within 2 weeks I was feeling little pain and able to return to my active self.

Ann M. Morong
Signature

Name & Address

Ann Morong
173 Lakeview
Enfield, NH
03748

2-5-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have suffered back pain for 35 years and put up with pain for many years until I met a chiropractor 20 years ago who worked on my back 2-3 times per week for several months. At the end of that time period my back pain disappeared and I did not have to see my physician nearly as often. My chiropractor "fixed my back". A great job!!

Anthony E. Lozeau
Signature

Name & Address
Anthony E. Lozeau
RR4 Box 314
Enfield, NH 03748

2/4/99
Date

PLEAS

I really going to it's like

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I had a motorcycle accident and made my chest feel like someone was sitting on me. Going to a Chiropractic Care has made this go away. I need this once a month and twice a month to feel better. Its very expensive and would be helpful to have better Insurance to cover cost.

Name & Address

P.O Box 123
Enfield, NH 03748

Arthur Dubaimey
Signature

7-9-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been under Chiropractic care since a Medical doctor referred me 30 years ago after a very serious Car accident in the Spring of 1969. Also, Chiropractic care has kept me healthy over the years as I raised 3 children and have worked throughout the years. My children also have been under Chiropractic care. I know without the care of Chiropractic, I would not know or have the quality of life I have been fortunate enough to have.

Amber M. Davidson
Signature

Name & Address

Amber M. Davidson
P.O. Box 718
Claremont, NH
03743-0718

February 5, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been under Chiropractic Care for several years. Monthly visits are an important part of my "wellness" plan. Keeping my back adjusted prevents ~~of~~ medical complications. This care is crucial

Name & Address

Betty Ann Hoestad
30 Elm Street
Lebanon NH 03766

Betty Ann Hoestad
Signature

4/5/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

After a car accident in 1980 I had disc surgery on my neck. I've had chronic pain ever since. I've gone to doctors for over 18 years, with little or no results, sometimes very bad results - bad reaction's to med. The only help I've received is at Dr Moore's with her help I've stopped taking drugs. There are times I am pain free. Good news, Not really - Blue Cross/Blue Shield - will not pay an adequate wage making it impossible for me to get help. I am faced with a very bleak future without Dr Moore's help.

Name & Address

Betty A Ruggeri
Signature

2-18-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

CHIROPRACTIC CARE HAS HELP ME GREATLY. I HAD DIFFICULT WALKING AND WORKING ON MY JOB. WITH THE HELP OF CHIROPRATIC CARE I NOW I FEEL LIKE NEW AGAIN. THANKS to CHIROPRACTIC CARE.

IT HAS HELPED ME FOR MY WHOLE BODY, BACK, NECK, LEGS ETC AND ALL. IT'S SUCH A GREAT HELP FROM (Doctors of CHIROPRATIC CARE!)

THANK THE LORD FOR CHIROPRATIC CARE AGAIN. THANK GOD!

Name & Address

Bernard Blaine
R-R #1 Box 195
Windsor, Vermont
05089

Bernard Blaine
Signature

2-2-1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

My health care organization is promoting preventive care with low office visit fees. My medical doctor, during my first visit, asked why I was there and said not to come back until I was 40, which at that time, was six years away. Since it had been ten years since my previous physical for a physical, I thought I should go.

Regular chiropractic care helps me maintain posture, alignment, and mobility for life's aches and pains which don't require hospital care.

Name & Address

Bill Pahl
Signature

2/24/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Since I started chiropractic care I don't have as many migraine Headaches, lower back pain. I found out that one leg is shorter than the other so now I wear a lift in my shoe so there is less hip pain. I also don't have to take as much ~~medicine~~ motrin as I did before.

Name & Address

Bonnie Mougas
RR 1 Box 246C
Canaan N.H.
03741

Bonnie Mougas
Signature

02-12-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Since 1987 I have experienced multiple bouts with hayfever, Chronic bronchitis, Asthma and occasional pneumonia. After coming under managed care by Wiesemann Chiropractic in the Spring of 1998, I have thrown away my Inhalers; did not suffer any allergic Symptoms in the Summer. As well my Chronic bronchitis is manageable and I feel that with continued care this too shall pass - forever.

Name & Address
Brent Charles
RR1, Box 309 F
Croydon, NH 03773

Brent M. Charles
Signature

2/4/98
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have benefitted greatly from Chiropractic care. I was in a car accident & had severe neck & back pain which was not being helped by muscle relaxers or pain killers. After a few months of chiropractic treatments and an exercise program given to me by my chiropractor my pain was gone. An added benefit was that the tendonitis I had in both elbows (unrelated to the accident) went away. My Blue Cross/Shield does not cover Chiropractic treatment. Please remedy this unfair coverage issue.

Carol Curtis
Signature

Name & Address

Carol Curtis
478 Old County Rd
Plainfield, NH
03781

2/12/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Helped my back and arm. Need no medicine. Someone who listens and cares.

Name & Address

Carol M. Pauch
Central Avenue
Westbrook Me. 04092

Carol M. Pauch
Signature

2/9/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I was taking medication and getting side effects, and still in pain. After getting treatment at Chiropractic center, I no longer take medication, no more pain. I can do work that I couldn't do before.

Name & Address

Carmen Thibodeau
13C Rocky Lane
Londonderry, NH 03753

Carmen Thibodeau
Signature

2-3-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I go To Dr. Walseman for spinal adjustements for my backs pain around once a mouth. He believes my back pain almost as much as pain medicine

Name & Address

Chester Smith
243 Broad St. Apt. 424
Claremont, N.H.

Chester Smith
Signature

7-8-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

After suffering neck pain low back pain from labor (motor cycle) + old back injury (Nursing injury) I went to Upstate Chiro pt 1st time in 10 years.

Children - asthma improved & allergies.
DJs anxiety - improved & symptoms.

Name & Address

PO Box 235
Plainfield NH
03781

MB Cook - Koodenza RN
Signature

2/12/94
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Three and a half years ago, when I started under regular chiropractic care, I was not conscious of any acute symptoms; however within a year I was noticing I no longer had heartburn or "arthritic" aches I would previously had had. In these succeeding three and a half years, I have taken no medications, prescription or over-the-counter with one exception when I had tonsilitis. I believe chiropractic has improved my over-all health and quality of life.

Name & Address

Cami J. Warren
Signature

Cami J. Warren
43 Myrtle St #6
Claremont, NH 03743

2-5-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I've been to many doctors since my Car accident also the pain clinic, physical therapy, and many prescriptions too numerous to list which did nothing but mask the pain and make you feel like you're in outer space and you don't function normally. I decided I was fed up w/ all of this and I have been coming for chiropractic care three times a week for the past year. I can function w/out medication and sleep better @ night, ~~[illegible]~~ and do things physically I couldn't do a year ago. I don't know where I would be w/out Chiropractic Care probably in a sporting room or walking w/ a cane.

Name & Address

Carolann Mancinelli
Signature

February 11, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been going to chiropractors since the age of 19 years. I am 64 and I am still going for adjustments.
If it wasn't for their help I probably would be in a wheel chair.
I used to go weekly & now I can get relief for four to six weeks.

Name & Address

Charlie Witham
PO Box 1368
Grantham, N.H.
03753-1368

Charlie Witham
Signature

2-1-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic care has greatly reduced the pain & discomfort that I have felt through daily work & other activities. Being a middle class working man I cannot afford a series of expensive Test & appt.'s through a hospital. Chiropratic care has greatly increased the quality of life & live while not taking all my money. The other beneficial factor of Chiro care is that it's drug free which is the way I & a lot of others would like to live.

Name & Address

Damon L McCann
Signature

2/10/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Couldn't stand, walk or set longer than 10 Minutes. With Chiro adjustments & massage I've been able to do all these things and more. After seeing Dr. Rudolf Orthopedic Surgeon he gave me drugs and nothing more. After seeing Dr. Moore Chiropractor I don't need drugs I'm not constipated I can walk, sit and stand. I'm not physically sick anymore. With my monthly visits for adjustments & massage I can stay in good physical health and pain free without drugs.

DEBRA M. HENAULT
Name & Address
15 Landing Rd.
Enfield, NH. 03748

Debra M. Henault
Signature

2/8/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I was diagnosed w/ Arthritis of the neck by the Medical Doctors - I did not even notice the Restrictions to My mobility until After I started Chiropractic Treatments - The Chiropractor diagnosed a bulging vertibra in addition to some slight Arthritis - I was taking Massive doses of Anti-inflamatory drugs - Since Regular monthly Chiropractic care, I rarely have to take drugs for the pain; and I have much increased mobility in my neck, and am pain free.

Name & Address
Dereck Johnson
Box 172
Plainfield, NH 03781

Dereck J Johnson MA.
Signature

Feb 8, 99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Lowers Blood sugar
No more migraine headaches
Can move right arm DHMO couldn't take care of
Back feels better
Medical care didn't help.

Name & Address

Dorothy Swett
326 Stage Rd
Plainfield, NH 03781

Dorothy Swett
Signature

2/9/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I fell down some stairs and I was pretty mest up from my head to my feet my neck + Back + Ribs all of it was a mess I was in alot of pain then Dr Watson got everything back in place something the other Doctors couldn't Do!

Name & Address

Donald Chartier, S
11 Denison AVE
Claremont N.H. 03743

Donald S Chartier
Signature

2/9/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

As a self employed person ~~with~~ I am both unwilling + unable to pay for health insurance. I had some accident insurance that paid for a few visits, but that was a few years ago.

I used to take Aleve (Naproxen) + no longer take it regularly, only when absolutely necessary. According to medical doctors, an osteopath and a family physician. I need a hip replacement. Through Chiropractic care I have begun to heal and my quality of life has improved greatly. I can walk without debilating pain + I can stand up straight. Had been offered no alternative to the hip replacement, through Chiropractic I have reduced pain, more flexibility + general better health.

Name & Address

DIANA SHONK
104 Old Nelson Rd
Marlborough, NH 03455

D Shonk
Signature

2/11/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

In 1990 after going to several medical doctors and having many tests for headaches, I finally went to see Dr Waterman about my problem. After a few visits I felt healthier than I have in a long time. And my headaches disappeared!

Name & Address

Elaine Tracy
10 Windy Acres
Charlestown, NH
03603

Elaine Tracy
Signature

2-5-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I was having pain in my Left shoulder that did not seem to be getting better with medical treatment and physical therapy. A friend recommended that I try a chiropractor. After a few treatments the pain was greatly decreased and gone after a few more.

Name & Address

Frances Holt
2 A Armstrong Ave
W Lebanon, NH
03784

Frances Holt
Signature

2-1-99
Date

Frances White
RR#2, Box 723
12 Providence Ave
Claremont, N.H. 03743-9355

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I ~~have~~ had been experiencing severe back pain & little mobility in my bending, walking & getting up in mornings for the past two months. I have been coming to Dr. Walgeman the past few years for my body alignments. I knew I had Osteoporis for the past few years. Have not had Doctors Lay Rat my back or help me for the past Seven years. Dr. Russo sent me to a Physical Therapist a couple of weeks ago with the run along through steps of X-rays or as I asked the right care. Therapist just gave me exercises to do at home. I waited two more weeks and came to Chiropractor although Doctors say won't listen to that or Don't want me to say the word "Chiropractor". I feel 80% better after my first visit after 10 months of trying to stay away & get the proper care as Doctors say I was not even prescribed medications. How's that for a person that works hard all day. & trys not to let anything bother her, but grits her teeth in pain. I pay out of my own pocket for treatment but don't mind because I feel great after 4-5 visits. Back in stage again.

Frances White
Signature

02-24-99
Date

Name & Address

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I am now able to work when in the past I couldn't. The prescription medication I no longer have to take - I can do almost anything in moderation. Also in the past I spent ½ my time in bed - However I have to come in on an average of once a month - during bad times 1-3 x a week —

Name & Address

Glenna Kilton
RR1 Box 387
Enfield NH 03748

Glenna Kilton
Signature

2/18/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Since seeing a Chiropractor I very rarely have to see a Medical Doctor. I'm always confident that once I see the Chiropractor my problem is solved. A Cox walks in the office with a migraine and leave feeling 100% better. I would much rather the drug free than to be a prescription drug for anything!

Name & Address

Gisele Kirby
RR3, Box 338
Claremont NH
03743

Gisele Kirby
Signature

2/9/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

My Chiropractic care started about 7 years ago when I was in my late 30's. I was having back pain that had come from my work. I was referred to Dr. Jeffrey Gordon. He did a thorough examination and discovered that my pain was caused by misalignment of my spine. He explained that my body was out of balance and that I would need regular adjustments to keep my body in alignment. I have been receiving chiropractic care ever since. I have also been referred to massage therapy and acupuncture which have helped me tremendously. I am grateful for the care I have received and would highly recommend Dr. Gordon to anyone looking for chiropractic care.

Name & Address

Gordon Hemphill
23 Dunkirk Road
Burlington, VT 05403

Signature

2/18/14

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

My family has been a Chiropractic all there life. They are now grown up and married and they still have adjustments when necessary. I have seen a decrease in the use of prescription drugs and feel much better than before I had to take all of prescribed Prescriptions. My life style is much better with less pains in the mood of life.

Name & Address

Herbert P. Lawson
Signature

2/10/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Dear Sirs:

To whom it may concern, my chiropractic care has helped me to maintane a job that I didn't think I'd be able to do because of lower back surgery. But by coming to care every two a month it keeps me on my feet and I'm able to do my job better then without the care. Also it this way I'm not getting any longer and my body needs to be put back into place often because of all the manly work I have to do.

Name & Address

JACK BARTON
P.O. BOX 44
GRANTHAM N.H. 03753

Jack Barton
Signature

2-26-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

About 1 year ago I was always tired and also in back and neck pain. After seeing Dr. Roberts I am feeling very well.

Also my daughter Emily was diagnosed with "migraines" from her Pediatrician. They sent me home to deal with it on my own.

With Emily seeing Dr. Roberts on a regular basis she has gone from 1 episode a mth. to 2 this last year.

Jill K. Tassinari
Signature

Name & Address
Jill + Steven Tassinari
P.O. Box 292 # 79 Chellis Rd
Meriden, NH 03770

2.3.99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Back specialists have suggested to fuse two steal Rods to my Lower Back. This would permanatly limit me ~~in~~ in my range of motion. Like Bending over. Chiropractic care has fixed the problem without surgery and or limitations.

Name & Address

Jeffrey A. Lord..
18½ South St. #5
Lebanon NH 03766

Signature

2-5-99

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I've twice in the past 5 years suffered with a herniated disk. Chiropractic adjustments and exercises have made me well again in a short period of time. I never had sought chiropractic care until after my 1st disk problem. At that time I had been in pain for weeks and thought I was facing surgery. Chiropractic care got me going and has kept me going for 5 years. I have a very bad back with worn out disks & vertebrae, if I see a chiropractor once a month I function very well, if not I get into serious pain. One of my insurance plans at work did not pay for any chiropractic care and it was tough for me to keep up my visits.

John Cameron
Signature

2/1/99
Date

Name & Address

JOHN CAMERON
37 ELM ST.
LEBANON NH.
03766

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been taking Pain medication for back pain for many years it never really helped much, until I have been going to Dr Moore my Chiropractor my back is much better It needs more work but my insurance will only pay 12 visits a year for the $ amt it cost for coverage it seems as though my insurance could do much better. The condition of my back made a big difference in my work and I am certain that chiropractic care would keep me going.

Jean Pecknell
Signature

2-3-99
Date

Name & Address

Jean Pecknell
8 birch ter apt 2
West Lebanon
NH
03784

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I've had alot of back problems. A bulging disk, back stiffness and pain. After my Chiropractic care symptoms have disappeared. I used to have num numbness & pain down. All symptoms stay subsided with regular Chiropractic visits. I am a Pharmacist and I know instead of using drugs as bandaids for back pain. Chiropractic care cures many problems not just holds off pain which will return later.

Name & Address

Joe DePalo
250 Dartmouth College Hgwy
Lebanon, NH 03766

Joseph R DePalo
Signature

2/5/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I was laid up with low back pain 25 yrs ago. I was taking many pills etc. and nothing helped. I finally went to Dr. Wabrenda in and I was helped almost immediately. Dr in MHMH wanted to operate on my back. To this day I have never had any surgery and my low back is fine most of the time. I see Dr. weekly.

James Ambrose
Signature

2/4/99
Date

Name & Address

JAMES AMBROSE
Foisy Hill Rd
CLAREMONT, NH
03743

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I feel that I am being discriminated against by my insurance company as I feel I should have the freedom to choose chiropractic care without having to go through my primary care physician. I have not had to have Carpal tunnel surgery because of having regular routine checkups. I am much healthier and pretty much the only time I need to see my PCP is for my annual checkup. I would like to see my insurance cover my chiropractor care - no questions asked. Right now the only one who is making out like a bandit is my P.C.P. I'm tired of having to pay for chiropractic coverage when my insurance should be. *

Joni M Salamon
Signature

Name & Address

Joni M. Salamon
RR 1, Bx 322F
Claremont, NH
03743

2-5-99
Date

* I would think that my insurance company would want me healthy.

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic Care has made a huge difference in my life and for my family as well. I suffered with sciatic and low back pain for years and despite prescriptions, braces and physical therapy was no better until Chiropractic. Saved me from constant pain & now healthier, well & no drugs just live a more normal life. My daughter in Arkansas has improved dramatically as has her whole health. When my son was born he had a problem with his neck tilting sideways. The medical doctors offered little help except "Physician's Desk Manuals" through Gentle Chiropractic adjustments my son is a healthy 4 year old with no signs of neck problems. My husband suffered with back pain as well and tried physical therapy and going to a physiatrist "muscle doctor" with little results. But, Chiropractic has improved his health as well.

Name & Address

Joanne Pebiuk
15 Finch Way
Gilsum, NH
03448

Joanne Pebiuk
Signature

Feb. 28, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

My experience with Chiropractic care has been remarkable healing. My initial visit was related to a knee injury which has been healed without surgery or medication. I also suffer from frequent headaches - A condition which has almost disappeared since I started Chiropractic care. I am healthy and spend less on drugs!

Name & Address

Judy McPherson
1144 Old Claremont Rd
Charlestown, NH 03603

Judy McPherson
Signature

2/25/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have found chiropractic care to have several benefits: reduction in minor back pain, increased ability to participate in recreational activities, and improved overall health.

I have been fortunate in that my insurance company has contributed toward the cost of my chiropractic care. I feel that all persons should have the right to choose and to access chiropractic care.

Name & Address
Kerry Belknap Morris
167 South Street
Claremont, NH 03743

Kelly L. Belknap Morris
Signature

02/04/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

In 1987 my son Robert L Charles started chiropractic care to help cure his chronic ear infections. Only 1 months after care his ear infection was under control. Since then he has not suffered with ear infections except after missing a management appointment or not listening to ways to stay in adjustment for example sleeping on his ~~stomach~~ back instead of his stomach. The strongest antibiotics could not fight Roberts condition.

Name & Address

RR1 Box 309F
Croydon N.H.
03773

Karla G Charles
Signature

2/4/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic should be an alternative health Care Service offered to the people on the same level as any medical level is offered. Without Chiropractic I would be drug dependent for Migraine headaches and bronchial Asthma. My headaches were debilitating, causing loss of work, and the inability to Care for my family. In 1980 - after being diagnosed with Asthma I was told I needed to be on inhalers and medication the rest of my life. - thanks to Chiropractic I take no medication. My asthma is totally controlled by Spinal manipulation and the removal of the subluxation.

Name & Address

Karen H Ambrose
Joisy Hill Rd.
Claremont, NH. 03743

Karen Ambrose
Signature

2.4.99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I was injured in a car accident and went to the medical doctors and physical therapy, which did no good. Eventually I started to go to the Chiropracters. I know if I had not stayed with Chiropractic I would not be working. Also when I develop a migrane or illness I go in, which alot of people don't realize. Chiropractic is good preventative medicine that saves alot of money in the long run.

Name & Address
L Pinette
108 Chestnut St
Claremont NH
03743

Lori D Pinette
Signature

2/12/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Before I had Chiropractic care I had head pain, rib pain and strange numb feelings in my head, face, hands and feet. Having Chiropractic care has helped them to be less bothersome and for some of them have disappeared altogether.

Name & Address

Lori Ann Parks
HCR 75 Box 95
Cornish, NH 03745

Lori Ann Parks
Signature

2/12/98
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I'm a cabinetmaker. I've spent a lot of years at a saw and building at a bench. I spent many years uncomfortable - low back pain - mid back tension and stiff neck until I took my steps into Chiropractic care. It changed everything. I could work longer hours with minimal discomfort. I also learned to move differently because I became aware of what I was doing wrong in my motions

Name & Address

LAWRENCE E LAVIK
PO BOX 1244
GRANTHAM NH
03753

Lawrence E Lavik
Signature

2-19-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Helped Headaches stiff neck + Back
Medical Care Couldn't Help

Name & Address

Leonard Swett
326 Stage Rd
Plainfield, NH 03781

Signature

2-7-11

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been under Dr. Wilson's Chiropractic care and have experienced wellbeing when Physical Therapy and other types of medical help did not help me.

Name & Address

Leland E. Raymond
10 Mann Ct.
Claremont NH
03743

Leland E. Raymond
Signature

02-09-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

It is a blessing that Chiropractic care is an alternative to Medicine. Science is a wonderful venture, however, I prefer to have a natural option to my well-health. I have no beration to medicine - it is a good thing but feel synthetic substances versus mother earth's ability to heal is a better course for me to personally take. I walk better, breath better, sleep better and just plain feel better after being treated by my trusted Dr.'s of Chiropractic Care. I wish I could afford to go every week since I am physically active for a minor adjustment for when needed.

Lorna Rae Phillesson
Signature

Name & Address

Lorna Rae Phillesson
PO Box 122
Cornish Flat, NH
03746

February 23, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic care here at Wolfesmain's has helped me alot. To here of these changes in insurance coverage is nothing short of disgusting. I pay insurance premiums & in return what I get is a "maybe" that I'll be covered.

I support all involved in changing this coverage.

Name & Address

Lynn Coffran
RR 3 Box 33
Claremont, N.H.
03743

Lynn Coffran
Signature

2-4-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Dr. Gary Walseman has helped me with headaches with his chiropractic adjustements. Sometimes it gives better relief than medication.

Name & Address

Lillian Richardson
243 Broad St. Apt. 218
Claremont, N.H. 03743

Lillian Richardson
Signature

7-1-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

In Mid-January I started chiropractic care with Jeb Thurmond. I had a back injury from the previous summer that was really bothering me. After 6 weeks of treatment, Ive noticed that my back feels much better. Also, my overall feeling in my shoulders and hips has improved alot. (I'd been in a few car accidents in years prior to the shoulder + Back pains) I usually ache alot during the winter, but it's not as bad now. I believe this is a direct result of my chiropractic adjustments.

Name & Address

Michael Bernier
10 W. Swanzey Rd. Apt. 1
W. Swanzey NH
03469.

Signature

2/23/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

OVER THE LAST TWO YEARS OF CHIROPRACTIC CARE I HAVE FOUND BOTH MY HEALTH AND ATHLETIC PROFORMANCE IMPROVE. I HAVEN'T BEEN KS FILED AND HAVE ONLY MISSED A FEW DAYS OF SCHOOL FROM BEING SICK

Name & Address
Michael Parks
10 WENDY ACRES
CHARLESTOWN, NH
03603

Signature

2/5/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been coming to see my Chiropractor since I was 4 years old, to maintain my health. There have been literally more than 15 different Emergency occasions in my life ~~when~~ since I have been under Chiropractic Care that had it not been for Dr. Waltzemann & his associates that I would have landed in the hospital for subluxations in my neck & Back & I would not be walking very straight! I also have had several episodes of colds, flu & Bells palsey that had it not been for my Chiropractor I would not have recovered so quickly. I have gotten less sickness & had no permanent injury (fractures or subluxations) from my accidents because of Chiropractic Care & had to use less medications to maintain my health also because since I have come here as a patient. I have been bringing my Children here since birth & they have helped them as well

Name & Address

Mabel M. Bertot
PO Box 148
Claremont, NH
03743

Mabel M Bertot
Signature

2/5/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Due to my profession Dental Hygiene I experience neck and lower back pain. If it was not for the availability of chiropractic I would not have been able to continue practicing for the past 20 years. most recently the overuse of my wrists have caused pain although this has been improved by my use of chiropractic. I have had many colleagues that have had to make career changes due to physical disability changes. I feel strongly that this has not been my case due to chiropractic. Therefore it is my opinion that Chiropractic should not have a gate keeper and it should be the choice of the policy holder to acquire their chiropractic care as they seem necessary, not under the direction of a PCP or insurance company.

Name & Address

Nancy St. Pierre RDH.
110 Great Country Rd
Charlestown, NH 03603

Nancy J St Pierre
Signature

2-5-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I've had a great experience with my ~~Chiro~~ Chiropractic care that I've received over the years & I've been a patient of Dr Moore since 1991. Sometimes it's been months before I have to be adjusted again. Before when I went to a chiropractor not Dr. Moore he didn't help me like Dr. Moore has.

Name & Address

Mrs. Nancy Henry
P.O. Box 5352
W. Lebanon, N.H.
03784

Mrs. Nancy Henry
Signature

2-17-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I was experiencing Balance and coordination problems, lower back pain Numbness and tingling sensation Because of a chronic disease. After Beginning chiropractic therapy I have had decreases in all those symptoms which has my quality of life much Better.

When I Began treatment there was a small amount of Reimbursement which stopped from the insurance and for the number of years I Been receiving services it has been a personal pay situation.

Name & Address

Paula Pinard
P.O. Box 117
Claremont, NH
03743

Paula Pinard
Signature

2/3/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

CHIROPRACTIC CARE HAS BEEN VERY BENEFICIAL TO ME HAVING LESS LOWER BACK PAIN, LESS HIP PROBLEM AND FEELING AN OVERALL STRENGTHENING IN PHYSICAL ACTIVITIES. MY AUERALL HEALTH HAS IMPROVED ALL ASPECTS.

MY HEALTH INSURANCE COMPANY HAS BEEN GREAT IN HELPING ME WITH PAYMENTS AND I FEEL ALL PEOPLE SHOULD BE ALLOWED TO CHOOSE CHIROPRACTIC CARE WITHOUT A REFERRAL FROM A PRIMARY CARE PHYSICIAN.

Name & Address

ROBERT S. MORRIS
167 SOUTH STREET
CLAREMONT, NH 03743

Robert S. Morris
Signature

2-4-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

(MD's) I herniated a disk in my back and was told by several physicians that nothing was wrong, another tried to talk me into very expensive and dangerous surgery. I then began regular Chiropractic visits, my insurance coverage always runs out just as I begin to recover so I have to pay out of pocket but I do because Chiropractic works - I can exercise, go to the gym again and dance - prior to Chiropractic I could barely move, and I hurt all of the time. I think Chiropractic care is safe, effective and should be available to everyone who needs it. It should be covered by insurance - especially since it works better costs less than surgery and is much safer.. I have several friends who have had back surgery and are in more pain than before, can't work and keep taking pain killers.. what a waste.

Name & Address

home RHODA L. STAFF
264 NORTHSHORE RD.
UNITY, NH 03773
mail P.O. Box 312
Claremont, NH
03743-0312

Signature

02-01-99

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Dr Moore was able to Relieve my Back Problem which Many Physicians Hospitals stated I Did not Exist after looking at XRays taken at there Facility. I have been w/ Dr Moore for Several years now and Continue to be pain Free

Name & Address
Richard Pal
1 Central Ave
W Lebanon NH 03784

Richard Pal
Signature

8/9/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

My experience with chiropractic care has been better than expected. It's been to the point writing I couldn't even move and they have helped me without the use of medication. I would recommend it to anyone with back problems

Name & Address

Rick Gilman
PO Box 402
Lebanon NH 03766

Rick Gilman
Signature

2-4-98
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic care has been an essential part of keeping my family healthy over the past several years. Due to regular monthly visits, my daughter and I rarely have colds or illnesses requiring medical treatment, prescriptions, etc. I feel that these visits should continue under the BC/BS insurance benefits as they will save many dollars spent by the insurance companies and keep my family healthy. Why pay for benefits that do not benefit either party? Please reconsider this legislative reform.

Stacey K. King
Signature

Name & Address
Stacey R. King
9 Allen Street
Newport, NH
03773

February 4, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

The allergies are far less debilitating now. I therefore can function at work more efficiently & effectively, because of chiropractic care. My breathing is much easier & deeper after an adjustment. My neck stiffness and soreness goes away almost instantly and remains OK for about two weeks at a time.

Overall I am much healthier when I'm under chiropractic care and I catch fewer colds and lose fewer days of work for sickness than when I'm not under chiropractic care.

Name & Address

SUSAN Hemphill
93 Winter St
Claremont, NH 03743

Susan B. Hemphill
Signature

February 5, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I Steve Quimby was very happy with the way things turned out on my back. I went to a regular doctor and he found nothing rong, and wanted to give me some type of pill to make it feel better

Steve Quimby
Signature

Name & Address

Steve Quimby
RR 1 Box 305B
Croydon NH
03773

Feb 23, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I go To Dr. Walseman for spinal adjustments for back pain and headaches. He relieves my headaches and back pain. I have Cerebral Palsy.

Name & Address

Saundra Wooster
113 North Apt. 1
Claremont, N. H.

Saundra Wooster
Signature

7-8-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

My Insurance I had in the past did not cover Chiropractic Care

Name & Address

Shirley L. Lozier
Signature

1-3-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Since starting regular Chiropractic care, I have experienced better health, more energy, fewer headaches, and reduction of old whiplash trauma. As a result, I take less medicine; I seldom need antibiotics, prescription pain medicine, or even over-the-counter medicine. All these benefits are the direct result of being under chiropractic care.

Name & Address

Tracey Byrnes
RR1 Box 76
Langdon, NH
03602

Tracey Byrnes
Signature

2-4-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

It has been very good I have a lot problem with my back + legs
I don't think I would be able to walk with this kind of care

Name & Address
Ted Hilton Sr
RR1 Box 387
Enfield NH 03748

Signature

2/8/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Regular chiropractic care has greatly relieved chronic pain in my back and neck, which has allowed me to function better, stay healthier and work effectively.

Name & Address

Vicki Bridge
PO Box 850
Newport NH 03773

Signature

2/1/1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I became a patient of chiropractic care due to headaches & neck pain. Until I had an adjustment I was stricken with neck pain. The need to use heating pad and taken over the counter pain relievers was a way of life. Now the problem is 90% ~~=~~ Resolved. What freedom! It would be a great help if my insurance coverage was more useful.

Name & Address

Vicki Morgan
31 Union St
Lebanon, NH 03766

Vicki Morgan
Signature

2/8/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

CHIROPRACTIC CARE HAS ALLOWED ME TO COME OFF DAILY MEDICATIONS FOR ASTHMA. AT 44 YEARS OF AGE THE MEDS WERE OF GREAT CONCERN TO ME. ONCE OR TWICE A MONTH VISITS HELP ME MAINTAIN A MINIMUM SENSITIVITY LEVEL TO MY ASTHMA TRIGGERS. MY HEADACHES & STOMACH INDIGESTION ARE KEPT TO A VIRTUALLY NON-EXISTENT LEVEL. PLEASE DO WHAT IS NECESSARY TO MAINTAIN OUR ABILITY TO CHOOSE CHIROPRACTIC AS PART OF HEALTH CARE. YOUR ATTENTION TO THIS MATTER IS GREATLY APPRECIATED & EXPECTED.

Name & Address
WENDELL R ROGERS III
RR1, BOX 234D
CANAAN, NH 03741
603-632-7756

Wendell R Rogers III
Signature

2-23-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I got a good help from my chiropractic in treatment of low back pain. Usually I had troubles one in every three month. But during last year with the help of my chiropractic I experienced a big improvement in strength of my tights, back muscles and improvement of results in competitive rowing. Unfortunately I got coverage only for 10 visits from HMO ~~for~~ in last year.

Name & Address

Boris Mekarov
4 Chase Rd
Hanover NH 03755

Signature

5/3/99

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

In 1985 I worked at a job where I lifted Cartons and injuryed my back. I went to the hospital and they gave me pills to help my condition. which didn't work. From 1985 until 1989 I was in constant pain in my neck + lower back. When it got to bad to stand I would go to the doctors office and they Xrayed me and gave me pills Which didn't work. Finally in 1989 when I was flat on my back again I decided I was going to a Chiropractor. He Xrayed me and found the problems. My lower back has a bone that is deformed. With adjustments and ~~advise~~ advise (no drugs) I have no neck pain and ~~relief~~ relief from my lower back pain. I made the best desion in my life that day. I think alot of things can be helped through a Chiropracter. Please pass this Insurance law.

Name & Address

Cheri Eastman
PO Box 248
Enfield NH 03748
6036329646

Signature

Cheri Eastman

3 27 1999

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

My experience with Chiropractic care has been nothing but positive. ~~The~~ Chiropractic care is an efficient, proactive form of healthcare that should be promoted not stifled. If ~~standard~~ medical healthcare system was run more like the chiropractic system health care would be better and much more cost effective.

Name & Address
27 Summer St
Lebanon, NH 03766

Casey W. Jones
Signature

3 March 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Was occasional back pain from twisting etc. is diminished and taken away usually in 1 or 2 visits

Back Spasms will be taken away in moments.

Occasional "tune up" works for me

Name & Address

Signature

RR3 H 475 Claremont N.H. 03743

3-12-99

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have come to regard Chiropractic care as an essential to my well being. It has kept me from a great amount of pain and discomfort. It has saved the taxpayers money and saved me immeasurable agony. My Chiropractic process started nearly twenty years ago and I can say with great satisfaction it has saved me. My health, my mobility & my overall well being. It has saved me from being able to walk. It has helped to keep me living and active. It may not be for everyone, but I would recommend it to anyone and that if his surgeons could, much unneeded suffering would & could be prevented.

Name & Address

CHARLES D. SHORE
JUDY E. SHORE
RR 1 BOX 709 DAVIS RD
GRAFTON, NH 03240

Signature

9-12-98

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

It's only been a few days but it has already helped my chronic back pain & headaches. Thanks so much. All have been very good & understand how my body works. Most and bones. Very satisfied with the chiropractic adjustments. Keep it up! Get all the adjustments done and all questions. What more could a patient ask!!

Emily Holmes
Signature

Name & Address

Emily Holmes
9 Hunter Rd #2
Lebanon NH 03766

03-18-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I think Chiropractic Care is great! It has relieved me of Pain & discomfort —

I wish my insurance covered this care! Blue Cross / Blue Shield Listen 6

Name & Address

Signature

5/9/99
Date

21 Fairview Ave
Lebanon, NH
03766

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic care is my primary health care. I have been under chiropractic care since 1971. I have regular adjustments to keep my body functioning 3rd even if I get a cold. I will go in for an adjustment before I go for medical treatment.

I also know first hand to prevent a back surgery where I was confined for a month. My chiropractor was my primary, but also advised me to get an opinion from an orthopedist surgeon. I was advised by the "MD" to stay with my chiropractor. It is a non-drug, natural way of healing and keeping the body functioning at optimal health. It is a way of life.

Name & Address

Judy E. Shore
Signature

CHARLES D. SHORE
JUDY E. SHORE
[illegible] BOX 709 DAVIS RD
[illegible]ON, NH 03240

March 9 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

SINCE IVE BEEN UNDER THE CARE OF MY CHIROPRACTER MY MOBILITY HAS INCREASED AND IM ABLE TO GO MORE PLACES AND DO MORE THINGS REGULARLY WITHOUT TAKING THE HIGH DOSES OF PAIN KILLERS I PREVIOUSLY WAS TAKING, I FEEL ALOT BETTER OVER ALL IT MAKES NO SENCE TO ME TO TAKE PILLS AND HURT YOUR INTERNAL ORGANS WHEN THE PROBLEM CAN BE TAKEN CARE OF PHYSICALLY FROM THE OUTSIDE.

Name & Address

JAMES J DORRS
943 Bear Pond Rd
Canaan NH 03741

James J Dorrs
Signature

3-15-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Dr. Moore has helped me with Chiropractic Care. I have been going to him for a year now and I can't tell you how I can do all the things I use to with out pain. All medical Dr. want is to give you pills. Dr Moore does not give pills She gives help to the problem. God keep Dr. here to see us when we need her. We need good Dr's. like Dr. Moore who care about their patients problems. I hope there will be TNS. Coverage for her's treatment for a long time to come.

Name & Address

Kathy E. Peele
Signature

March 17, 1994
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I was suffering from migrane Headaches and severe menstrual cramps. So my primary care doctor was not able to help with either of these problems. They just gave me a stronger pain medicine which only helped minimally. Since going to the chiropractor I have not needed the pain medicine. Now my insurance won't cover my care because its not a lower back pain. So I am forced to pay for the care myself with out which I would not be able to work full time.

Name & Address

Kristine Bousquet
RR 1 Box 159
Enfield NH 03748

Kristine a Bousquet
Signature

3/2/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I've been under chiropractic care for 10 years now and it all started with pain in my back. I couldn't straighten up. I had a dished mattress made and had never been to a chiropractor before. I don't know all the medical terms for what was wrong. I only know the pain. Chiropractic adjustments and I have been coming to have one ever since.

Name & Address

Linda L. Campbell
16 Bond Street
Claremont, N.H.

Linda L. Campbell
Signature

3/16/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

My experience with chiropractic care has held excellent results for the entire well-being of my body. I live a very active life, physically and mentally, and have no choice but to rely on my health to always be in top condition. Recently, I ran my immune system into the ground with working 60+ hours a week and developing a pneumonia that lasted for almost 4 months. I also suffer from severe asthma. Something needed to be done to save my health and discouraged state of mind. Chiropractic care has drastically improved the entire functioning of my body. No antibiotics or inhalers (and I've tried them ALL) could help my body reach the overly stable, healthy condition I am in at this point. There is no doubt that I have chiropractic care to thank for this. I will continue to trust God to use the blessing of chiropractic care to bring ~~bag~~ my health back to the best it can be.

Name & Address

Rachel E. Hayes
411 Morningside Lane
Charlestown, NH 03603

Rachel E Hayes
Signature

03/08/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been treated by chiropractors for over 10 years and have found the treatment to be extremely beneficial. Chiropractic care decreases my neck/back discomfort and helps to increase my mobility. Benefits of chiropractic care, for me, far outweigh any benefits I have achieved through "conventional" medicine and medications.

Name & Address

Sheila Cragg Elkouh
P.O. Box 348
Meriden, NH
03770

Sheila Elkouh
Signature

March 2 '99.
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been going to my Chiropracter for about 10 years. He has helped me in several different ways.

I will continue to recieve his adjustments as the help me to function on a daily basic

Name & Address

Wayne R. Brooks
167 N. Main street
W. Lebanon, NH 03784

Wayne R. Brooks
Signature

3/5/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have benefitted from good chiropractic care for most of my adult life. As a 72-year old, the benefits of periodic adjustment, especially to the lower back, have been more helpful than ever before.

Let me illustrate by example. During most of 1997 and into early 1998 I received virtually no chiropractic treatment. However, an increasing level of discomfort and pain in both knees together with soreness and swelling in surrounding tissues, made it very painful to step up and down stairways or walk considerable distances. It completely prevented me from walking the fairways while playing golf, my favorite sport.

My newly assigned HMO-for-Seniors primary care physician said I was suffering from degenerative joint disease...which would not necessarily show up on x-rays. I was to take anti-inflammatory pain-killing pills everyday and learn to accept the inevitable discomforts of ageing. Instead of simply complying with this medical advice I requested his endorsement to obtain chiropractic treatment, since it had provided relief in the past. This was denied to me as having no value.

Nevertheless, I began a series of visits to a chiropracter in Bedford, NH at my own expense. The results have been excellent! I have received approximately 12 spinal adjustments over the past eight months. All swelling is gone, as is most of the pain in both knees. I literally can run up and down stairways again. Perhaps 90% of the time I experience no discomfort whatever.

The physical improvement has been remarkable, and entirely without medication.

Name Orland A. Scheuner

Orland A. Scheuner
Signature

Address 65 Victoria Street 32

Manchester, NH 03104

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Due to Chiropractic Care I'm able to work a full day + not be on Disability. Get steady pain free as long as I make 1 or 2 visits a month. This eliminates the need for pain medication.

Name & Address

Sandra Thompson
10 Benning St #115
West Lebanon, NH 03784

Sandra Thompson
Signature

12/12/99
Date

Chiropractic
CARING FOR YOU

AMHERST CHIROPRACTIC OFFICES
13 Ponemah Hill Rd. • Amherst, NH 03031 • (603) 673-9690

To whom this may concern,

Being a member of an HMO (Health Source) I have become very dissatisfied with the way HMO's have excluded chiropractic care from their benefits.

It seems HMO's have "chopped out" chiropractic and mental health from their benefits in order to save money. Very bad news for the persons who would benefit greatly from these services.

I have been spending about $500 per year out of my pocket because I think it has made a very large contribution to my overall health and well being. If I had sought the more traditional treatment for my back and joint problems, I would have been operated on many times at very large expense to my HMO, not to mention the scars I would have from such invasive surgeries.

I can only hope that in the near future, legislation will be enacted to protect us from the wrath of large insurance companies, who have put the care of patients secondary to their profits margins. Something is wrong with our medical care establishment. Please recognize Chiropractic as a valid form of treatment, which can make a difference in the lives of many, and lower health care costs at the same time.

Thanks, Barbara Lovell D.C.

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I had been suffering from a worsening problem with hip pain, and a long history of upper + lower back pain when I went to the chiropractor.

I have now progressed from going twice a week to going once every three weeks and I have learned how to help myself when I get pain at home, etc.

If my insurance had covered chiropractic over the years, my problems would have no doubt been fixed sooner & not ever been as severe.

Name & Address
Beverly Ells
RR 1 Box 392
Grafton, NH 03240

Beverly H. Ells
Signature

1/18/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I Need a chiropractic Care every 2 weeks my Insurance doesn't Conceder that it is preventive Medicain. But It is. She have keep me Walking and with her infuence I have Lost 140 pounds and have Little Sickness and No Loss of time from Work, I can't Live with out her, No pain pills will Keep the pain away only an adjustment. I feel that every Insurance Should be made to Cover the ChiropractorsCare and their would be less Sickness and Less Money Spent for hospitals and operation that are unNeed.

Name & Address

Judy C. Ramsey
Po Box 287
Warren, N.H. 03279-0287

Judy Chase Ramsey
Signature

1-20-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Primary care physician stated he did not feel I should see a chiropractor, but would refer me to one of their choice, not one I wanted to see.

I called Matthew Thornton who denied a visit to a chiropractor stating I was not covered for that service.

When I was employed I received chiropractic care and was able to continue working, without medication. Now that I have retired, my insurance has changed. Therefore I cannot see a chiropractor. I've had spinal surgery, and 1 yr. later, still taking 3 percet per day.

This could have been avoided if I was allowed to receive chiropractic care, I feel.

Name & Address
Elizabeth G. Perron
P.O. Box 768
Bradford, NH. 03221

Elizabeth G. Perron
Signature

1-14-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

While working at a Lumber Co. I was hit in the lower back by a board. The next day I was in more pain then I ever thought possible. I went to the Hospital, where they started treating for Kidney Stones. The next day I went to a Kidney Specialist. When I left his office I was out of my mind with pain. My Mother took me to Dr Moore, I was told that I had a Herniated disc. After a few weeks of treatment I was getting better. Then the Insurance Co refused to pay. I had to stop going, I could not pay her. Five months later I had surgery, now I have a scar on my sciatic nerve making me disable for the rest of my life. Why I ask myself that all the time!

Name & Address

Signature

Michael A Woodcum
P.O. Box 136
Enfield Ctr N.H.
03749-0136

Date

1-21-99

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Before going to the Chiropractor, I always had a pain in my lower back. Since I have been going, I have had no pain.

A patient should have the choice of going to a Chiropractor. They (the patient) is the only one who knows if the Chiropractor does any good, not their Primary Care Physician.

Name & Address

Barbara Bryda
RR1 Box 354 Brook Hill Rd
Grafton, NH 03240

Barbara Bryda
Signature

1-17-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

PRIOR TO CHIROPRACTIC CARE I HAD TIMES WHEN I WOULD HAVE DIFFICULTY BENDING OR TYING SHOELACES. SINCE HAVING THAT CARE OVER ABOUT TEN YEARS I HAVEN'T HAD ANY OF THOSE CONDITIONS RETURN. ALSO I CAN WALK STRAIGHTER WITHOUT LEANING TO ONE SIDE

Name & Address

FRANK BRYDA
RR1 354 BROCKHILL RD.
GRAFTON, N.H. 03240

Frank Bryda
Signature

1-15-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I am "very" disappointed in my Chiropractic Coverage. We had a chiropractic rider added to our health ins. in 1998 my Chiropractor spent months & piles of paperwork trying to be approved as a participating provider and was still not paid until 9 months later. And this was "not" Retroactive. I have had significant improvement in my condition yet the insurance co. doesn't want to pay. I truley believe that if I had seen a reg. medical doctor it would have cost thousands of dollars (MRI's CATSCANS) Etc... Yet I have had better results because of my Chiropractor. Its time for Insurance companies to start treating Chiropractors with the respect and payments they deserve. They would have paid the medical Providers for these services. And would have paid more!

Barbara Tate
Signature

Name & Address

Barbara Tate
Library Rd
Grafton, NH 03240

1/11/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Insurance denial, Auto Ins Has a Problem with me seeing a Chiropractor, Also does the medical profession. I Completed a course of P.T. at Hitchcock which I found No relief of. I suffered very much from Pain of my Injuries of an Auto Accident. I went to a Chiropractor, which has helped me very much. I am able to Live from day to day much better. Chiropractors should be Used by the Medical Profession and all who uses them should be paid by auto Insurance Co. My condition has improved somewhat Not 100%

Name & Address
Marie V Bailey
P.O. Box 215
Canaan, N.H.
03741

Marie V Bailey
Signature

1/18/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

After years of chronic back pain, I had been to the doctor on several occassions and despite xrays, painkillers, etc. the problem continued.

Since I have been seeing a chiropractor I have had much less pain taken no pain killers & had definite relief every time I've gone in with pain. The occurences are also less frequent.

However, my insurance only pays a small amount of this cost and it would benefit me greatly if they paid more.

Name & Address

Robert E. Ells
RR1 Box 392
Grafton, N.H. 03240

Robert E Ells
Signature

1-19-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

SINCE 1982 I HAVE BEEN TREATED SUCCESSFULLY FOR LOWER BACK PAIN DUE TO AN ATHLETIC INJURY. THE TREATMENTS HAVE HELPED ME FUNCTION NORMALLY DURING BOTH THE ACUTE AND MAINTENANCE PERIODS AND THE EXERCISES AND OTHER INSTRUCTIONS HAVE PROBABLY HELPED EVEN MORE IN ALLEVIATING PAIN AND HELPING THE HEALING PROCESS. I FEEL THAT CHIROPRACTIC CARE HAS SIGNIFICANTLY IMPROVED MY LIFE THROUGH THE REDUCTION OF PAIN, REALIGNMENT OF MY LOWER BACK AND, AS SUCH, DECREASED USE OF PAIN MEDICATION AND NEED FOR CONVALESCENT TIME

Name & Address

STEVE WANTUCH
69 MAPLE ST
W. LEBANON, NH
03784

Signature

1-20-99

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I feel I save my Insurance Co. money by seeing my Chiropractor on a regular basis and not having to see my medical Dr. as often as DHMC as very expensive.

Name & Address

RFD 1 Box 181
W. Canaan, NH 03741

Signature

1/27/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

By keeping in good adjustment I feel better and do not have to go to the Hospital Clinic as often as when I do not see my chiropractic on a regular basis

Name & Address

RFD 1 Box 181
W. Canaan, NH.
03741

Loretta A. Blair
Signature

4/27/98
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE:

I have found from past experience that seeing a chiropractor helps for my back and other ailments. I may go out of work longer and at times has side effects also take longer to heal.

I have been seeing chiropractic care for many years and have found it to be an efficient way to deal with my back problems. I've been time unless I couldn't get up without pain and after my first visit the pain would be decreased and I would be able to work after a few more visits I would be pain free.

The ability to relieve pain in fact has always been wonderful and I feel if more people could use a chiropractic service they would save on a lot of medical costs, be out of work less time and be relieved of pain faster. These things I have found to be true in my case.

Name: Geraldine Hutton

Address: P.O. Box 5 Gardiner, NH 03216

Signature: Geraldine Hutton Date: 1/3/99

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE:

Alissa has had great relief for a muscle spasm in her neck in just two short visits with our chiropractor.

When she had this same problem in the past, our pediatrician had her on a prescription, in a neck brace and ordered an x-ray of her neck (that showed no problem). The difference in medical expense was significant with a better outcome and much less trauma from the chiropractic care. At ten years old, I prefer to treat her with less trauma.

Name: Alissa Brady

Address: 34 Brookside Dr. New London NH

Signature: Alissa Brady Date: _____

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE:

I have a recurring shoulder problem. In a few visits, I am able to get relief — instead of weeks of physical therapy and bottles of prescription drugs.

In treating my shoulder injury, Dr. Bezon also relieves sinus congestion, hip discomfort and neck pain simply by aligning my spine.

I prefer chiropractic care for most discomforts and illnesses.

Name: Sranne Walters

Address: 34 Brookside Dr. New London NH

Signature: Sranne Walters Date: 1/28/99

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE:

I have been going Chiropractic for 50 yrs and have great faith in what it has done for me

Name: Joseph W. Collins

Address: P.O. Box 1108 New London, NH. 03257

Signature: Joseph W. Collins Date: 1/26/99

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE:

Over the last few years Chiropractic care provided by Dr. Dan Beeson has helped me recover from back injuries sustained through 1) slipping and falling, 2) running on hard surfaces, and 3) shoveling wet, heavy snow. More recently, Dr. Beeson has helped me maintain spinal alignment while undergoing therapy for nerve damage and pain in my left leg. Last summer I was in constant pain from my left buttock through my upper and lower leg. Scans ordered by my primary care physician and a neurologist showed some stenosis and facet joint hypertrophy but no single cause of my condition. A combination of therapy in a pool and dry land exercises, along with regular spinal treatment by Dr. Beeson, has freed me from pain and allowed me to regain leg usage.

Name: WALT CLARKSON

Address: PO Box 1564, NEW LONDON, NH 03257

Signature: Walt Clarkson Date: 1/29/99

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have had chiropractic care for nearly 60 years and know that I would not be as fit and able to work as I am now had I not been receiving the adjustments over all the years.

In fact, I probably would have been a semi-invalid instead of being the busy active woman I am.

Barbara H. Bruno
Signature

January 25, 1999
Date

Name & Address

Mrs. Barbara H. Bruno
8 Cassitt Ave.
Claremont, NH
03743-2712

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

In My own OPinion I don't THINK I would not Be Able To do Every DAY THING'S WITHOUT CHIROPRACTIC CARE. most DOCTORS DON'T HAVE HANDS ON EXPERIENCE WITH PATIENTS. THEY KNOW WHY YOU HAVE PAIN. Like surgery. muscles were cut. but DON'T KNOW HOW TO DEAL WITH IT. CHIROPRACTIC CARE does, and I THINK it definantly HELPS DEAL WITH THE PAIN Sincerly Dwayne Fenlason

Name & Address

DWAYNE FENLASON
RR1 Box 180 D
ENFIELD N. H
03748

Dwayne Fenlason
Signature

2/9/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE:

I had suffered for nearly 2 decades from a repetitive muscle knot/spasm in my shoulder, caused by straining my shoulder and back when I was 15. I also fell and hyperextended my right knee and did damage to my hip 3 yrs ago. For both of these ailments I saw Dr. Bezon, in close succession — First he alleviated and eventually 'cured' the trouble w/ my shoulder & neck. And when i went back w/ the knee/hip difficulty, he brought me immediate relief and long-term ability to strengthen the leg in all ways. (Physical therapy and visits to the drs did not help)

Currently, I have plantars fasciatis & a bone spur and Dr Bezon has, over the course of four visits - brought increasing relief & freedom of movem in this very painful situation.

Name: Gretchen Hildebrand

Address: PO Box 368 Andover NH 03216

Signature: Gretchen J Hildebrand Date: 2/1/99

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE:

At the age of 19 I was kicked in the back by a horse. Since that time I have suffered pain & degenerative spine problems including desiccated disks, arthritis and sciatic spasms. I tried pain killers, physical therapy, specialists, steroid packs, steroid shots — all to no avail. I have had X-rays, CAT scans & MRI's. No osteopathic doctor or physical therapist's treatments have brought me any relief.

I was scared to have anyone touch me — much less a chiropractor — whom I feared would hurt me further. However I gained courage through the testimony of my friends and began going to Dr. Bezon in Wilmot. What he has done to help me regain mobility, strength, hope and quality of life are among the miracles of chiropractic treatment.*

Name: Kathy H Benefit

Address: 89 Lawrence St. Andover NH 03216

Signature: ~~Kathy~~ H. Benefit Date: 2/1/99

* Further testimony will gladly be provided as needed.

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE:

Chiropractic care has played a big role in my life. Many years ago I started having severe pain in my neck & back that left me immobilized. My husband would have to lift me out of bed in the morning, and I couldn't drive because the pain was so intense that I couldn't turn my head. A physician prescribed muscle relaxers, ibuprofen, and he had me wear a stiff white collar. After 2 weeks of no relief at all, a chiropractor offered to help me. In just a couple of visits I felt much better. What a blessing to have the pain alleviated and to be able to drive myself to work again. Now when the pain starts to recurr I seek the help of my chiropractor. Thanks to chiropractic medicine, pain can be managed without drugs. My daughter has also come to relyon chiropractic care for her sports related injuries.

Name: Carol Spotts

Address: 8 Juniper Lane, P.O. Box 16, Wilmot, NH 03287

Signature: Carol Spotts Date: 2-3-99

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE:

I have been using Chiropractic since 1967 when I had a neck injury from an auto accident. Medication and medical doctors did not alleviate the extreme pain until I started using Chiropractic care. Over the years I have experienced headaches due to my cervical neck condition which have been taken care of by a visit to a chiropractor.

As I enter my 50's lower back and hip pain have begun to be a problem, which are once again alleviated by adjustment.

Medical insurance coverage for chiropractic care has been becoming more and more scarce and difficult to understand. It would be my hope that the N.H. legislature would act to encourage insurance companies to recognize chiropractic as a legitimate method of dealing with health issues without the use of drugs and invasive procedures.

Name: Francis Blair

Address: P.O. Box 059, Andover NH 03216

Signature: Francis Blair Date: 7-1-99

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I began getting adjusted 11 months ago and have noticed a few major changes in life. I am able to breath without effort - sitting, walking, lying down. I have had food allergies in the past, but I have been totally allergy free since my 1st adjust. Plus I haven't had a migraine or a cold. Most of all I have been pain free.

Name & Address
HEATHER PARTRIDGE
76 GREEN ST.
LEBANON NH 03766

Heather Partridge
Signature

Feb 3 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I use Chiropractic care to treat my health problems and correct a spinal injury. Because that treatment is not covered by my insurance I am forced to pay for that service myself.

Name & Address

Tammy Weeks
2 Pine St.
Lebanon, NH
03766

Tammy Weeks
Signature

2-3-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Name & Address

Tim Caldwell
Lyme Ctr. NH
03769

Signature

2/03/99

Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been seeing Dr. Michael D. Mundy because of a very painful lower back problem which had been getting progressively worse over the last 3 or 4 years. I had, earlier, seen a doctor about this problem, but ~~not~~ the problem just kept getting worse. At the time that I began treatment with Dr. Mundy, I was unable to be on my feet more than 15 ~~minutes~~ minutes at a time. After 1½ months of treatment - adjustments and exercises etc. - I am now able to be on my feet for 2 hours at a time. This makes a great difference in the quality of my life.

Name & Address

Sara C. Bruno
Signature

February 5, 1999
Date

Sara Bruno
P.O. Box 6173
Penacook, NH 03303

5 03-3715

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I find that the chiropractic treatment I am receiving is beneficial to my health in correcting my subluxations

Name & Address

George Bruno
P.O. Box 6173
Penacook, N.H. 03303

George Bruno
Signature

Feb. 5, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic care has made a big difference for me -- more energy, no more allergies and ~~good~~ an overall sense of happiness.

Name & Address

Hanover, NH.

Sandra L. Cobb
Signature

2/3/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

TWENTY YEARS AGO, MY WRIST WAS SO PAINFUL, I COULD NOT BEND MY HAND MORE THAN HALF AN INCH UP OR DOWN. AFTER CONSULTING AN M.D. HE RECOMMENDED MY ARM AND HAND BE PUT IN A CAST FOR SIX WEEKS. IF THERE WAS NO IMPROVEMENT, AN OPERATION WOULD BE NECESSARY. WHEN THE CAST WAS REMOVED THERE WAS NO IMPROVEMENT AT THAT TIME MY SIXTEEN YEAR OLD DAUGHTER WAS CONSIDERING A CHIROPRACTIC CAREER (SINCE FULFILLED) "MUM, JUST TRY IT." SHE BEGGED. SINCE I HAD NEVER CONSIDERED AN OPERATION I MADE AN APPOINTMENT. TO MY AMAZEMENT, I WALKED OUT OF THE OFFICE WITH A WRIST THAT BENT AND IT'S BEEN FINE EVER SINCE!

Name & Address

JUDITH PATTERSON
BOX 88 LONG POND ROAD
E. LEMPSTER, N.H 03605

Signature

3/23/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic care has become an important component to my health. I have tried to find relief and answers to my back problems over the years. The result was taking pain meds and missed work. This method for me was not satisfactory nor did it help me with my back pain. I have sought chiropractic care on a regular bases for over ten years. Along with relieving my back pain, I have learned much about how the body works and how to help myself maintain better back health

Name & Address
Carol A. Brunetti
Box 325
Cornish Flat, NH
03746

Carol A. Brunetti
Signature

3/22/99
Date

Chiropractic
CARING FOR YOU

AMHERST CHIROPRACTIC OFFICES
13 Ponemah Hill Rd. ■ Amherst, NH 03031 ■ Phone (603) 673-9690 ■ Fax (603) 672-3764

1-22-99

To Whom it May Concern:

I currently have an HMO for my health ins. I find it increasingly frustrating to have to visit my primary health care provider for a referral for Chiropractic care. I also find it frustrating that the ins pays so little towards Chiropractic care.

Chiropractic works & should be treated with the same regulations as regular medical treatment. I should be able to have the choice of care for my health needs & should not be penalized financially because of it.

I hope changes will be made in order to instill better health coverage for those of us who choose Chiropractic care.

Sincerely,
Karen Therrien

Chiropractic
CARING FOR YOU

AMHERST CHIROPRACTIC OFFICES
13 Ponemah Hill Rd. • Amherst, NH 03031 • (603) 673-9690

1/22/98

To Whom it may Concern.

I am a mother of 4 children with a severe chronic neck and back pain problem. I currently do not have adequate chiropractic coverage and therefore cannot heal from my problem. Also I am unable to have my children taken care of when they fall or are hurt. Definite attention needs to be given to this matter.

Michelle Zerer
Bedford NH

Chiropractic
CARING FOR YOU

AMHERST CHIROPRACTIC OFFICES
13 Ponemah Hill Rd. • Amherst, NH 03031 • (603) 673-9690

1/22/99

To Whom it May Concern,

I've been receiving chiropractic care with Dr. Zitterberg for a few years now and I've greatly benefited from it. My overall health has improved as well as my back & neck problems.

My insurance company doesn't cover much at all for my chiropractic care. I would greatly benefit from this legislation. My Chiropractic care is a very necessary thing to keep me healthy.

Thank you

Jean M. Taylor

Chiropractic
CARING FOR YOU

AMHERST CHIROPRACTIC OFFICES
13 Ponemah Hill Rd. • Amherst, NH 03031 • (603) 673-9690

1/20/99

To Whom it May Concern:

I wish to express my dissatisfaction with the present set up of HMO's. I have had medical coverage with Highmark Blue Cross/Blue Shield for a number of years through Cobra. I have been seeing Dr. Gary Fetterberg, a chiropractor, for nine months and feel I am making definite progress.

Recently, my employer offered medical coverage and because of Cobra laws, I had to accept. I find that Healthsource's HMO plan does not cover chiropractic care in a reasonable manner and only for a new occurrence (new injury). I feel very strongly that if I don't continue to receive treatment on a regular basis, I will be back where I started nine months ago and as much as I would like to, I can't afford to pay the fees that would be required.

Sincerely,
Patricia L. Caradine
29 Capron Rd. #65
Milford, NH 03055

Chiropractic
CARING FOR YOU

AMHERST CHIROPRACTIC OFFICES
13 Ponemah Hill Rd. • Amherst, NH 03031 • (603) 673-9690

We have been coming to this office for over 10 years. It has made a great difference in our health and way of life.

Over these years we have had to pay out of our pocket for this care (at the same time paying for our health insurance). This does not seem fair.

Unfortunately because most HMO's and other health care organizations do not cover this vital aspect of health care many people are suffering.

We ask for your support in changing this way of dealing with health benefit of people in the State of N.H.

Sincerely,

James + Anna Connolly
470 Silver St. #404
Manchester, NH 03103

Chiropractic
CARING FOR YOU

AMHERST CHIROPRACTIC OFFICES
13 Ponemah Hill Rd. • Amherst, NH 03031 • (603) 673-9690

I am currently enrolled in Matthew-Thornton Health Care. I have been under Chiropractic care since June of 1985 - off and on. My insurance would not cover care so I only went as an emergency. I waited until I couldn't stand or sit comfortably for any longer than 5 min.

I've been under Dr. Jetterberg's care ~~since~~ approx. 6 or 8 years. My insurance now ~~pays~~ covers one visit per month with a copayment of $5.00. This is considered preventative

medicine. However, when I'm in pain, I put off seeing the doctor because my insurance won't pay for more than one visit a month. I know I'd feel much better with two visits a month for some months. With the amount I pay for a family policy, I feel I shouldn't have to pay out of my pocket for care. Going to the chiropracter keeps other medical bills down. I normally go to my G.P. once a year for an annual exam.

Nancy Rambo 1/20/99

Chiropractic
CARING FOR YOU

AMHERST CHIROPRACTIC OFFICES
13 Ponemah Hill Rd. • Amherst, NH 03031 • (603) 673-9690

To Whom It May Concern:

I am writing to express my concern for the reduction in Insurance Benefits available to Americans for Chiropractic Care. Over the years, I have called upon the skill and expertise of Chiropractors to aid in resolving particular health problems; from headaches, to high blood pressure, to "simply overdoing it"; Chiropractic has helped to correct the underlying cause of my discomfort.

Unfortunately, many people cannot experience better health because, in our wealthy country, they can't afford it. Insurance Companies seem ready to pay for noxious prescription drugs and often unnecessary surgeries, but hold up a halting hand to one of the least costly choices — Chiropractic.

Please re-evaluate this situation — people in this country deserve better than what they're being subjected to.

Nancy Hughes
Nashua, NH

Date: 1/27/99

ROBERT RODRIQUE
10 FARLEY LANE
BERLIN, NH 03570

Dear Senator/s and State Representatives:

I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. I would like to have a freedom of choice to seek chiropractic care when I deem it necessary and without delay. I would like to see the present restrictions imposed by some insurance companies to be removed and allow my chiropractor to make decisions regarding treatment.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to the healthcare we need.

Respectfully yours,

DEBORAH LORD
Gorham, N.H.

Date: 1-29-99

Dear Senator/s and State Representatives:

I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. I would like to have a freedom of choice to seek chiropractic care when I deem it necessary and without delay. I would like to see the present restrictions imposed by some insurance companies to be removed and allow my chiropractor to make decisions regarding treatment.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to the healthcare we need.

Respectfully yours,

Raymond Lamothe

691 2ND AVE

Berlin, N.H. 03570

Date: 1/29/99

LAWRENCE GUAY
404 MAIN STREET
GORHAM, NH 03581

Dear Senator/s and State Representatives:

I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. I would like to have a freedom of choice to seek chiropractic care when I deem it necessary and without delay. I would like to see the present restrictions imposed by some insurance companies to be removed and allow my chiropractor to make decisions regarding treatment.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to the healthcare we need.

Respectfully yours,

Linda West
35 Smith St.
Gorham NH
03581

Date: 2/12/99

Dear Senator/s and State Representatives:

I am concerned about the future of our healthcare system and I think that it is important for us to make changes now. I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. My insurance company, Blue Cross/Blueshield is imposing new restrictions that will make it more difficult for me to obtain chiropractic care when I need it.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to chiropractic care.

Respectfully yours,

ALBERT FRENCH JR
5 memory Ln.
Gorham, NH 03581
466-3854

Date: 2/15/99

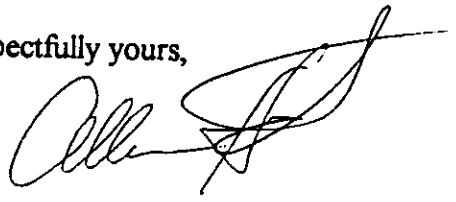
ALLEN HOST
3 SMITH ST
GORHAM N.H.

Dear Senator/s and State Representatives:

I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. I would like to have a freedom of choice to seek chiropractic care when I deem it necessary and without delay. I would like to see the present restrictions imposed by some insurance companies to be removed and allow my chiropractor to make decisions regarding treatment.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to the healthcare we need.

Respectfully yours,



Date: 2-18-99

Dear Senator/s and State Representatives:

I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. I would like to have a freedom of choice to seek chiropractic care when I deem it necessary and without delay. I would like to see the present restrictions imposed by some insurance companies to be removed and allow my chiropractor to make decisions regarding treatment.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to the healthcare we need.

Respectfully yours,

Butch Crowley
73c Kent st
Berlin Nth
752 8077

Date: 2/19/99

Dear Senator/s and State Representatives:

I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. I would like to have a freedom of choice to seek chiropractic care when I deem it necessary and without delay. I would like to see the present restrictions imposed by some insurance companies to be removed and allow my chiropractor to make decisions regarding treatment.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to the healthcare we need.

Respectfully yours,

Charles J. Dodge
466 Cheshire St
Berlin, N.H. 03570

Date: 2-12-99

Dear Senator/s and State Representatives:

I am concerned about the future of our healthcare system and I think that it is important for us to make changes now. I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. My insurance company, MATTHEW THORNTON, is imposing new restrictions that will make it more difficult for me to obtain chiropractic care when I need it. It requires referral from MD which delays treatment.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to chiropractic care.

Respectfully yours,

Jeanne Fortin
100 Lancaster Rd. Gorham, N.H. 03581

Date: 2/16/99

Dear Senator/s and State Representatives:

I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. I would like to have a freedom of choice to seek chiropractic care when I deem it necessary and without delay. I would like to see the present restrictions imposed by some insurance companies to be removed and allow my chiropractor to make decisions regarding treatment.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to the healthcare we need.

Respectfully yours,

Kevin Mokdaleena
119 VERDUN ST BERLIN NH
752-2306

Date: 2-25-99

Dear Senator/s and State Representatives:

I am concerned about the future of our healthcare system and I think that it is important for us to make changes now. I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. My insurance company, Matthew Thorton, is imposing new restrictions that will make it more difficult for me to obtain chiropractic care when I need it.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to chiropractic care.

Respectfully yours,

Louise Hache
86 Granite St.
Berlin N.H. 03570

Date: 2/12/99

Dear Senator/s and State Representatives:

I am concerned about the future of our healthcare system and I think that it is important for us to make changes now. I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. My insurance company, Blue Cross / Blue Shield is imposing new restrictions that will make it more difficult for me to obtain chiropractic care when I need it.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to chiropractic care.

Respectfully yours,

Leo R Donaldson Jr.
133 Summer St.
Berlin, N.H.
03570

Date: 2-16-99

Dear Senator/s and State Representatives:

I am concerned about the future of our healthcare system and I think that it is important for us to make changes now. I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. My insurance company, Blue Cross Blue Choice, is imposing new restrictions that will make it more difficult for me to obtain chiropractic care when I need it.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to chiropractic care.

Respectfully yours,

Mike Tardiff
Box 86 Jericho RD.
Berlin N.H. 03570

Date: 2-16-99

Dear Senator/s and State Representatives:

I am concerned about the future of our healthcare system and I think that it is important for us to make changes now. I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. My insurance company, Blue Cross / Blue Shield, is imposing new restrictions that will make it more difficult for me to obtain chiropractic care when I need it.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to chiropractic care.

Respectfully yours,

Nancy Searey
481 Milan Hill Road
Milan, NH 03588

Date: 02/03/99

Dear Senator/s and State Representatives:

I am concerned about the future of our healthcare system and I think that it is important for us to make changes now. I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. My insurance company, Blue Cross, is imposing new restrictions that will make it more difficult for me to obtain chiropractic care when I need it.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to chiropractic care.

Respectfully yours,

Robert Poisson
P.O. Box 53
Berlin, N.H.
03570

Date: 2/12/99

Dear Senator/s and State Representatives:

I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. I would like to have a freedom of choice to seek chiropractic care when I deem it necessary and without delay. I would like to see the present restrictions imposed by some insurance companies to be removed and allow my chiropractor to make decisions regarding treatment.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to the healthcare we need.

Respectfully yours,

Ronald N Roy
24 Second St
Berlin NH 03570

Date: 2/12/99

Dear Senator/s and State Representatives:

I am concerned about the future of our healthcare system and I think that it is important for us to make changes now. I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. My insurance company, Blue Cross/Blue Shield is imposing new restrictions that will make it more difficult for me to obtain chiropractic care when I need it.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to chiropractic care.

Respectfully yours,

Robert Vodinsla
32 Second ST
Berlin NH 03570

Date: 2/15/99

Dear Senator/s and State Representatives:

I am concerned about the future of our healthcare system and I think that it is important for us to make changes now. I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. My insurance company, BLUE CROSS - BLUE CHOICE, is imposing new restrictions that will make it more difficult for me to obtain chiropractic care when I need it.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to chiropractic care.

Respectfully yours,

Richard Pourne

11 CROSS ST.

GORHAM, N.H.

Date: 2-12-99

Dear Senator/s and State Representatives:

I am concerned about the future of our healthcare system and I think that it is important for us to make changes now. I have been a chiropractic patient for many years and I believe that the care they provide me is an important part of my healthcare and well-being. My insurance company, Matt Thornton, is imposing new restrictions that will make it more difficult for me to obtain chiropractic care when I need it.

I urge you to support the legislation that will allow us freedom of choice and allow us, the consumers, direct access to chiropractic care.

Respectfully yours,

Steve Dickinson
155-3 Main St.
Berlin N.H.

Date:

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company_____ indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

P.O. Box 10262
Bedford NH 03110.

Date:

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from Back Pain condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

P.O. Box 10262
Bedford NH 03110

Date:

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direst access to chiropractic care.

Sincerely,

Adele N. Gray
18 Castle Drive
Hooksett, NH 03106

Date:

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Barbara J Perkins
149 Hitching Post Ln
Bedford NH 03110

Date:

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Barbara Cayer
1930 Lake Shore Rd.
Manchester, N.H 03109

Date:

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from_____
_____
condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

CHRISTINE LATULIP
39 PLEASANT ST.
LITTLETON, N.H. 03561

Date:

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from chronic neck and lower back condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Connie L Mavricole
23 Silver Lake Rd
Hollis, N.H 03049

Date:

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to dnow that my insurance company has placed an undue burden on me and my family. I have suffered from_____

_____

condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Catherine C. Grimaldi
45 Powder Hill Rd.
Bedford, NH 03110

Date:

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Healthsource indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Carol L Quarles

14 Kingsbury So

Derry, NH 03038

Date:

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to dnow that my insurance company has placed an undue burden on me and my family. I have suffered from_____

_____

condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Carol L Charles
14 Kingsbury St
Derry NH 03038

Date:

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely, Claire M. Brunn

428 Dunbarton Rd
Manchester N.H. 03102

Date:

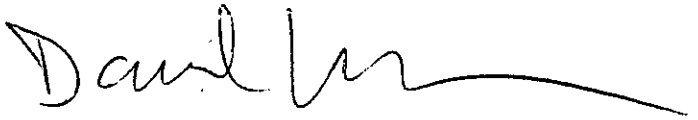
Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,



Date:

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Doreen Abruzzese

53 Cross Road
Hooksett, NH 03106

Date:

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direst access to chiropractic care.

Sincerely, Mrs. Dorothy M. Jamieson

59 Lois St.

Man NH,

Date:

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to dnow that my insurance company has placed an undue burden on me and my family. I have suffered from_____

_____

condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Ellen Pfeiffer
70 Cambridge Rd
Bedford NH 03110

Date:

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direst access to chiropractic care.

Sincerely,

Jim Fisher

747 Douglas st manchester 03102

Date:

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from a chronic neck and upper back condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Date:

Re: Chiropractic Services

Dear Senator and Representative TOM SAUFLEY

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direst access to chiropractic care.

Sincerely,

116 PLUMMER RD
ALEXANDRIA, NH

Date:

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely, Kathleen Brown

Date:

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from Low back pain condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Lori McKinnon

43 Summer St.

Chesham, N.H. 03049

Date:

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Blue Cross indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Linda M. Orr
31 Sparrow Lane
Bedford, NH 03110

Date:

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Mary A. Conway
3 Deer Run
Merrimack N.H. 03054

Date:

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direst access to chiropractic care.

Sincerely,

Ray L Francoeur
417 Joppa Hill Rd
Bedford Vt

Date:

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Stephen J Arnold indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Stephen J Arnold

Date: 1/25/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Date: 1/27/99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from neck & back pain condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Ann Baccheti

ANN BACCHETI
PO Box 302
LANCASTER, NH 03584

January 25, 1999

RE: Chiropractic Services

Dear Senator and Representative,

As a consumer of chiropractic services, I am concerned about current insurance practices. My insurance company, Matthew Thornton indicated that chiropractic care was available through my policy. My ability to receive needed care has been limited and restricted. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

ANGEL FIGUEROA

ANGEL FIGUEROA
147 RIDGEFIELD DR.
MILFORD, NH 03055.

Date: 27 January 1999

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Beck Matheson
17 Briarwood Dr
Nashua, NH 03063

Date: 1/27/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Beverly M Glenn

Date: 1/26/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely, Bertha M. Horsch

Bertha M. Horsch
Box 319
Twin Mt NH
03595

Date: 1-22-99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company ~~the~~ Pan American Life indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Brenda E Borgman

Date: 1/22/89

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from low back pain and constant migraines condition and I have ~~not~~ been helped by my medical doctor. I would like to see a chiropractor but my insurance to a point company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Barbara DuBois

Barbara DuBois
P.O. Box 175
Jefferson, NH
03583

Date: 1/25/99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from Back Pain condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Barbara L. Dittmer

Date: 1/25/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Cathy Tzinas
227 Cushing Ave.
Manchester, NH.
03109

Date: 1/20/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direst access to chiropractic care.

Sincerely,

Daniel Greene
155 Goodwell Rd #4
Manchester, NH. 03109

Date: 1/28/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Carmen D Kasow
11 Sundance Rd
Concord, NH 03301

Date: 1-22-99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Blue Cross/Blue Shield indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Date: 1/22/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Date: 1/20/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direst access to chiropractic care.

Sincerely,

Deborah Giordano
157 Valley West Way
Manchester, NH 03102
603-669-9060

Date: 1/26/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification. I was also injured because of this by a D.O.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Peter J Parr
100 Hudson St
Manchester, NH 03103
603-623-6612

Date: 1/25/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Donna Church

Donna Church
20 Hartco Ave
Lancaster NH 03584

Date: 1/22/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Donna McDow

Date: 1/22/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Date: January 22, 1999

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Denys Lane Draper

DENYS LANE DRAPER
PO Box 152
BERLIN NH 03570

Date: 1/25/99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from Low Back Pain condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

David M. Dresser Jr
693 Parker RD
Whitefield NH. 03598

Date: 1-26-99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

351 Stumpfield
Henniker NH 03229

Date: 1/26/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Elaine Adkin
372 Webster Street
Manchester, NH 03104

Date: January 27, 1999

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Julie M. Turney

Date: 1/22/96

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Aetna indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Ellen D Shapiro

Date: 1/23/98

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Healthsource indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Ellen Shapiro

Date: 1/21/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

George C Vossler
24 James Drive
Auburn NH 03032

Date: 1/21/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Gail Brown
63 Pennacook St
Manchester, NH
03104

Date: 1/27/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Amy Lee

Date: Jan. 22, 1999

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Jennifer K. Knoettner

Date: 1/21/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

John C Baron

Date: 1-22-99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current John Hancock Preferred insurance practices. My Insurance Company & Blue Cross / Blue Shield indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

James R. Sanjean

Date: 1-20-99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Matthew Thornton indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Jim Boisvert

Date: January 28, 1998

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direst access to chiropractic care.

Sincerely,

Kurt D. Springs

808 Beech
Manchester NH 03104

Date: 1/27/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Kathleen [signature]
38 Pembroke Rd
Concord, NH
03301

Date: 1.22.98

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from_____
_____
condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

KIMBERLY AS STRAUP
157 FORBES ROAD
FRANCONIA, NH 03580

Date: 1/27/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

21 Galloway Ln
Bedford NH 03110

Date: 1/25/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely, Laura M. Gauthier

Parent of Matthew A. Gauthier

Date: 1/22/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Date: 1-20-99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company ~~AA~~ AMERICA Republic indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely, Lynda Sommer

Date: 1/25/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Date: 1/22/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Maeghan Grantmarsh

Date: 1-28-99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from back spasm condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Mary George
nine Tiffany Lane
Bedford, N.H. 03110

Date: 1/22/99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from Back Pain condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Martha J Mueller

Date: Jan. 22, 1999

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Mary Ellen Bellefond
286 Blevens Drive
Manchester, N.H. 03104

Date: 1/20/97

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Oxford indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Michael S. Stayner

Date: 1/23/98

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Healthsource indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Michael Rogers

Date: 1/25/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Monica Mann

Date: 1/22/99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from Neck & Shoulders condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Mary E Malenfant

MARY MALENFANT
P.O. BOX 45
LITTLETON, NH 03561

Date: 1/22/99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from Neck & upper Back condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Marian A. Grover

MARIAN A. GROVER
398 PROSPECT ST
~~HALIFAX MA 02~~
BETHLEHEM NH 03574

Date: 1/22/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Nancy A. Rakes

Date: 1/22/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Date: 1/20/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direst access to chiropractic care.

Sincerely,

Reed B. Marvy-Cotton
46 Eastman St.
Concord, NH 03301-3709

Date: 1-20-99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from_____

_____

condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Reed B Marmy-Cotton
46 Eastman St.
Concord NH 03301-5409

Date: 25 January 1999

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

RICHARD BIELEFIELD
5 ROUTE 18
SUGAR HILL, NH

Date: 1/22/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Ryan Lang

Date: 1/27/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Rita Patterson
345 Smyth Rd
Manchester, NH

Date: 1/25/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Shawn A. Burke

SHAWN A. BURKE

Date: 1-27-98

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

m/m Stephen E. Whitemore

m/m Stephen + Jill Whitemore
PO. Box 2 Rt 18
LWR. Waterford, VT.
05848

Date: 1/22/99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from back pain / scoliosis condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely, Shelley Cannon

Shelley Cannon
POB 312
n Woodstock 03262

Date: 1/22/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely, Susan E Mullins

Susan E. Mullins
16 Hill St
Lancaster, N.H. 03584

Date: 1/25/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Susan Fortier

Date: 1/25/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Susan Langelier

Date: 1-25-99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

William H Brown III

Date: FEBRUARY 15, 1999

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

BERNARD G. RUCHIN
2 PINKER ROAD
BEDFORD, NEW HAMPSHIRE 03110

Date: 2/17/99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from BACK + NECK PAIN condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

BRUCE ROYER
163 BACK RIVER RD
BEDFORD NH
03110

Date: 2/5/99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company_____ indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Bernard Howe

642 Hall St
Manchester, NH 03104

Date: 2-22-99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from Back Pain Neck & Sholders condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Colleen R McKean
3081 Brown ave
manchester, NH 03103

Date: 2/17/99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from Serious neck pain condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Charlene Wolfe
163 Back River
Bedford NH 03110

Date: 2/26/99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Healthsource indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

David L Bunn

24 VILLA ST
MANCHESTER NH 03103

Date: 2-19-1999

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Elizabeth K H Chapman
36H Dale Rd
Hooksett NH 03106

Date: 2-16-99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Floyd Welch
10 Stark Way
Manchester, N.H. 03102

Date: 2/8/99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Blue Choice indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Gloria Lariviere
543 Manchester Rd
Auburn NH 03032

Date: 2/15/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Melissa Thompson

Joanne Villanji-Welch
10 STARK Way
Manchester NH.

Date: 2-12-99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

J. Villanji-Welch

P.S I also Think it is Ridiculos That The DR. & his STaff have to deal with So much Pre-paper work. They need to Be ABle to Spend Their Time Treating The patient NOT The paper work.

Date: 2/16/99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from BACK PAIN condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

James P. Powers
17 ADAMS AVE
MERRIMACK NH 03054

Date: 2/11/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Kathy A. Barry
153 Wheelwright Rd
Hampstead, NH 03841
(603) 329-7177

Date: 2/14/99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Blue Cross + Blue Shield (Excl
indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Michael D Egan
6 Lincoln St.
Manchester, N.H. 03103

Date: 2/2/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Philip H. Dubois Jr.
P.O. Box 643
Belmont, N.H. 03220

Date: FEB 3, 1997

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

PATTI WELCH
174 BELL ST
MANCHESTER NH
03103-5402

Date: 2/24/99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from Neck/Back Pain condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Robert Lawson
24 Aldrich Bridge Rd
Weare NH 03281

Date: Feb 3, 1999

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

Robert J. Justin

Date: 2/22/99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from Back Pain condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

Sallyann Clark
272 High St
Conda NH 03034

Date: 2-12-99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Tufts Health Plan indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Judy Mc
51 Riverfront Dr., #6
Manchester, NH 03102

Date: 2/12/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

51 River Front Dr. #6
Manchester, NH 03102

Date: 2/11/99

Re: Chiropractic Services

Dear Senator or Representative

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from whiplash condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and ulitize my insurance.

Sincerely,

36B Janet Lee Ct.
Manchester, NH 03102

Date: 2/12/99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company Matthew Thornton indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

William A Balsam
1 Brookside Dr.
Merrimack, NH 03054

Date: 2/08/99

Re: Chiropractic Services

Dear Senator and Representative

Please be advised that my health care is being interupted as a result of my insurance company denying me access to my chiropractor. I have found chiropractic to be very beneficial and my insurance company has restricted my care without justification.

I would support legislation that would grant me direct access to chiropractic care.

Sincerely,

William E. Barry
3 Cardinal Court
Merrimack, NH 03054
424-6581

Date: 3/13/99.

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company TUFTS HMO indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Bonnie J. Hussey.

I had to "justify" my need for care! RIDICULOUS!

Date: 3/3/99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company HEALTHSOURCE indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

[signature]

[author block]

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

In Mid-January I started chiropractic care with Jeb Thurmond. I had a back injury from the previous summer that was really bothering me. After 6 weeks of treatment, I've noticed that my back feels much better. Also, my overall feeling in my shoulders and hips has improved a lot. (I'd been in a few car accidents in years prior to the shoulder and back pains) I usually ache a lot during the winter, but it's not as bad now. I believe this is a direct result of my chiropractic adjustments.

Michael Bernier
2/23/99

My family has seen a chiropractor all of their lives. They are now grown up and married and they still have adjustments when necessary. I have seen a decrease in their use of prescription drugs and feel much better than before I had to take all of prescribed prescriptions. My lifestyle is much better with less bumps in the road of life.

Herbert P. Lawson
2/10/99

I've been to many doctors since my car accident also the pain clinic, physical therophy and many medications, too numerous to list which did nothing but numb the pain and make you feel like you are in outerspace and you don't function normally. I decided that I was fed up with all of this and I have been comming for chiropractic care three times a week for the past year. I can function without medication and sleep better at night; and

do things physically I couldn't do a year ago. I don't know where I'd be without chiropractic care, probably in an operating room or walking with a cane.

Carolanne Mancinelli
2/11/99

Very good. I feel comfortable. At first I was a little nervous, but now I am fine.

Kathy Wheeler
12/14/98

My experience here has been wonderful. Dr. Thurmond is very knowledgable and has treated me with the utmost respect as a patient. He really takes his time to listen to my concerns and makes it a priority to provide me with the most comprehensive care possible. His office staff is always friendly and warm. The group, collectively, makes these appointments very enjoyable and easy to keep!

KAaron Brown
12/4/98

Fantastic, friendly, prompt, precise care.

Denise Thomas
12/7/98

Jacob has very much enjoyed his visits with Dr. Thurmond and I have been very impressed by how caring and curteous Dr. Thurmond and his staff have been. It is always a pleasant experience.

Mother of Jacob Cashin
12/7/98

Our experience has been nothing short of wonderful, from the first phone to actual visits. Dr. Thurmond went out of his way to explain what happens with chiropractic care and why he believed my son could benefit from it. The results? The results were GREAT! At a recent ear check the fluids had cleared and the tympanogram was ar an acceptable level.

Mary-Anne Wisell
1/13/99

Very friendly, caring and effective results. My neck, shoulder and back pain are almost nill, my motion has improved greatly. I can turn my head to the left and to the right, I can raise my right arm. He has relieved my esophagus chocking problem completely. Improvements are qccuring daily.

David Peck
2/16/99

To:

Re: Denial of chiropractic care.

Insurance company Matthew Thornton B/C B/S

Primary care physician Dr. Brown Portsmouth Pediatrics

To whom it may concern,

As my insurance company requires a referral from a primary care physician, I made request for chiropractic services on 3/24/94.

My physician responded to this request with a denial. The following reasons were given for this denial.
My Insurance Co has no rider for children for preventive chiropractic care

I have chosen chiropractic as the method of care for my condition. I am currently receiving care for my condition from

Dr. Grazier At 501 middle Street Portsmouth, NH 03842 436 8406

My primary condition involves _____

* I am now seeking an appeal, which would provide the chiropractic benefits, that my policy states that I am entitled to. I do not wish to change my primary care physician or insurance company unless this situation remains unresolved.

Sincerely,

Cheryl Demulder

P.S. Pre insurance does cover chiropractic care for children.

B

To:

Re: Denial of chiropractic care.

Insurance company HMO Blue

Primary care physician M. Murphy

To whom it may concern,

As my insurance company requires a referral from a primary care physician, I made request for chiropractic services on 1/15/99.

My physician responded to this request with a denial. The following reasons were given for this denial.

(NO Reason given)

I have chosen chiropractic as the method of care for my condition. I am currently receiving care for my condition from

Dr. Mitch Kneeland At Salem Chiropractic

My primary condition involves (misaligned spine)

I am now seeking an appeal, which would provide the chiropractic benefits, that my policy states that I am entitled to. I do not wish to change my primary care physician or insurance company unless this situation remains unresolved.

Sincerely, Paul Sherwin

March 22 ~~7:30~~
Dr. Brown 10:00 Wed 3/24 Nicki

To:

Patient name: Nicholas Demaudre

Patient Address: _____
Re: Reason for denial of chiropractic care.
Allergies/ Neck Pain

Dear Dr._____

As you are aware I made a request for a referral to receive chiropractic services on_____

I currently suffer from_____

You have denied me access to chiropractic care for this condition. I am therefore requesting that you clinically justify the reason(s) for your denial, as they are not clear to me. It is my choice, which is my right, to proceed with chiropractic care. I will be submitting this information to my insurance company for review. Therefore, your timely response will be appreciated.

Reason for denial:
(1) Not covered by insurance
(2) No experience in prescribing Preventive Chiropractic services

Sincerely,

CC: HMO insurance provider Matthew Thornton

CC: Dr._____ Addressed_____

D. Brown M.D

To:

Re: Denial of chiropractic care.

Insurance company: Health Source

Primary care physician: Lawrence G. Kidd, M.D.

To Whom It May Concern:

As my insurance company requires a referral from a primary care physician, I made request for chiropractic services on 11/16/98.

My physician responded to this request with a denial. The following reasons were given for this denial

Dr Kidd does not believe in Chiropractic care.

I have chosen chiropractic as the method of care for my condition. I am currently receiving care for my condition from

Dr. Stephen L. Shields At Hampstead Chiropractic office

My primary condition involves lower back out of whack

I am now seeking an appeal, which would provide the chiropractic benefits, that my policy states that I am entitled to. I do not wish to change my primary care physician or insurance company unless the situation remains unresolved.

Sincerely, Richard R Chase

2 Arbor Lane
Plaistow, NH 03865 (603)382-0917

TECH
INCORPORATED

January 28, 1999

Dear Senator/Representative:

I am writing you to encourage your support of legislation you will be reviewing in the weeks ahead regarding improved access and consumer protection of chiropractic services.

I have found that it is extremely difficult to get a primary care physician to allow me to go to a chiropractor for any reason. My back problems are caused by stress. My physician prescribed muscles relaxes which only masks the problem. My chiropractor has been able to give me relief instantly and by staying on a maintenance program I believe that I won't suffer from pain in the future.

Respectfully,

Pamela Young

Pamela Young

8 Continental Boulevard, P.O. Box 476, Merrimack, New Hampshire 03054 TEL 603-424-4404, FAX 603-424-5820

TECH
INCORPORATED

January 28, 1999

Dear Senator/Representative:

I am writing you to encourage your support of legislation you will be reviewing in the weeks ahead regarding improved access and consumer protection of chiropractic services.

I have found that if my back goes out in the evening that I am unable to reach my primary care physician to get advanced approval, however my chiropractor is available in the evening. My back problems are caused by stress. My physician prescribed muscles relaxes which takes the pain for the moment but does not solve the problem. My chiropractor has been able to give me relief instantly and by staying on a maintenance program I believe that I won't suffer from pain in the future.

Respectfully,

Tony Ehrman

8 Continental Boulevard, P.O. Box 476, Merrimack, New Hampshire 03054 TEL 603-424-4404, FAX 603-424-5820

TECH
INCORPORATED

January 28, 1999

Dear Senator / Representative,

I am writing you to encourage your support of legislation you will be reviewing in the weeks ahead regarding improved access and consumer protection of chiropractic services.
I have been using a chiropractor on and off for the last 10 years. Before that, my medical doctor had prescribed muscle relaxants and painkillers for a reoccurring shoulder/ arm pain. I never had been relieved of the pain or discomfort fully at any time. After a friend suggested a visit to a chiropractor, full relief has been found. I now visit one whenever this affliction reoccurs. The results are always favorable, and without medications.
Please act conscientiously and favorably to us and the chiropractic profession as to this matter. It is of utmost important to me that these services will always be available without restrictions.

Thank you,
Richard Grosky

8 Continental Boulevard, P.O. Box 476, Merrimack, New Hampshire 03054 TEL 603-424-4404 FAX 603-424-5820

KAPLAN CHIROPRACTIC OFFICE
2 CRAFTSMAN LANE
AMHERST, NEW HAMPSHIRE 03031

TELEPHONE: (603) 886-0886
FAX: (603) 886-0846

1-24-99

Dear SENATOR / Representative,

I understand that there is upcoming legislation concerning Access to chiropractic care and consumer protection for chiropractic care.

I have suffered with Low back pain for years without much relief until I went to see Dr Kaplan, a chiropractor in Amherst. He has helped me more than this letter can say.

I urge you to support this upcoming legislation for better Access & protection for chiropractic care.

Sincerely

P.O. Box 279
Windham NH 03087

KAPLAN CHIROPRACTIC OFFICE
2 CRAFTSMAN LANE
AMHERST, NEW HAMPSHIRE 03031

TELEPHONE: (603) 886-0886
FAX: (603) 886-0846

To whom it may concern,

It's been brought to my attention that the chiropractic care I recieve could be restricted through my insurance coverage (HMO). I do know that under the current system I have very limited benefits. Chiropractic care has been very helpful in treating my lower back problems - maintaining my good health. I hope that our state representatives will pass legislation which would allow fairer access to others + myself to chiropractic care

Sincerely,

Peter Brousseau
Nashua, NH

January 25, 1999

Dear Senator/Representative:

I am writing you to encourage your support of legislation you will be reviewing in the weeks ahead regarding improved access and consumer protection of chiropractic services.

I have suffered with lower back pain for years under the care of various physicians, with none willing to refer me to chiropractic care. After many years of encouragement by friends and discouragement by licensed M.D.s, I recently entered into treatment with Kaplan Chiropractic Office in Amherst, N.H. It is the first time in many many years I have felt relief from a problem I thought I had to live with forever.

I have found chiropractic care to be extremely beneficial and I ask that you do all you can to make physicians and insurance companies support this care.

Sincerely,

Roberta St.Germain

Roberta St.Germain
27 Holt Road
Amherst, N.H. 03031
(603) 673-7057

Andre Labonte
55 Promenade Street
Gorham, NH 03581

January 27, 1999

Dear Senator/Representative:

I understand that you will be considering legislation in the weeks ahead regarding improved access and consumer protection of chiropractic services, so I'm writing to encourage you to support this health care issue.

In November 1997 I visited a doctor in Berlin for a pinched nerve in my neck. He prescribed medication twice, with no relief from pain for a period of a least a month. Finally I was referred to a specialist at Dartmouth Hitchcock Medical Center. I was in constant pain for two months when, after examining me and my X-rays, he informed me there was nothing he could do!

Immediately following that prognosis I changed insurance provider from MTHP to Blue Choice, and consulted a chiropractor in Littleton, NH. He treated my neck condition with manipulation and soft tissue therapy bringing immediate relief with all pain subsiding within a week.

I hope this personal experience adds to your understanding of just how important it is for health care consumers to have a choice of available treatments. Thank you.

Andre M Labonte

ANDRE LABONTE

Garett & Marie Savard
U.S. Route 2
P.O. Box 36
Jefferson, NH 03583

26 January 1999

Dear New Hampshire Senator/Representative:

I encourage your support of legislation in the weeks ahead regarding **improved access and consumer protection of chiropractic services**.

My wife and I both have benefited tremendously from 6 months of proper chiropractic treatment following a traumatic car accident while living in Utah (1990-91). Back home in New Hampshire our HMO (MTHP) has required:

- a series of visits to the primary care physician;
- grievous rehearsals of medical treatment history;
- waiting for records to be mailed from former health care providers;
- pain-relieving drugs prescribed;

not solving the problem which we clearly knew required chiropractic treatment.
I want responsibility for this decision to choose the method of back treatment.

We think we know what's ailing, and how to fix it. We don't want a regimen of drugs pushed on us when all we need is a manipulation, realignment or some soft tissue treatment.

Please do what you can to help.

Garett W. Savard

Marie L. Savard

April 7, 1999

RE: Chiropractic Services

Dear N.H. Senator and Representative:

I am writing in support of legislation that would allow residents of the State of New Hampshire DIRECT ACCESS to chiropractic care. Residents covered by HMO's often cannot access their insurance coverage because their primary care physician will not refer them. I do not see why you should have to have a referral from your primary physician to see a chiropractor. Chiropractors are licensed professionals and are medically capable to tell you if they can not help you and then you should go see your doctor. Many doctors are not educated in chiropractic care, and as a result do not understand or believe in chiropractic care. As a result, residents covered by HMOs that mandate a primary care physician referral pay twice for chiropractic care if they choose to see a chiropractor without a referral from their primary care physician, since they pay for it through their insurance premium, as well as direct payment to the chiropractor. I feel it should be up to the person to decide if they want to see a doctor or a chiropractor.

I use the service of a chiropractor at times and I want to be able to continue as I see fit. There are many times when a chiropractic manipulation is in order.
My experience with chiropractic service is that when medically necessary they will contact my primary physician to consult.

At this point in time my HMO allows me the freedom of choice. I understand that the NH chiropractors have submitted legislation that allows patients to seek chiropractic care without interference from insurance companies. I urge you to support and vote for the passage of this legislation. Allow us to have freedom of choice when it comes to our healthcare.

Thank you for your help.

George P. Corriveau
Jacelyne C. Corriveau

177 Hoyt Road
Gilford, NH 03246-6927

January 25, 1999

To My New Hampshire Senator and Representative:

I am writing you to encourage your support of legislation you will be reviewing in the weeks ahead regarding improved access and consumer protection of chiropractic services.

I presently have a medical insurance whereby I have a Primary Care Physician. I have been treated by this family physician for several years. In addition I have been treated by my chiropractor, Dr. Jeffrey Whitaker, for several years. I sincerely request that some legislature be enacted so that I may choose to be attended by my own physician and also be treated by my chiropractor at my option, without the necessity of a referral.

Very truly yours,

Laurel A. Greenlaw

Laurel A. Greenlaw

February 12, 1999

Dear Senator/Representative;

I am writing you to encourage your support of legislation you will be reviewing in the weeks ahead regarding improved access and consumer protection of chiropractic services.

I have been the benefited recipient of chiropractic care for many years and would find it very displeasing to have that care disrupted in any way. I feel that my chiropractor has benefited me in a way that could not have been done by a medical doctor. I am a firm believer that both professions should coexist with each one adhering to his expertise. My chiropractor is very much an expert in his field. I trust him explicitly. I feel that you need to give your full support to the legislation you will be reviewing.

Sincerely,

Mary E. Villaume

Mary E. Villaume
733 Morrill St.
Gilford, NH 03246

Dear State Representative or Senator:

I wish to offer my support for House bill 586; An Act Clarifying Certain Terms Relative to the Practice of Chiropractic and Senate bill 147; An Act Relative to Self-Referrals for Chiropractic Care.

Personal Comments: As a patient w/ scoliosis I have very successfully utilized chiropractic services for 30 years to augment the effects and progress of the scoliosis. I strongly support Senate Bill 147.

Karen Grinko
(Signature)

3/8/99
(Date)

Dear State Representative or Senator:

I wish to offer my support for House bill 586; An Act Clarifying Certain Terms Relative to the Practice of Chiropractic and Senate bill 147; An Act Relative to Self-Referrals for Chiropractic Care.

Personal Comments: Chiropractic Care resolved years of painful conditions I struggled with daily. Without it, I would still suffer blinding headaches, terrible back and shoulder pain, and wouldn't even be able to touch my toes! The best part is that the treatments were far less expensive and much shorter in length than any of the SEVERAL medical remedies I sought over a period of YEARS

Richard H. Girard
(Signature)

March 4, 1999
(Date)

Richard H. Girard

Date: 1/25/99

Subj: Chiropractic Services

Dear Senator/Representative,

Please take note that my health care is impacted as a result of my Insurance Company limiting my number of visits to my Chiropractor. After five years of seeking treatment, I've finally found something that works for me. My chiropractic treatment has been beneficial in my health care, but my Insurance Company is denying my treatment plan.

I would support legislation necessary to grant me less restricted access to my Chiropractor. It is important for those of us with chronic illnesses to have some hope for treatments that help us.

Sincerely,

Lynn C Walker
2 Winchester St.
Nashua, NH 03063

Debra J. Nichols * 17 Brookmoor Road * Dover, N.H. 03077

January 21, 1999

TO: The NH State Senator and legislative Representatives

RE: Chiropractic Care

I am writing this letter to emphasize the importance of Chiropractic Care in my life. Like many people, my profession requires that I sit for the majority of the day. Most often, I can be found designing marketing and public relation materials or finding placements for health professions students (which requires many hours of phone work), or tapping away on my trusty lap-top during research out of the office. I work in many make-shift, aerodynamically incorrect office situations. For the past few years I have experienced a good amount of back pain and have asked friends to "crack my back" to relieve the pressure from working in unsafe conditions. I did not give thought to the serious damage which could have resulted from these well-meaning events.

My current employer offers a Blue Cross Blue Shield/Mathew Thornton plan which does cover Chiropractic Care. This medical plan offered me the opportunity to seek out Chiropractic Care and obtain welcome relief from back pain. I have learned a great deal about alignments and incorrect body posture. This medical plan is not without major flaws, however. It offers a limited number of visits, and requires that I obtain a referral from my physician every time I need make additional visits. This process is lengthy given my, and my providers, busy schedule.

I can not imagine not having access to Chiropractic Care to augment my exercise routine. My back pain has become minimal, and this service is crucial for my overall well being. Please do whatever you can to assure the continued medical success for me, as well as many others.

Thank you,

Debra J. Nichols
Health Education Coordinator

01/29/99
Dear Senators / Representatives

My name is Gary Shalek; I have been a resident of Nashua, N.H. for more than twenty years.

I am writing to you in the hope of encouraging your support of legislation regarding **Improved Access and Consumer Protection of Chiropractic Services.**

I am currently a member of the **Mathew Thornton Health Plan** and a Patient at the **Lahey Hitchcock Clinic.**

I must say that my experience in trying to get *Chiropractic Therapy* has been nearly impossible to deal with.

Just trying to get through to anyone at the health plans Benefit Administrators or Customer Service offices is at least 30 minuets on hold. Every phone call you have to explain your whole story to someone new. Then you're back on hold. You think you are making headway but you find that someone didn't pass the message, get the file, read the report or just didn't give you the right direction to go next.

Why should I have to play middleman for two multimillion-dollar medical companies just to get sent back to the office where I started?
It all seems to be a vicious circle of confusion. What am I the average citizen suppose to do if the health plan and clinic personal can't even communicate the proper information between each other to decide what I have to do to get approval and who I have to get it from.

There should be one department to handle all authorizations with a with a tree graph of what steps are needed for each type of authorization to cut down on the amount of personnel involved.

The Lahey Hitchcock Clinic in Nashua just lost 9 doctors in the internal medicine department; my primary care doctor was one of them.
I was told I had to pick a New Primary Care doctor from the only two they had left before I could be approved for anything. I chose DR. Baker who doesn't know any thing about me and who I likewise know nothing about. Now I have to trust this doctor to make important decisions about my health and wellbeing?

I've never even seen this doctor with my own eyes never mind for a doctor's visit. Yet I'm suppose to believe that the decisions he is making regarding my fiscal health are what is best for me and not what he is instructed to do by the Managed Care provider to help keep their costs down and his pay up. How is it best for me to just stop my treatment and let all the progress that was made goes to waist? Would they cut off my radiation treatment after 10 visits, or tell me I'm not sick enough for the dialysis machine anymore?

How is it possible, that if I tell a doctor, I have had severe back pain for the last five years he can tell just by feeling my back in a few spots that all I have to do is change my bed and sit up strait and ill be fine.

Atleast my chiropractor took the time to do an EMG scan, a full Orthopedic exam and have X-rays done.
Compare that to the two finger back exam that I got at the Lahey Hitchcock Clinic then tell me whom you would be more comfortable with.

During the typing of this letter I am still having to dealing with the problem of pass the buck an now its not just about ***back pain*** its about ***mental anguish*** and ***stress*** caused by having to go through this ordeal.

Wouldn't stress caused by Medical provider, HMO or Managed Care provide be counter productive?

All I want is proper care for my back!

I know that what DR. Carol Parnell has done to me, Was not only explained to me in a way I could understand (including all the diagnostic work that was done before any therapy) but was also making a big difference in the way I felt. My children were getting to like a dad that could have fun again.

Sincerely,

Gary A Shalek
Patient in need of care.

New Hampshire State Senator
New Hampshire State Representative

RE: Chiropractic Care

Dear State Senator and Representative:

I am writing this letter to urge you to support legislation that allows me access to chiropractic care. I am certain that access to chiropractic care will greatly enhance the health of all individuals that can partake of this health service. In the short and long term, chiropractic care, whether being used for an acute health situation or maintenance, will ultimately lower health care costs for all involved. Again, please support legislation that will allow access to chiropractic care.

Sincerely,

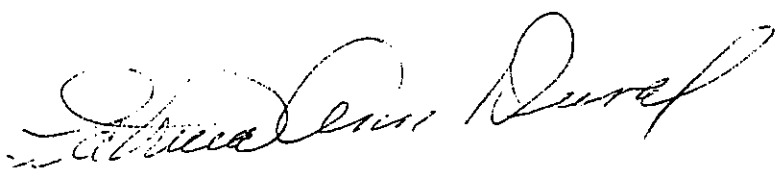
Patricia Peddle

Patricia Peddle
24 Caleb Drive
Danville, New Hampshire 03819
(603) 382-7672

Patricia A. Duval
Box 294
Hollis, New Hampshire 03049
1-603-465-2384

To whom this may concern;

I am writing in order to gain your support of legislation you will be reviewing in the weeks ahead regarding improved access and consumer protection of "Chiropractic Services". I for one feel that HMO patients with Primary Care Physicians who refuse to refer patients to Chiropractic care, should be given the opportunity to seek the quality care we are entitle to and ensure a quality of life we are accustomed to.



Raymond H. Duval
Box 294
Hollis, New Hampshire 03049
1-603-465-2384

To whom this may concern;

I am writing in order to gain your support of legislation you will be reviewing in the weeks ahead regarding improved access and consumer protection of "Chiropractic Services". I for one feel that HMO patients with Primary Care Physicians who refuse to refer patients to Chiropractic care, should be given the opportunity to seek the quality care we are entitle to and ensure a quality of life we are accustomed to.

To Whom It May Concern:

I am writing to document my very positive experience with chiropractic care although my insurance carrier at the time denied me benefits.

For several years, I suffered extreme pain in my right side and buttocks whenever I drove my automobile more than five minutes. My daily commute to work was 25 miles each way which meant sitting behind the steering wheel for a total of an hour every day. By the time I would reach my office in the morning, I was in such pain that I could barely get out of my car. It would take about fifteen minutes for the pain to subside.

I saw my medical doctor (in whom I have the utmost faith) about treatment for this condition. He referred me to a physical therapist. I saw her twice weekly for six weeks at which time the pain had subsided somewhat. However, within a few days, it soon returned, full force, and I turned to chiropractic care. After four adjustments, the pain disappeared. This was one year ago and it has yet to return! Although I was apprehensive about taking a vacation last summer because it involved driving more than 2,000 miles in my automobile, I did so. I never experienced even a twinge!

My insurance carrier did not cover my chiropractic treatment although it did cover my physical therapy sessions. Very costly physical therapy did not correct my problem; comparatively inexpensive chiropractic care did.

I am writing to support any legislation that will enforce insurance companies to cover chiropractic treatment.

Adele Warner

January 26, 1999

February 15, 1999

Dear Legislator:

I recently became aware of a bill going to the Legislature, Senate bill No. 147 -- An act relative to self referrals for chiropractic care. I would like you to know how my chiropractor has helped me. There is a condition called fibromyalgia. It leaves you in pain most of the time in most of your body. There are anti-inflammatory medicines that are available, but for most people it does not help that much and also will ruin your stomach after a long enough time. I went through that same routine myself until 1997, when my podiatrist recommended I go to a doctor of chiropractic. That is when I started with Dr. Keith Zimmermann. He was able to help me have less pain and also get off anti-inflammatory medications that never helped me much anyway.

The insurance coverage I have at this time has paid for a lot of my office visits, but not all. There are gaps in what they pay and what I have to pay myself. Why isn't my coverage equal to what my medical doctors receive?

I believe my chiropractic doctor has improved my quality of life, so why shouldn't everyone have that same option. The treatments I receive are by far more beneficial and longer lasting than taking medication that was not much help.

I am also in favor of House bill 586 -- An act clarifying certain terms relative to the practice of chiropractic.

I encourage you to support both pieces of legislation.

Sincerely,

Anne Dwyer

Anne Dwyer

To Whom It May Concern:

Nearly four years ago, I developed a most painful condition (sciatica), involving the left hip, leg and lower back. Being in terrific pain, I was brought to the emergency room, where I was checked over, given painkillers, and sent home.

I tried taking the medication for a few days, without noticing any change in my condition. The pills were only masking some of the pain for short periods of time.

Finally, I realized something else was needed. This is when I contacted Dr. Grazier. He took x-rays and started chiropractic adjustments. These had to be very frequent at first, then as time went on, gradually the pain was dissipated and I discontinued the pain pills altogether. The visits became further apart.

It is most important that I be able to continue these chiropractic adjustments, and that my insurance continue to cover them in order to keep my health.

Sincerely,

Arlene Brunelle

Arlene Brunelle

3/23/1999

To whom it may concern,

I have received chiropractic services off and on for a period of twenty-five years. I also have received a variety of medical services during this time, and in particular, had to have an operation on my back several years ago, due to an industrial accident.

Because of this history, I believe I can say something about chiropractic care relative to medical care, from the point of view of the consumer.

I have received great benefit from chiropractic care over the years. I have had pain relieved on many occasions, with no further attention required from anyone. I am confident that other, more serious problems have been prevented due to this care. I have often been in the company of other people, especially co-workers, who have used both medical and chiropractic services for their backs, and have concluded from observing them that often the chiropractic route is the best overall. This, of course, is just my personal opinion.

My back injury, and subsequent extensive dealings with insurance companies, doctors of all kinds, chiropractors, and so on, gave me a perspective on the position that chiropractic care has in the eyes of these various groups.

I feel strongly that chiropractic does not get a fair evaluation from some medical practitioners. For this reason I believe that an HMO which uses the primary care physician system runs a risk of not referring patients to chiropractors as often as would be good. This would result in worse care for the patients, and more cost for those who underwrite the expense.

I think also that chiropractic can be used as a preventative measure, and since this is not the system of care that most HMO's subscribe to, patients ought to be allowed to continue care under a chiropractor if they choose to, at their own expense.

Thank you,

Alan Lubold
261 Bear Hill Road
Chichester, NH 03234

1/19/99

to Whom It May Concern
House of Representatives
Senate

I am writing this letter in regards to chiropractic care and insurance coverage.

I have always kept my insurance up to date and yet when I recently requested benefits to cover chiropractic expenses I found that a very small portion would be covered.

I have followed the accepted medical route concerning migraines and back problems. The answer has been medication to mask the pain. I want to know what is wrong and how to fix it - not just cover it up. After 16 years of living with sometimes debilitating headaches and attempting to find the cause I have checked into chiropractic care and have finally been taken seriously.

I intend to stay with chiropractic care and work on resolving a problem with my neck that has compromised my quality of health for many years. Why should I pay insurance premiums when the care I request isn't covered adequately? I am requesting that chiropractic care be covered by insurance in the same way that 'traditional' care is covered.

Barbara Longfellow-Hall
292 Rt. 13N • Brookline, NH 03033 • (603) 672-1179 • e-mail: blonghall@juno.com

November 6, 1998

From: Charles Miller III
40 Woods Road
Barrington, NH 03825

To Whom It May Concern,

My family and I are members of HMO Blue Cross Blue Shield. Earlier this year my son had a back injury and I attempted to get a referral from my primary care doctor but was denied. Dr. Oxnard of Lamprey Healthcare Clinic in Newmarket, NH told my wife and I that she did not believe in chiropractic and therefore would not give us a referral for our son. I ended up paying out of pocket for chiropractic treatment.

I support legislative action that would give my family direct access to chiropractic care, which is presently denied to us due to the bias of a medical doctor. I also believe that is not right for an insurance company to advertise chiropractic benefits when you cannot get access to those benefits when they are needed.

Thank you,

Charles Miller III



January 17, 1999

To Whom It May Concern:

About five years ago I began having lower back pain. I tried physical therapy, but that did not help. Then I decided to go to a chiropractor. I have been going monthly to Salem Chiropractic for the past two years. These regular visits seem to be keeping the pain in check. As long as the pain stays away, I plan to keep seeing my chiropractor.

Sincerely,

Craig Fullerton

Craig Fullerton

January 17, 1999

State Representative
State House
Concord, NH 03301

RE: Pending Legislation Regarding Access to Chiropractic Care

Dear Insurance Commissioner/ State Representative,

I support passage of the pending amendments to RSA 408 and RSA 420-A and hope that you will do the same.

My reasons for asking your backing for these legislative efforts are as follows:

1. I should have the right to self-refer for chiropractic services without having to seek the permission of a medical doctor. Medical doctors are largely uneducated regarding the scope and practice of chiropractic care; this renders them unable to make informed decisions about my care. I pay a substantial amount for insurance coverage; it should provide the chiropractic care I want without subjecting me to the uncomfortable situation of making an unnecessary appointment with an M.D. (at extra cost to me) to beg for chiropractic care which should be provided as part of my policy.
2. My health insurance should clearly explain, in language I can understand, my coverage regarding chiropractic care.
3. Chiropractic works with my body's own ability to heal itself. This process takes time, especially when my problems are long-standing in nature. My doctor of chiropractic should have greater latitude in determining the number of visits I need to attain and maintain optimal health.
4. I should have the right to choose chiropractic care on a self-pay, fee for service basis should I so desire.
5. My doctor of chiropractic should be reimbursed equally with other health care provider for equivalent services.

I take my health care very seriously. Chiropractic care has helped me to a higher level of personal health and well being; I asked that you respect my right of choice in health care by supporting these measures.

Thank you for your kind attention in this matter.

PLEASE PRINT YOUR NAME & ADDRESS THEN SIGN YOUR NAME

D'ANNA MEDELLIN
PO BOX 201
LACONIA, NH 03247

D'Anna Medellin

Same Letter Sent By:

Victoria Carroll Parkhill
HC 72, Box 95
Alton, NH 03809

Annette Poirier
PO Box 5144
Weirs Beach, NH 03247-5144

Margaret Trimby
19 Perkins Drive
Laconia, NH 03246

Cheryl Nickerson, RNC
7 Brookwood Drive
Concord, NH 03301

Debbie Ackerman
410 North Main Street
Bristol, NH 03222

David S. Thorpe
P.O. Box 1127
Meredith, NH 03253

Jack Woodland
P.O. Box 104
Alton, NH 03809

Natalie McCormick
77 Penny Lane
Laconia, NH

Barbara Farrell
196 Fellows Hill Road
North Sandwich, NH 03259

Howard Altman
7 Given Drive
Gilford, NH 03246

K. S. Eastwood
Box 201
Laconia, NH

William K. Dietrich
26 Ridgewood Avenue
Gilford, NH 03246

Susan Pilbin
758 Union Avenue
Laconia, NH 03246

Margaret Locke Emerson
39 Nutter Circle
Center Barnstead, NH 03225

Kathleen Scott
5 Sargent Pl. Lot 4
Gilford, NH 03246

Jane Belair
P.O. Box 1038
Laconia, NH

Mary B. Orton
2541 Old Parade Road
Laconia, NH 03246-1605

Beverly Kennard
230 South Main Street #3
Franklin, NH 03235

Gregoy John Kennard
230 South Main Street, Apt. #3
Franklin, NH 03235

Shirley Banks
P.O. Box 251
Center Harbor, NH 03226

Cecile L. Waldron
24 Glen Ridge Way
Gilford, NH 03246

Dorothy Nemeth
260 Holman Street
Laconia, NH 03246

Persis Campbell
HC 58, Box 463
Hebron, NH 03241

Janet S. Kimball
RFD #1, Box 2898A
Ashland, NH 03217

Marc Richard Cray
758 Union Avenue, Apt. 1
Laconia, NH 03246

Paul F. Karinja
RR 1, Box 1615
Plymouth, NH 03264

Cheryl LaBranche
14 Center Street
Laconia, NH 03246

Susan D. Page
P.O. Box 1124
Laconia, NH 03247

Shirley A. Blanchard
15 Bennetts Ferry Road
Sanbornton, NH 03269

Priscilla T. Nadon
50 Hayes Road
Laconia, NH 03246

Evelyn Festa
231 Lynnewood Road
Laconia, NH 03246

Barbara J. Nash
145 Pease Road
Meredith, NH 03253

Letty Barton
227 Flagg Road
Loudon, NH 03301

Mary Theresa Dumais
34 Hawthorne Street
Lakeport, NH 03246

Inez M. Johnson
84 Old Lakeshore Road
Gilford, NH 03246-6522

Kelly K. Horgan
157 Province Street
Laconia, NH 03246

Kevin B. Sousa
164 Endicott Street East #7
Laconia, NH 03246

Eric T. Harper
RR 6, Box 181
Grant Hill Road
Gilmanton, NH 03237

Dawn B. Kitto
157 Province Street
Laconia, NH 03246

Thomas F. Barker
129 Lane Road
Laconia, NH 03246

Karen Barker
129 Lane Road
Laconia, NH 03246

Judith Buswell
20 Pine Brook Lane
Laconia, NH 03246

Gale Fontaine
222 Mountain Drive
Gilford, NH 03246

John P. Kimball
RFD 1, Box 288A
Ashland, NH 03217

Linda A. Schuster
230 South Main Street
Franklin, NH 03235

Georgia M. McNamara
RFD #1, Box 800
Thornton, NH 03223

Warren Mitchell
26 Orchard Street
Laconia, NH 03246

Marjorie S. Thorpe
53 Wicwood Shore Road
Meredith, NH 03253

Brenda Tillotson
84 Hayes Road
Laconia, NH 03246

Joanne M. Dabbraccio
19 Country Rose Lane
Tilton, NH 03276

January 21, 1999

To Whom it may concern,

I am a bit concerned for the future of my healthcare due to the fact that I will have to find other medical services because my health insurance only covers 12 visits PER YEAR to a chiropractor. I know for a fact that I will need more then 12 visits due to physical limitations that I will always have from an old injury.

I have never had use for chiropractic services until recently. I am an active individual that exercises regularly and eats quite healthy. All of a sudden I was getting severe pain in my hip – I went to my primary care physician who could not diagnose what was causing the pain but prescribed medication to take 2x a day. Weeks went by with no pain relief. I went back to the same physician and he said do not exercise for 4 weeks, still the pain did not go away. I was living with the pain for two months with no relief and I could barley walk. With the urging of several friends I proceeded to go to a chiropractor – only then did I receive attention that actually HELPED my condition. I know no doctor is perfect – but within the medical community there is a need for specialists and this includes chiropractic care.

I do not understand why I will not be able to use the services of a medical professional – a chiropractor who actually helped my condition. If it was not for a chiropractor I would still be taking medication that did not help my condition or my pain.

I do not think there should be such limitations within the medical community. I feel strongly that if there is a need and a benefit, then it should be the individuals choice and it should be covered by insurance. There is a strong need for chiropractic care and feel that there needs to be a change in the policy for their services,

Thank you ,

Dana Estes

March 2, 1999

To whom it may concern,

In the past three years chiropractic care has helped considerably in recovery from: damaged muscle tissue below the left shoulder blade due to a hyper-extension, a traumatized right shoulder and back due to a fall, and labored breathing due to pneumonia and flu. My general health, including resistance to colds, also has improved as a result of chiropractic care. A skeptic before, I now believe that chiropractic is a legitimate, beneficial and practical approach to helping the body speed up the healing process regarding injuries, as well as for maintaining health.

David M. Ross
18 Oakridge Ave., Apt. 18
P.O. Box 590
Salem, NH 03079

David M Ross
Signature

March 2, 1999
Date

From: Dawn-Marie <djwes@fcgnetworks.net>

To: djwes@fcgnetworks.net <djwes@fcgnetworks.net>; cbelow@tpk.net <cbelow@tpk.net>

Date: Monday, March 29, 1999 2:26 AM

Subject: Senate Bill #147, House Bill # 586

Dear Senator Below,

Hello, my name is Dawn-Marie and I reside in Claremont, NH. I am writing you because Senator Disnard has no available E-mail address on this website. I am requesting for your support for the Senate Bill #147 and House Bill #586. Please forward my E-mail to as many individuals as you see fit. I am in hopes for a win/win situation in resolving the issues brought forth.

Chiropractic Care has played a Major Role in all of my 28 years in life; from having fallen off a pool deck (injuring my neck), from being wrapped around a goal post playing soccer (injuring my back and hips), to falling off a platform six feet high and landing on my buttocks (injuring my spinal cord), but even more so now in struggling a battle with Multiple Sclerosis.

Many physicians do not believe in, or have no faith or understanding in the known measures of Chiropractic Care. Therefore, making it almost impossible to get what's called a "referral." As you may already be aware, several insurance companies are requiring the insured to have and/or indicate a Primary Care Physician. Without a referral from your Primary Care Physician, insurance companies refuse to pay a dime toward Chiropractic Care expenses.

I am currently employed and like many other individuals, I have an insurance premium deducted weekly from my paycheck. So why do Chiropractic Care expenses get paid for in full directly out of my own pocket? Perhaps, because Chiropractors are not getting the proper recognition in thier profession and/or for their efforts. I have yet to find an answer to this question and meanwhile the levels of frustration build.

Several times; I have had the need for Chiropractic Care. I can recall various times I had to go without the proper care due to lack of funds. Today's economy does not allow for the additional costs accrued outside of one's budget. Therefore, forcing oneself to take a loss in one way or another.

In closing, I only ask for my message to be heard. I see no reason for myself or any other individuals to be denied or neglected from the proper care in which we so deserve. Insurance companies need to realize and better

understand the role of Chiropractic Care and recognize the effect it has on one's life and well being. Thank you for taking the time in considering this matter. Please respond with any questions, comments or concerns.
djwes@fcgnetworks.net

Sincerely,
Dawn-Marie

3/29/99

To Whom It May Concern: February 26, 1999

I have been under chiropractic care for over 15 years now. When I was first introduced to chiropractic, I was less than enthusiastic about it and a bit uneasy about it. However, I was referred to chiropractic by a very close friend who was distraught over the fact that the medical profession was completely unable to find a solution to my constant (almost daily), insurmountable headaches. These headaches left me unable to even get out of bed thus I was forced to miss many days of work as a result. After numerous tests and exams, their only "solution" was to prescribe me medication (such as Inderal, Valium, etc.) which did nothing more than mask the situation and make me "forget" I was in pain. Needless to say, this was not the way I wanted to live the rest of my life. (At the time, I was about 22 years old).

So, I took my friend's advise and sought the care of a chiropractor. I have never regretted that decision. To this day, I seldom get <u>any</u> headaches let alone the excruciating pain I suffered long ago. And, I don't have to poison my body with unnecessary medication.

Currently I visit the chiropractor on a regular, routine basis. If I go six or more months without a visit, I know it's time to schedule one - my body lets me know it's time. A minimum visit of once a month will usually keep me free of pain.

Chiropractic Works!

When will the medical and insurance communities accept this as fact. My employer's health insurance policy (currently with Healthsource) allows for up to $200/per year towards chiropractic visits. My chiropractor is a network provider. However, I must beg and plead with my primary care physician (or her nurse(s)) to get "authorization" for the full amount . So far this year I've made four phone calls to the Hitchcock Clinic to get them to provide Healthsource with the "authority" to pay up to the $200 of chiropractic visits for me. Each time I've called, I've gotten a different nurse with a different viewpoint on how to interpret <u>my</u> employer's Plan (and I might add, I'm the human resource manager at my firm - I know how it should be interpreted)! Again, my employer's plan allows for this coverage.

I encourage the New Hampshire legislature to support any insurance reform which would allow easier access for patients to obtain the necessary chiropractic care they require.

Sincerely,

Dianne M. Tisdale
50 Fox Circle
Keene, NH 03431

To Whom It May Concern:

I have been going to Dr. Hulslander for the past year and I have gotten more reliefe from him than from going to the doctors. What I don't understand is my insurance, which is Health source HMO states limited to 20 visits per episode per 6 month period. So in my case after you use up the 6 months you have to go around in pain, for the insurance will not pay after 6 months. But you can go to the . doctors as much as you wish to go, and the insurance will pay for that plus prescriptions and surgeory if needed at a much higher expense than it would be if you could go to the Chiropractic and get the reliefe from pain that you need at a much lower $ amount, but unfortunatly we can't do that for the insurance is limited to a 6 month period and will only pay a certain amount in the 6 month period and we suffer th rest of the time. I really don't understand why we can't go get help were we know that we can get help.

Sincerely,

Jean E. Sharp

Jeffrey L. Noyes
15 McGrath Street
Laconia, NH 03246

February 6, 1999

To Whom it May Concern:

Over the years, I had gone to a Chiropractor for the occasional pulled neck or back muscle. The Chiropractor was helpful and usually one or two visits was enough. Although I had excellent insurance, Chiropractors were not covered.

About two years ago, I developed a condition where I had some stomachaches back aches and pains radiating out towards my hips. I went to my primary care physician who set me up for tests. I had both an upper and lower GI; urinalysis and results were inconclusive. Finally, a urologist, after listening to me and my description of pains suggested a Chiropractor. I then got my primary care physician to "authorize it". They would authorize (3 visits only). Considering one was an exam and X-Ray, I felt two visits might not help much. The Chiropractor explained that to be recognized, Chiropractors often accept a medical referral and accept insurance payments as less than their fees.

Over the next several months, this Chiropractor saw me...at first once a week, then later, every other week. My pains eventually went away. I have not had neck and backaches that seemed to occur frequently. I feel that the Chiropractor's expertise and program helped me recover.

I cannot imagine why Chiropractors are not accepted by medical professionals. I do believe they should be regulated like medical doctors and nurses are.

I think the thousands of dollars spent on my tests could have been reduced had Chiropractic services been an option.

This letter is to encourage you to support legislation for better access to Chiropractic services through changing medical insurance company's policies and regulations.

Respectfully,

Jeffrey L. Noyes

Jeffrey L. Noyes

January 2, 1999

To whom it may concern:

I am a 60-year-old woman who has been diagnosed with Arthritis, Fibromyalgia, bursitis, Osteoporosis, scholiasts, etc. I believe I had arthritis most of my life however when I went through menopause it flared up along with much stress in my life. Recently I was diagnosed with bone spurs, fascia, along with arthritis in my feet, and have not been able to walk much or have walked correctly causing further damage to my back and neck. The only relief I have obtained is from Chiropractic adjustments. I am allergic to many medications, plus the fact I have been on naproxen and now aleve for over 10 years, and before that aspirin. (Any other drugs for fibromyalgia etc have caused side affects with me)

My primary Dr. has me going for blood test for cholesterol and my liver because of long-term medication due to arthritis. Drugs are expensive and especially for me causing side affects. The least expensive, safe and most successful is Chiropractic adjusts for me. I go in not being able to walk or turn my neck and come out able to turn my neck and without pain, and my walking is much better. (Of course, one must find a good Chiropractor, which I have done with much search).

My problem is my Insurance says I only have four visits a year. They also, ignorantly, say my problems are not curable so going to a Chiropractor is not valid with them. They should live in my body for a day! Going for adjustments certainly helps with pain and I can function much better, who knows what could happen if I could go regularly, or when necessary. I know when I do get adjusts it PREVENTS headaches, my neck going out and my hip from going out of its joints and helps with most pain.

Why does one have Insurance if we cannot use the best and least expensive means? It saves on future higher medical bills and prevents bigger and more expensive problems.

My Podiatrist and Primary Care Taker have made appointments for me to go for these adjustments. My Insurance Company says NO. I do not pay my Insurance Co. to be my Doctor.

Please let my Doctors treat me as they see fit. I am asking for the quality of my life to be so that I can function and work.

I appreciate all your consideration and time

Joanne MacDonald

January 18, 1999

TO WHOM IT MAY CONCERN:

THIS IS IN REFERENCE TO MY THOUGHTS REGARDING CHIROPRACTIC TREATMENT AND CHIROPRACTIC PHYSICIANS IN GENERAL BUT, IN PARTICULAR, DR. GLEN PHILO. I HAVE BEEN GOING TO DR. PHILO FOR SEVERAL YEARS AND UNTIL RECENTLY, ON A REGULAR BASIS. I CANNOT EMPHASIZE ENOUGH HOW MUCH HE HAS HELPED ME WITH MY MANY HEALTH PROBLEMS OVER THE YEARS. I AM VERY FAMILIAR WITH THE MEDICAL PROFESSION. I WORKED IN A HOSPITAL AS WELL AS PRIVATE PRACTICE FOR A NEUROLOGICAL M.D. I HAVE EXCELLENT CARE WITH MY FAMILY DOCTOR AS WELL AS MY ENDOCRINOLOGIST (I AM A DIABETIC) BUT DR. PHILO HAS HELPED ME WITH SO MANY OTHER PROBLEMS SUCH AS MY LOWER BACK AND NECK AND SHOULDER AREA (I WAS IN A VERY SERIOUS ACCIDENT YEARS AGO AND STILL SUFFER STIFFNESS AND PAIN, ETC. FROM THIS). I ALSO HAVE BOUTS WITH SCIATICA AS WELL AS HEADACHES. ONE OF THE THINGS I HAVE ALWAYS LIKED IS IF I HAD A MEDICAL PROBLEM THAT NEEDED ATTENTION BY AN M.D., OR NEEDED PRESCRIPTION DRUGS, DR. PHILO WAS THE FIRST TO REFER ME TO MY FAMILY DOCTOR. I AM A STRONG BELIEVER FROM MY OWN EXPERIENCE AS WELL AS MANY OTHERS I KNOW THAT CHIROPRACTIC DOCTORS ARE NOT A "CURE ALL" FOR EVERYTHING **BUT** WITHOUT THE TREATMENT I HAVE RECEIVED OVER THE YEARS IN THIS FIELD, I WOULD NOT BE ABLE TO FUNCTION AS WELL AS I HAVE! AS I SAID EARLIER, I HAVE NOT BEEN ABLE TO HAVE AS MANY APPOINTMENTS ON A REGULAR BASIS THESE PAST FEW MONTHS AND MY BODY **KNOWS IT** !!! I FEEL SO MUCH BETTER PHYSICALLY WHEN I AM ABLE TO HAVE REGULAR APPOINTMENTS ON A REGULAR BASIS.

MEDICAL DOCTORS TAKE AN OATH TO HEAL AND HELP PEOPLE! CHIROPRACTIC PHYSICIANS TAKE FROM HIPPOCRATES "**GET KNOWLEDGE OF THE SPINE, FOR THIS IS REQUISITE TO MANY DISEASES.**" CHIROPRACTIC PHYSICIANS ARE NO

DIFFERENT IN THIS RESPECT. I HAVE MUCH FAITH IN MY MEDICAL DOCTORS **BUT** I HAVE JUST AS MUCH FAITH IN CHIROPRACTIC TREATMENTS AS WELL. IF ONE PRESCRIPTION GIVEN TO ME DOESN'T WORK, THEN ANOTHER IS USUALLY PRESCRIBED. WHY THEN DOESN'T THIS APPLY TO A DIFFERENT TYPE OF DOCTOR??????? IF YOU BUILD A HOUSE YOU MUST HAVE A "GOOD FOUNDATION". THE SAME GOES WITH ONES BODY - PREDOMINANTLY "YOUR SPINE". THIS ENTAILS SO MANY THINGS; YOUR SPINE PROTECTS/ENCLOSES THE SPINAL CORD. YOUR NERVES BRANCH OUT FROM THIS AREA WHICH IN TURN CONTROL EVERY ORGAN AND MUSCLE IN YOUR BODY. THIS IS THE MAIN AREA THE CHIROPRACTIC PHYSICIAN WORKS WITH. WHEN YOU RECEIVE AN ADJUSTMENT AND YOUR VERTEBRAE IS ONCE AGAIN IN LINE YOU CAN THEN FUNCTION THE WAY YOU WERE MEANT TO. I CANNOT EXPRESS ENOUGH THE THANKS FOR THE TREATMENTS AND ADJUSTMENTS I HAVE RECEIVED WHICH HAVE HELPED ME SO MANY TIMES TO RELIEVE PAIN AND LET ME "GET ON WITH MY LIFE".

SINCERELY,

JOANNE M. STRESSENGER Joanne M. Stressenger

March 7, 1999

To Whom It May Concern:

I am writing this at the request my chiropractor, Dr. Keith Zimmermann. I will refer to him as a Doctor during this letter even though the medical field does not consider chiropractors as physicians, as he is the only Doctor that I saw in a three-year time frame that was able to help me at all.

In June of 1991, I was at work and began to fall from a ladder. In order to avoid hitting my head on the wall and boxes behind me I twisted to try to be able to gain my balance during the fall. Big mistake. I twisted my neck and back and ended up at the emergency room the following day in severe pain. X-rays were taken, and showed severe spasms, I was put into a cervical collar for 1 1/2 years and given pain medication and told to follow-up with my routine physician. At the time of my follow-up I was given muscle relaxants, as my neck was still quite soar. The muscle relaxants did nothing to ease the pain. I went back to my physician. I was given another x-ray; still only spasms showed and different medication was prescribed. This went back and forth for about six months, at which time I began noticing pain in my right lower forearm. I went back to my physician who then referred me to a rheumatologist. The rheumatologist prescribed some different medication; again I went back and forth. After sometime had passed at my request and with much insistence I was given and EMG that showed nerve sensation loss and carpal tunnel symptoms. I was then sent back to the rheumatologist who referred me to a physical therapist for some splinting. I was given exercises, sent back to the rheumatologist for more medication. I can to one on for another two pages, but I'm sure by now you have a "picture".

It was quite by accident that I was referred to Dr. Zimmermann. I explained my entire story to him; he did x-rays, and then began manipulating my neck. Strange I thought but, what do I have to lose, after all was now two years later and my right hand had almost no feeling and I was unable to perform almost no fine motor activity, writing was difficult, and now gross motor was being affected. I had not been able to water ski since the injury. Dr. Zimmermann requested I come back three times a week for one month. I did, and low and behold, within five weeks the numbness in my fingers was decreasing in the morning and within two months I was now able to open bottles and jars, something I had not been able to do in over six months.

I guess the main reason for this letter is the fact that when Dr. Zimmermann had submitted my requests to workman's compensation my claims were Denied! Amazing isn't it. I went to work every day regardless of my pain, went to work with a cervical collar, and now they were denying my claim saying that the numbness and loss of strength in my hand was not related.

Upon request I would give you permission to request my file from Dr. Zimmermann that has my entire history. I continue to see him and must say that in the beginning I was leery as I heard so many " stories" about chiropractors, yet this one Doctor was the only one who was able to help me and he did so without medication or surgery.

As modern medicine advances and new ideas arise from the knowledge I do not believe we should not dismiss is very important field of medicine.

Sincerely yours,

Juliette Bonenfant

Juliette Bonenfant

Dear Senator:
I have been under Chiropractic Care since 1995. From the very first visit I noticed a difference in my walk; I had suffered from having one leg being shorter than the other. The resulting change was short lived as the muscles resumed the position they were used to. It takes time to teach the muscles the right way to perform as the bones are adjusted over time.

We have both noticed a significant increase in our health. Normally I would get sick at least once a year. Since I've been going to my chiropractor, I have only had the flu once in three years. My wife as well has benefited from chiropractic since 1997. She is a regular day care worker and is subjected to more germs than any normal person. Before she began her treatment, she suffered from Bronchitis, Pneumonia and two rounds of strep throat. Since she began going once a week, she has barely had a cold. I had been diagnosed with High Blood Pressure, but it has been under control because of weight loss, controlled sodium intake and my chiropractor. I was recently involved in an accident and required intensive adjustment and treatments. Because I was already a regular chiropractic patient, my recovery was much quicker.

Our trips to the chiropractor have nearly negated the need to see a primary care physician. We both see our chiropractor as our primary care physician. He can give us advice on anything and everything and even recommend tests as needed. Unfortunately for all the good that comes with my chiropractor, it also costs money. I know that good health care is not cheap, but there is no plan available to the small businessperson, such as myself, in which I can select my chiropractor as my primary care physician. All other insurance companies in the state do not offer alternative plans or if they do, the number of covered visits is limited. That does not lend itself to being healthy and staying that way. We both feel this is a terrible situation that must be remedied immediately. Thank you.

KEN GORDON
Milford NH

November 5, 1998

From: Leslie Eversole
120 Marybatchelder Road
Lot #23
Hampton, NH 03842

To Whom It May Concern,

I had a recent back problem in late October in which I woke up and was in severe pain. The pain was so bad that I was unable to stand up straight. I could barely walk.

I am a member of Healthsource and I needed a referral from my primary care doctor to get my visits to the chiropractor covered. I told him of my past experiences with chiropractic care. I told him that I had a couple automobile accidents and other injuries that were effectively treated by my chiropractor over the years.

My physician, Dr. Millstein, refused to grant me the referral. Reasons given were that he did not believe in chiropractic and that there was no scientific evidence that it worked. I told him that it worked for me and that's what counted. I had to argue with him for 20 minutes and threaten not to leave his office until I had the referral. He eventually gave in but I don't feel it should be necessary to beg my medical doctor to give me visits to get appropriate chiropractic care. I just wonder how many more of his patients are not willing to argue as long as I did and are denied the drug-free benefits of chiropractic care.

I would like some type of action that would allow people direct access to chiropractic care.

Thank you,

Leslie M. Eversole

Leslie Eversole

36 Portage Road
Goffstown, NH 03045-2902
January 27, 1999

Dear Senator & Representative:

This letter is to make you aware of how difficult a commercial insurance company is making the insurance claim process.

I have had a difficult time with claims submitted to John Alden Life Insurance. John Alden Life Insurance health insurance plan actually treated my claims like a HMO plan.

When I initially sought chiropractic care, I contacted John Alden Life Insurance to verify my health plan had coverage and it was then confirmed that I had coverage with unlimited visits/no cap for medically necessity care.

John Alden started paying my claims that were submitted and then stopped. John Alden requested medical records from my chiropractor which were forwarded. Their review department's decision was to deny the claims.

In summary, John Alden Life Insurance Company chooses who, what care and amount of care they will accept as a claim which is contrary to their health plan documents. John Alden does not offer you an examination from their independent chiropractor as a second opinion of medical necessity. The opinion of the patient's doctor as medically necessary is discarded.

Employers and employees pay high premiums for health care insurance coverage. Unfortunately, when the health care is needed, the patient's claims are left under the insurance company's discretion as to accept or deny. A doctor's decision on medical necessity is overruled by insurance companies.

Sincerely,

Lorraine T. Durost

Lorraine T. Durost

SENATOR.LTD

JANUARY 1999

23 Lee Ann Street
Nashua, NH 03062
Jan. 16, 1999

Dr. Glen Philo
Northeastern Blvd.
Nashua, NH 03062

Dear Dr. Philo:

You have done so much for me in allowing me to discover that here is a way to live with reduce pain without using surgery. As a spinal bifida survivor I have found that most medical doctors answer to pain control is surgery or pain killing medication. For me I cannot go this route because of the many allergies I have developed through the years . As of last year I found out I am allergic to what is known as the caines and colophony groups, which now puts me at an even higher risk for surgery or a simple topical ointment that could cause a violent reaction. So I have you to turn to, however because I am on disability and my Healthsource Insurance is limited I live with constant pain.

When I was able to afford to have regular chiropractic adjustment coupled with massage my pain was reduced by at least 80or more per cent. I was able to live a normal life. This past summer I spoke to my medical doctor and told him I could no longer go as often to the chiropractor. He told me he would authorize visits for Dr. Philo and to have massage. My shock came when I was told by Dr.Philo's office that my insurance would only allow up to $200 in one year. I guess my insurance would rather pay for extensive surgery with the risk of death, of course then they wouldn't have to worry about paying out again on a chronically ill patient.

For a person in my position todays medical choices are a terrible experience. I supposedly have one of the better programs available in this state, however there is not a day that goes by that I don't suffer needless pain due to the insurance companies having to pay their CEO a huge salary.

Thank you Dr. Philo for allowing me the opportunity to use you as a sounding board, but I wanted you to know that if I could I would be back to see you regularly, hopefully insurance companies will begin to realize that some of us need people like you in order to live a more normal life.

Sincerely,

Linda S. Kenney

Linda S. Kenney

October 22, 1996

Healthsource Annual Subscriber Survey
HCIA Response Healthcare Management Inc.
PO Box 710
East Greenwich, RI 02818-9935

To Whom It May Concern,

I was very pleased to receive your survey in the mail on 10/21/96. I felt this was a perfect opportunity to explain a situation I ran into in July or August with our primary care physician. Dr. Jeffrey Russell had been our primary care physician for years. Both myself and my two children, now ages 15 and 12 had been to his office on many, many occasions. I have had several surgeries in the last few years. The surgeries included a hysterectomy in 1992, and removal of my left ovary in 1994. Both of these surgeries were suggested and done by my regular gynecologist during my annual visit that I did not need a referral for. In September of 1994 I went to Dr. Agarwal, who is also in Dr. Russell's practice, (Dover Family Practice), for a lump in my right breast, she referred me to a surgeon of my choice. I chose Dr. Paul Butler who performed surgery in September and also again in January of 1995 to remove a benign lump. I again visited Dr. Russell's office in May of 1996 and was seen by Dr. Agarwal for hemorrhoids. She again referred me to Dr. Butler for surgery, which was done in May. (Dover Family Practice does not have a surgeon on board).

Just to give you a quick history of my background, both of my parents died when I was very young. My father passed away at age 45, when I was 4, from a cancerous brain tumor and my mother passed away at age 39, when I was 8, from breast cancer. Needless to say, that when I found my lump there was great concern, both on my part and Dr. Butlers. I had several conversations with both Dr. Russell and Dr. Butler as to which procedure would be best for me if the lump was determined to be cancerous. Both Dr.'s were very good and very understanding regarding my situation. Dr. Russell and I had really developed a great patient - Dr. relationship. I was very comfortable talking to him and my children had no fears about going to him.

My problem?? Once I switched over to Healthsource, Dr. Russell was very reluctant to refer us to anyone else. My first experience with this was shortly after I had changed to Healthsource. My oldest son Ryan, then approx. eleven years old, had a small mole on his chest. Dr. Russell had looked at it a couple of times and was not real concerned. He had us watch for changes. Ryan and I both watched it for approx. a year and the mole had changed several times. Ryan and I both agreed we would feel more comfortable if it were removed. I called his office and spoke to his nurse. I explained that Dr. Russell had us watching the mole and that it had been changing and would like a referral to Dr. Butlers office to have it removed. Both my husband and I have had moles removed by Dr. Butler before. Dr. Russell's nurse informed us that he would not give a referral if he felt that it was something that he could take care of himself. We set up an appointment and Ryan was seen by Dr. Russell who decided that he would remove the mole. Dr. Russell was very good with Ryan while he was removing the mole. After the area had healed, the scar was quite large and the skin raised. I really don't think he had the professional ability to remove the mole properly. As I said earlier, my husband and I both have had moles removed by Dr. Butler and neither one of us have any scarring that looks like that. The very sad thing about all of this is that Ryan, is self conscious about the scar. Those are very tender years when a child goes through puberty, they don't need something of that nature to add to it. Had it been myself or my husband, it would not have been as big a deal. I really feel that had he just given us the referral, Ryan's scarring would be very minimum as is ours.

Problem #2: I have had back trouble since I was younger, nothing drastic, but every now and then I throw my back out and require a couple of visits with the Chiropractor. After 2, 3 or 4 visits my back is as good as new. This happens to me maybe once a year. I can't begin to tell you how much money I have paid the Chiropractor out of pocket because once again, Dr. Russell will not do a referral.

Last summer, my oldest son Ryan, threw his neck out during a baseball game. I knew the big hassle with Dr. Russell's office, in trying to get a referral, so I tried to take care of it at home. I used ice, heat, Tylenol

and even rubbed him down with Aspercreme figuring he would work it out. After talking with Ryan on the phone from work on the second day, I knew he was in alot of pain. I called Dr. Bakke's office and they set up an appointment for him, with one of his collegues, Dr. Delicio, for that same afternoon. When I returned home from work to take him to his appointment, I noticed Ryan's head was tipped right over and he could not straighten it out. Ryan had an adjustment and x-rays, because he was a first time patient. The receptionist told us to call Dr. Russell's office and get a referral and then they could submit it to Healthsource. That day I called Dr. Russell's office and explained the situation and asked for a referral, I don't need to tell you what the answer was - **NO**. Their great reply was, we have a Dr. in our practice that does manipulations. Here we go again - we do everything, but we don't specialize in anything. No I don't think so. He was then 14. After my first experience with the mole I was in no hurry to try that out on him again. So $100.00 and 4 visits later, Ryan was right back to normal.

Problem #3: In July or August of this year I threw my back out again. I could barely move my neck and I had a severe headache. I decided I was going to try to follow the system. I got to work and when Dr. Russell's office opened, I called to make an appointment with them. I explained that I had pulled my back out and explained the degree of pain I was in at that time. The first appointment they could give me with this Dr. who does manipulations, as well as everything else, was the following afternoon. There was absolutely no way I could wait that long. I asked the receptionist at that time if there was anyway possible that I could get in earlier. No, they were booked. On that note, I called Dr. Erik Bakke who is our Chiropractor, and got an appointment early that same afternoon. I called Dr. Russell's office back and explained that I could be seen by Dr. Bakke that day and could I get a referral from their office since they couldn't take me until the next day. NO, surprise, surprise!!!! I asked the receptionist if she could have Dr. Russell give me a call at his convenience. After several questions, from the receptionist and a little discussion between the two of us regarding referrals, she agreed to have him call me.

That evening, Dr. Russell returned my call. Needless to say the conversation did not go well. I brought up the fact that he was not willing to give referrals when his patients needed them. I used the example of when Ryan went to the Chiropractors and how it cost us $100.00 out of pocket because he would not give us the referral. He mentioned that Healthsource did not want them doing that if they had someone in their practice who could **handle** such things. I told him of my concern that Ryan was only 14 and I was not at all comfortable with the fact that some Dr. who did manipulations occasionally was going to work on him. I further stated that the money was a concern, but that Ryans well being was much more important. After 3 or 4 visits, and 1 week later, Ryan was back to normal. I further stated that I felt that it would have cost me almost as much money to go to him and follow the "system". If I had gone to him it would have been $10.00 a visit for God knows how long, probably medication and who knows how long they would have stretched it out for. My first concern was to get Ryan feeling better as soon as possible. I then went into the days events and what happened with myself and how I tried to follow the "Healthsource system". The earliest his office could see me was the following afternoon. I explained that I had already been seen by Dr. Eric Bakke and was already on my way to feeling better. Three visits and 1 week later I was back to normal. I told Dr. Russell that I thought I knew him better than that and I found it very hard to believe that he would rather see me, or any patient of his, suffer for the next two or three weeks while Dr. manipulations tried to fit me into his busy schedule. Dr. Russell tried to convince me that it was Healthsource who made him handle his business in this fashion, and that they could not give out referrals. Needless to say, I work for a large company where the majority of us have Healthsource. I proceeded to explain that no one in my office has had these problems getting referrals for other Dr.'s. He then told me that it was obvious that we would never work this out and that I should look for a new primary care physician.

I have since done that and have only been to him on one occasion. My children are now at another physicians office as well, and they have been there several times. I am happy to report that all is well there at this time. The sad thing that I have been told is that Healthsource has special bonus incentives for Doctors who have the least amount of referrals and that they have a requirement as to how many patients they need to see in a month. Also, it was mentioned that if a Dr. does a referral, the amount of that visit comes out of some special pool that they receive at the end of the year.

I'm not sure on all the facts of what Healthsource incentives are offered to these Doctors, but it has certainly ruined a patient - doctor relationship for our family. I'm sure that you can appreciate how hard it is

to have a Doctor that you and your children are somewhat comfortable with and then have him sayto you, you need to find a new primary care physician. It's tough to move the kids when that's the only Dr. they can remember taking care of them. A very happy ending to the story is that my children seem to be just as happy with their new physician, Dr. Fiescher.

I find it hard to believe that Healthsource has these kind of incentive programs that would make a Doctor so greedy that he would not really consider the comfort of his patients first. Being a large Insurance Company, I can only imagine that your first concern would be to your subscribers. I am not sure where the problem lies, if it is only with Dover Family Practice or if it is with Healthsource.

I can say that through all of my surgerys and hospital stays that Healthsource has been excellent to us. Whether it is paying the bills promptly or any phone contact that I have had with them. Their employees are always very curtious and they take their time to make sure you understand what is needed.

Sincerely,

Lisa Cummings

While I've often joked of ordering a new set of vertebrae from a mail order catalog, I never actually believed that I'd receive one. And if that were all that Chiropractic care has done for me, it would be plenty. But it's only the beginning. I am awed by the way my state of health is being restored. Logically I know that Chiropractic principles are based in science, but I feel as if nothing short of a miracle could have done this.

At twenty, an industrial accident jarred and twisted my back. I'd had subluxations prior, but that was the point where I could no longer run and jump, at least not without a disproportionate share of pain. Shortly behind that followed chronic digestive troubles. Soon after, an arthritic spine that halted much of the physical activity that I enjoyed in life: hiking, camping, all kinds of sports. Throughout my adult life the stiffness and pain were immobilizing. Playing with my children was often agonizing. Moreover, the anti-depressent Prozac® was now in my life. At nearing forty, I was a mess.

Only three months ago, while seeking relief from chronic bronchitis that had persisted for months, I heard a rare radio spot for Spinal Corrective Center. Physicians had openly admitted that there was nothing that they could do, except to prescribe medicines that "could perhaps ease the symptoms." The chiropractors at Spinal Corrective Center, after evaluating my condition, spoke with me about what was needed to return my body to a state of health. There initial adjustments were aimed at relieving my immediate problem, and they did. For the longer term, though, they had clearly illustrated to me why, because of the condition of my spine, I was in such poor health.

After only a few weeks of care I began to notice the stiffness disappear. The pain was frequently absent. I was comfortable. I began gardening, doing heavy yard work, and even though I shouldn't, chasing my daughters around the yard—with no harsh repercussions. I've even bought a new pair of hiking shoes. Six weeks ago I stopped taking the anti-depressants. The years are falling away, and every now and then an involuntary smile just seams to appear, for no other reason.

My family and I are delighted to have met Dr. Jennifer Brück and Dr. David Cretsinger. They are noble people, practicing a noble profession.

Mark Plamondon
Age 39
husband, and father of three
digital graphics & publishing professional
Weare, New Hampshire

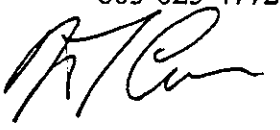
December 31, 1998

Donna L. Labrecque
Appeals Coordinator
RE: ID # 1784552*01

Dear Miss Labrecque:

According to the procedure that is out lined in our members hand book for further visits beyond our 10 visits per calendar year we must first get a referral from our primary care physion to continue beyond our 10 visits.
On July 22nd 1998 I got my referral from Doctor Hochgraf for 10 more visits according to your policy.
Now four months latter you are telling me that this referral is not justified and expect myself to pay for the visits that I had under Doctor Hochgraf referral according to your procedures.
I hope that you will straighten out this problem with this so that this will not have to go to the State of New Hampshire Insurance Board for a ruling.
Thank you for your time in this matter and if you have any problems please feel free to contact me.

Sincerely,
Michael T. Coons
3836 Brown Ave.
Manchester, NH
03103
603-625-4772



Michelle Markey
55 Chestnut Street
Douglas, MA 01516 /

46 Turkey Hill Road
Merrimack, NH 03054

March 9, 1999

Dear Senator and Representative,

I am writing regarding my experience with chiropractic care to assist you in upcoming decisions regarding this type of care. In 1992, my car was badly rear-ended by another automobile. Soon afterwards, I began to experience neck and back pain. I saw my regular physician the very next day, who sent me in for x-rays to ensure I didn't break anything and I was prescribed anti-inflammatory medication. This offered no relief, however. It took several more visits with the doctor before they offered Physical Therapy as an option weeks later. I started Physical Therapy, though it wasn't long afterwards I was sent for additional x-rays due to severe muscle spasms experienced during the course of treatment, the thought being I may have an unstable vertebra in my neck. I was also sent to a muscle specialist and to a neurosurgeon, but to no avail. After attending therapy for some time, I did see a good deal of improvement, though I was still no where near the level of capability I had prior to the accident.

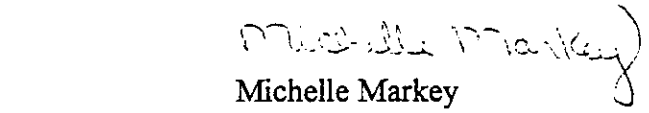
After some time, I went to see Dr. John Avard, Doctor of Chiropractic, for consultation. Upon looking at my x-rays, he noted that my skeletal alignment had actually gotten worse during the two months between x-rays as a result of the severe muscle spasms I was experiencing. One of the most memorable problems I experienced as a result of the injury was the inability to tilt my head back, as this action produced severe pain at the base of the head. Only after seeing Dr. Avard did I find out that the top vertabra on which the head rests was twisted/tilted as a result of the accident. This severely aggravated the muscle tissue and nerves in that area, and though my Physical Therapist was able to help control the muscle spasm/pain in that area, only the Chiropractor was able to fix the root of the problem. Another symptom I experienced, which I had attributed to stress at first, was nausea. It turned out that the misalignment in my spine was aggravating a nerve, and the nausea was relieved by Chiropractic care.

Though it took time, I was eventually able to resume all of my regular activities, including hobbies such as scuba diving and backpacking.

I do not believe I would have been able to do this without the Chiropractic care I received and because of this I'm asking you to please consider the proposed legislation regarding safeguards to protect chiropractic and assure access to such care.

Thank you for your time.

Sincerely,



Michelle Markey

Marily Prior
12 Sampson Rd.
Rochester, NH

March4,1998

RE: Managed Care provided by Healthsource

I am sure my situation is not unique, however, I feel it is my responsibility to document my experience in the hope that in the near future changes will be made to allow chiropractic care without a PCP's referral.

My former health care provider was Matthew Thornton which allowed limited chiropractic care without a referral. The company I work for no longer offers coverage with Matthew Thornton. In order to keep my PCP and Chiropractor, I selected Healthsource over Harvard Community.

I was in a car accident in Sept. 1996. I was a passenger in our truck that was stopped in traffic and hit in the rear end by a uninsured driver. I was wearing a shoulder/seat belt at the time of impact. The injury I received was to my right side of my shoulder neck and back.

As a result of this injury, I have received the conventional means of medical treatment available including x-rays, medication, physical therapy, and reccomended home exercise. The total cost of these treatments total thousands of dollars. During the month of June 1997, I was placed on LOA due to the severe pain I was suffering and again received physical therapy treatments. I was unable to lead a normal every day existence. I could not lift a coffee pot with my right hand, hold my curling iron, not to mention hold my grandchildren. This along with the pain I continued to suffer made me decide to seek advice from a chiropractor prior to seeking advice from a neuro surgeon.

I first consulted Dr. Eric Bakke last August. At that time I was covered under Matthew Thornton. I can honestly state Dr. Bakke has managed to subdue the pain and at times eliminate it to the point I am able to lead a normal life with my family and at work.

In Jan. 98, Healthsource became my healthcare provider. I consulted my PCP, which had been my PCP under Matthew Thornton, requesting a referral to continue seeing the chiropractor. This request was denied. Number 1, my PCP stated he would lose money. Number 2,he is able to perform manipulations.After a heated discussion over his loss of money vs my pain and what type of care has provided me the most relief from the pain, I decided I was the only one who was going to do what was best for me. My heartfelt decision was simple. Why would I let my PCP attempt manipulation when the treatment provided by the chiropractor was not only beneficial to my well being but also a lot less costly than any of the conventional methods

In closing I would like to state that I pay a weekly premium for family coverage for my husband and myself. I feel needing a referral for chiropractic care and not being granted it by a PCP is in itself a type of insurance fraud being committed by Health Care Companies which we all know are in the business to make money. I will continue treatments with the chiropractor even without a referral. I hope in the future HMO coverage will recognize Chiropractic Care as a conventional means of treatment and not an alternate unapproved type of care. This is the 1990's not the 1890's.

Sincerely,
Marily Prior

Katie Wheeler
27 Mill Rd.
Durham, NH 03854

Dear Senator Wheeler,

February 2,1999

I would like to take this opportunity to thank you for your sponsorship of LSR0373 legislation concerning self-referrals for chiropractic care under health maintenance organizations and to encourage you to support LSR0240 legislation clarifying the terms relating to the practice of chiropractic.
I recently suffered a debilitating back injury and sought out the "expertise" of traditional practitioners of medicine, who treated my symptoms, which continued to worsen under their care. After steroid epidurals, x-rays, M.R.I's, muscle relaxants, anti-inflammatories, pain-killers, ice packs, epsom salt baths, ointments, missed work, sleepless nights, pain and suffering, I finally decided to visit Dr. Grazier, the chiropractor who happens to live around the corner from me. I am pleased to report that after my second visit, my sciatic nerve pain had disappeared and my condition had improved significantly. I am back at work and am no longer taking prescription medications to manage my symptoms. I would like to continue my chiropractic care, however my visits through Blue Choice have reached their maximum allowable limit. Unfortunately, I am not able to afford the comprehensive chiropractic care that I need. My hope is that your continued support of this legislation will change the situation for all of us who are subscribers of both health maintenance and managed care organizations.
Thank-you very much for your thoughtful consideration of this matter.

Sincerely,

Michelle René Brochu
179 Union St.
Portsmouth, NH 03801

Burt Cohen
PO Box 208
New Castle, NH 03854

Dear Senator Cohen, February 2,1999

I would like to take this opportunity to thank you for your sponsorship of LSR0373 legislation concerning self-referrals for chiropractic care under health maintenance organizations and to encourage you to support LSR0240 legislation clarifying the terms relating to the practice of chiropractic.
I recently suffered a debilitating back injury and sought out the "expertise" of traditional practitioners of medicine, who treated my symptoms, which continued to worsen under their care. After steroid epidurals, x-rays, M.R.I's, muscle relaxants, anti-inflammatories, pain-killers, ice packs, epsom salt baths, ointments, missed work, sleepless nights, pain and suffering, I finally decided to visit Dr. Grazier, the chiropractor who happens to live around the corner from me. I am pleased to report that after my second visit, my sciatic nerve pain had disappeared and my condition had improved significantly. I am back at work and am no longer taking prescription medications to manage my symptoms. I would like to continue my chiropractic care, however my visits through Blue Choice have reached their maximum allowable limit. Unfortunately, I am not able to afford the comprehensive chiropractic care that I need. My hope is that your continued support of this legislation will change the situation for all of us who are subscribers of both health maintenance and managed care organizations.
Thank-you very much for your thoughtful consideration of this matter.

Sincerely,

Michelle René Brochu
179 Union St.
Portsmouth, NH 03801

242 Farley Road
Hollis, New Hampshire 03049
January 21, 1999

Dear Sir/Ms.,

I would urge the New Hampshire State Representatives to pass legislation for more comprehensive insurance coverage in New Hampshire for chiropractic care. Under my current HMO, and I'm positive under other insurance plans in the state, I am restricted to short-term chiropractic care annually. Long-term chiropractic care provides various health benefits to its recipients, and as preventative care, can keep more people healthier on a long-term basis.

Please support insurance coverage for comprehensive chiropractic care.

Sincerely,

Nancy Birn Struckman

Nancy Birn Struckman

Nancy P. Schoefl
5 Newhaven Dr., #108
Nashua, NH 03063

December 14, 1998

Matthew Thornton
43 Constitution Drive
Bedford, NH 03110

Dear Folks at Matthew Thornton,

Rather than writing pages, I will quote an old story which tells us, "For want of a nail, the horse was lost."

For want of simple chiropractic maintenance which can correct many physical problems at an early stage, many ailments become chronic and involved and require expensive treatment and drugs.

I realize that money is of prime importance in running your company, but by spending a little you could save much more—and as a side benefit, you could advertize that you care enough to help people *stay* well. You'd have more business than you could handle.

Very sincerely,

Nancy P. Schoefl

P.S. You will be canceling my "Lifetime" Health insurance shortly because you did not make enough money. I write not only to benefit your business, but for those you could help.

Patricia A. Tourigny
20 True Rd. #39
Meredith, NH
03253

March 1999

I am writing concerning **House Bill #586** and **Senate Bill #147.**

Having used chiropractic services for several years, I am strongly in favor of these bills.

I have osteoarthritis and need to have regular "adjustments" in order to keep this condition under control. The treatments help with the pain and discomfort. I have also found that if I encounter a problem such as a pulled muscle, I am able to get relief from a chiropractor. I can always call him and get in to see him almost immediately if it is necessary. I am also assured that if my condition requires the attention of a medical doctor, my chiropractor will not hesitate to advise me of that.

Since I have moved a couple of times since I was under the care of a chiropractor, I needed to be sure that when finding someone new that they were qualified to make the adjustments that I needed. One of the ways that I could be sure I was getting a proper referral is to get it through my Primary Care Physician. Therefore, having a Primary Care Physician that will give me a chiropractic referral is very important. And I find it such a nuisance to have to continually get referrals from my Primary Care Physician in order to get treatment elsewhere.

In conclusion, I would appreciate your voting in favor of **House Bill #586** and **Senate Bill #147** so that residents of New Hampshire can benefit from Chiropractic care.

Thank you for your consideration.

Sincerely,

Pat

Patricia A. Tourigny

PEGGY J MICKLES
21 CENTER COVE ROAD
DERRY, NEW HAMPSHIRE 03038

JANUARY 19, 1999

TO WHOM IT MAY CONCERN,

I HAVE HAD BACK AND NECK PROBLEMS FOR THE PAST ELEVEN YEARS. I HAVE A DOUBLE FRACTURED VERTEBRAE IN MY BACK AND HAVE HAD PROBLEMS W/ A PINCHED NERVE IN MY NECK. I ALSO WAS INVOLVED IN AN ACCIDENT WHERE MY VEHICLE WAS TOTALED. THIS ADDED ADDITIONAL INJURY TO MY CONDITION.

I HAVE SOUGHT MEDICAL TREATMENT - USUALLY ENDING UP WITH MORE MEDICATIONS THAT MADE ME VERY TIRED AND UNABLE TO CONCENTRATE ON MY WORK. AT THE SAME TIME MY COMPLAINTS WERE NO BETTER ONCE THE MEDICINE WORE OFF. THIS WENT ON FOR A PERIOD OF SIX YEARS.

I THEN SOUGHT CHIROPRACTIC CARE AT THE SALEM CHIROPRACTIC CLINIC WITH DOCTORS KNEELAND. I HAD IMMEDIATE RELIEF - AND NO DOUBT IN MY MIND THAT WITH OUT THIS HELP I WOULD BE IN CONTINUOUS SEVERE PAIN AND UNABLE TO WORK!

SINCERELY,

Peggy J. Mickles

To whom it may concern,

Our son had been getting double ear infections one right after another. He was a year and a half and our pediatrician recommended tubes for him after he had gone through 6 different medications to help treat them. We told our pediatrician that we would think about it and let her know on our follow up visit in a week. We talked to our chiropractor at the time (Donna Delaney now Kneeland). She talked to us about why our son kept getting the ear infections and showed us what she could try to do to help. Our son saw Dr. Delaney 4 times in two weeks. We stopped taking the current medication and returned to our pediatrician for the follow up. She looked at our sons ears and said they looked fine. We then explained what we had done. Our pediatrician was fine with us seeing a chiropractor and agreed with us that we shoud not go ahead with tubes. Since then, we have brought our son to the chiropractor a couple of times and he has never had another ear infection!!!

When our second child was one years old, he started to show the signs of having an ear infection. We immediately took him to Dr. Donna for an adjustment and he has never had another ear infection. He is now 22 months!

We believe that chiropractic care as the Kneeland's have shown is very beneficial. Without their help, our first child would have gone through costly surgery that may NOT have even helped. There are also risks to the surgery- the child could have some hearing loss, the tubes fall out at any time and this was not a cure for ear infections.

Our chiropractors have shown us how the whole body works together. They have shown us certain exercises to help with aches and to prevent reoccuring ailments.

Sincerely,

Ron & Elaine Weidner

Ron and Elaine Weidner
Londonderry, NH

12

9 Wheelwright Circle
Londonderry, NH 03053
January 24, 1999

Dr Linatsas
Nashua Family Chiropractic
3 Hardy St
Nashua NH, 03060

Dear Dr Linatsas,

You asked about my experiences with insurance claims over this last year. For insurance I have what Digital, now Compaq, calls HMO elect; that is, when I decide to go out of HMO (Matthew Thornton) coverage another insurance company covers me. We elected this insurance, even though it is significantly more expensive than just having HMO coverage to ensure that we could get the treatment we need without having to get HMO prior approval.

This last year has been extremely frustrating as Unicare purchased John Hancock and changed the interpretation of John Hancock's business practices. I had been with John Hancock for many years receiving chiropractic treatment and neuromuscular prescribed sessions as part of the coverage. This year Unicare decided that they considered chiropractic care as palliative unless there was a specific incident associated with the pain. And then, they decide how fast I am to heal and only allow a limited number of visits per incident. Last winter I suddenly experienced severe headaches and neck spasms and came to you for treatment. Unfortunately I forgot to fill out an "ouch" form and because of that I fought with Unicare for many months to get them to provide the insurance coverage that I pay them for, as they considered the treatments palliative and part of an "on-going" series of treatments.

This last February I pulled a hamstring in my left leg while skiing, apparently Unicare decided that the injury was frivolous because I must have been careless or intentionally caused the accident while skiing. Consequently they challenged you on the number and type of treatments that would be allowed. If you recall they decided that neuromuscular sessions were uncalled for and refused to pay even though you had prescribed the treatment and the sessions were to be conducted at your office by a licensed massage therapist. I continued having difficulties with my leg until October of this year, and even now the leg is not as strong as my right.

In addition this last summer, as an avid recreational cyclist, I occasionally strained or traumatized some muscles and joints. The limited number of visits that Unicare permitted me to have per incident did not ever allow for a complete recovery. Consequently my recovery periods have been prolonged.

In summary I am firmly convinced that the insurance industry must undergo serious change. The Doctor should be responsible for the diagnosis, prognosis, and treatment, and the insurance company collaboratively with the Doctor and patient needs only to help determine the term of the treatment.

Regards,
Ralph Nultemeier



March 30, 1999

This letter is in regards to Senate Bill # 147. My name is Shelley Brookings. I live in Cornish N.H. and am a R.N. I presently work part-time at DHMC in the Cardiothoracic Intensive Care Unit. I am the Camp Nursing Coordinator of an 8 week children's summer camp in Charlestown, N.H. I have been under chiropractic care since 1972. Until the last couple of years I have had to pay for this care myself. I was not until I sustained a severe back injury at work that exacerbated my fibromyalgia that I qualified to have my insurance carrier pay for my visits once my deductible was reached.

I lead a very busy life and I know that without my chiropractic adjustments I would not be able to function at the level I do. As mentioned before I have fibromyalgia, I also have asthma and suffer with migraines. With regular chiropractic adjustments these disease processes cause minimal restrictions in my life.

The importance of chiropractic care in my life came to the forefront after a whiplash injury I incurred in December 1995. I slipped on water at work and was seen in the Emergency Department later that day after I began experiencing back spasms. I was given medications for the back spasms and to relieve the inflammation, told to rest and that I could return back to work after a couple of days. I went home, took the medication as prescribed and went to bed. In the morning I could barely get out of bed because of the severity of the back spasms. The medication didn't work at all. I could only kneel in the car, so my husband drove me to my chiropractor that morning. After the initial treatment I could at least sit in the car on the way home. After about 4 weeks of intensive chiropractic treatments I was able to return back to work. The day I returned to work I had to assist with a procedure that involved prolonged pulling on my patient. The next day I awoke with diffuse numbness due to the spinal column rubbing on the subluxed cervical vertebrae. After several months of adjustments and exercises to retrain and strengthen my neck muscles and keep my neck in alignment I now have minimal numbness. This worsens when it is close to when I should be getting back to be adjusted. I now go in about once a month. I truly believe that with these injuries that without chiropractic adjustments I would not have been able to return to work as soon as I did and to lead the very busy and active lifestyle that I do now. Without the chiropractic care, I may have had to stop working all together and gone on disability.

Several of my family members are chiropractic patients. I would like to mention two that I feel have greatly benefited by chiropractic care. They have both been under this type of care for many decades. The first is my 73 year old stepfather. He suffers from a chronic neck problem but with chiropractic care he still works at a job over 30 hours a week, is very active playing golf, pool, gardening, and he is the N.H. Senior Table Tennis Champion and will be going to the Senior Olympics later this year. The other is my 94 year old grand mother-in law. She has been under chiropractic care for longer than she can remember. She suffers with arthritis but because of regular chiropractic adjustments she is able to live independently at home and winters by herself in Florida. She still drives her car, is able to garden and do her own housework.

I could go on with many other personal examples of how chiropractic has helped my family, myself and kept us in optimum health but I won't take the time. Suffice it to say "IT WORKS". I am fortunate that my primary care provider sees the importance of chiropractic care in maintaining my physical health. Because I am part of the "system" it is fairly easy for me to get this referral. It is still inconvenient and time consuming to have to have to obtain this referral. I would recommend that routine chiropractic care be allowed as a routine on all insurance policies without the need for a referral. In this age of expanding alternative medicine this should be one more area that is highly accepted and paid for. Routine chiropractic care maintains the body in optimum physical health. The cost savings alone of keeping someone healthy far outweighs the cost of care once they become sick and enter the hospital or medical system.

Thank-you,

Shelley E. Brookings R.N.

Cornish NH

1/18/99

THIS IS IN REGARDS TO TREATMENT I HAVE RECEIVED OVER THE PAST YEARS IN CHIROPRACTIC ADJUSTMENTS, PRIMARILY FROM DR. PHILO.
BEFORE CONSULTING WITH DR. PHILO ABOUT MY MANY HEALTH PROBLEMS, I HAD GONE THROUGH A GAMET OF SO MANY DOCTORS AND TREATMENTS, FROM REGULAR MEDICAL PHYSICIANS TO PHYSICAL THERAPY. FROM THE DIRECTOR OF PHYSICAL THERAPY AT A LARGE HOSPITAL TO ANOTHER MEDICAL DOCTOR THAT SPECIALIZED IN "NEEDLE THERAPY" - (NOT AN ACUPUNCTURIST, ALTHOUGH AT THAT POINT I CONSIDERED THAT AS WELL). I HAD BEEN IN ALMOST CONSTANT PAIN FOR SO LONG THAT I WAS BESIDE MYSELF. I HAD BEEN TREATED FOR "JOINT PAIN", TENNIS ELBOW AND ARTHRITIS, ETC. FINALLY, I WAS REFERRED TO DR. PHILO. I STARTED SEEING HIM FOR MY ELBOW PROBLEMS. AFTER TWO YEARS OF TRYING EVERYTHING - HE, THROUGH MANIPULATION AND ADJUSTMENTS, AFTER A SHORT TIME WITH SEVERAL APPOINTMENTS, GAVE ME THE FIRST RELIEF FROM PAIN I HAD KNOW FOR TWO YEARS. I HAD NOT BEEN ABLE TO SLEEP THROUGH A NIGHT WITHOUT EXTREME PAIN UNTIL THEN!

I AM DISABLED, HAVE MANY PROBLEMS WITH MY BACK, NECK, SHOULDERS, AND FEET. I ALSO HAVE INTERNAL HEALTH DIFFICULTIES FOR WHICH I SEE MY PRIMARY PHYSICIAN FOR. WHENEVER I HAVE A HEALTH PROBLEM THAT DR. PHILO FEELS HE CANNOT HELP ME WITH HE ALWAYS REFERS ME TO MY REGULAR MEDICAL DOCTOR. WHEN I EXPERIENCE BOUTS OF BRONCHITIS WITH TERRIBLE COUGHING SPELLS, THE TIPS OF MY RIBS "POP OUT" AND CHIROPRACTIC TREATMENT HAS BEEN THE ONLY RELIEF FOR ME REGARDING THESE PROBLEMS. I DON'T KNOW WHAT I WOULD HAVE DONE WITH ALL THE PAIN THAT WAS SO CONSTANT IF I HAD NOT FOUND DR. PHILO.

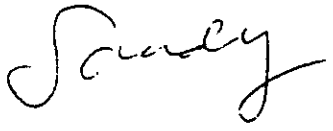
HE HAS BEEN A CARING AND EXCELLENT DOCTOR FOR ME. I STILL SEE MY REGULAR MEDICAL DOCTORS AND THEY ARE FINE, BUT I WOULD NOT BE ABLE TO LIVE AS NORMAL A PAIN FREE LIFE AS I NOW DO THE MAJORITY OF THE TIME BECAUSE OF THE CHIROPRACTIC HEALTH EXPERIENCE I HAVE AND AM STILL HAVING. I SEE DR. PHILO ON A REGULAR BASIS AND AM SO THANKFUL THAT I HAVE THIS HELP.

I CANNOT EXPRESS HOW MUCH CHIROPRACTIC TREATMENTS HELP SO MANY PEOPLE WITH SO MANY DIFFERENT HEALTH PROBLEMS AND I

CANNOT THANK DR. PHILO ENOUGH FOR HIS TRUE CARING AND HELP FOR HIS PATIENTS.

IT IS RARE IN THIS DAY TO FIND SOMEONE IN THE PROCESS OF SUCH A BUSY LIFE, AS WE ALL SEEM TO EXPERIENCE THESE DAYS, THAT HE CAN TAKE THE TIME THAT HE DOES, TO DO WHAT HE CAN, TO HELP YOU AND GIVE YOU BACK THE JOY OF LIFE WITHOUT PAIN AND HELP YOU TO LOOK FORWARD TO LIVING YOUR LIFE WITHOUT BEING MISERABLE BECAUSE OF POOR HEALTH!

SINCERELY YOURS,



SANDRA D. KONEY

January 28, 1999

To Whom It May Concern:

My life took an abrupt turn when one day my back dictated for me to go seek help. I went to a bone specialist. To simplify I have a disk problem and sciatica that makes my left leg go numb.

Through my insurance coverage I went the whole gambit; had x-rays taken, went for physical therapy at a local hospital, and was given muscle relaxants. I was not getting any better. I went back to my bone specialist and he looked at my x-rays again and told me ,"This is as good as it gets" I could not visualize myself, at the age of 58,that as good as it gets was to have a cane for the rest of my life.

Where did the quality of my life go? Was this the best for me? One of my family members suggested going to see a Chiropractor. I went to Dr. Philo Chiropractic Center located here in Nashua. By now, dependent on my cane, I made it to his office. The office atmosphere was warm and friendly. I felt this was the place I needed to be.

The first question for Dr. Philo was, "Please let me know if he could help me or not." I wanted so to hear that this cane was not to be my partner for life. "I will honestly tell you if I can help you," he said.

After the x-rays were developed, he uttered those wonderful words "Sandy, I can help you!". I have been going for 2-1/2 years now and the cane is somewhere collecting dust.

The point in writing this is that the quality of my life and my energy have returned. My insurance covers just so many visits, and then I pay myself. My condition warrants maintenance. Why can't my insurance cover my Chiropractic care the same as the Bone Specialist care? The quality of my life has definitely improved with my Chiropractor, I can't say the same for my experience with the Bone Specialist. I know I will never stop going to my Chiropractor. I still see my primary doctor and I feel they blend perfectly.

Equal insurance for equal care sounds like a good thing to me.

Sincerely,

Sandra L. Darling

Sandra L. Darling
7 Pierce Street
Nashua, NH 03060

Shirley Noyes
15 McGrath Street
Laconia, NH 03246

February 6, 1999

To Whom it May Concern:

A few years ago, I was involved in an auto accident where I was rear-ended by a truck. This accident resulted in a semi permanent condition in my neck and back area. After going to several medical doctors, specialists and potent medications, the next step would be non-guaranteed surgery.

I had a Chiropractor who had helped me in the past for minor things and he agreed to set up a monthly payment plan to assist me. I was desperate - even though my husband and I both had outstanding medical coverage my visits to him would not be covered. During this faithful year of treatment, I had good weeks and bad weeks.

I then found that certain Chiropractors are partially covered by medical insurance. I was able to get my primary physician to refer me. After being treated for a short period of time on a regular basis, I had the greatest 3 months I had experienced since my auto accident!. A whole 3 months!! It didn't matter what I did, or what the weather was like - I enjoyed all this with no dangerous side affects from powerful medications. Sure, I still have an occasional week or more when I'm not feeling up to par but at least now I have "Hope" along with "Faith in my Chiropractor" that he can again help me get back on track. I *Still* have to get authorization from my primary care physician and my Chiropractor *still allows me to visit beyond my limited number of visits allowed.* I am thankful that I found him!!!

Please look into the limited access citizens have regarding Chiropractors and consisder changing the companies' policies regarding the need for a medical referral. Not everyone needs MEDICATION!!!!

Sincerely,

Shirley Noyes

November 4, 1998

To whom it may concern,

I Verna McGaughey was denied access to chiropractic treatment by my Healthsource for Seniors HMO health insurance plan. The reason is because my PCP, Dr. Bartolini of Stratham, NH, does not believe in chiropractic care and would not give me a referral to see my chiropractor. He also told me that if he referred out to a chiropractor he would be affected financially. I am not sure what that means exactly.

Because of this denial I am affected financially because I am now forced to pay out of pocket of my chiropractic treatment.

I would hope that some type of legislative action could be taken so that I may get access to my chiropractic care.

Thank you,

Verna McGaughey

Verna McGaughey

C6-03199-004910-PO-98321-B0-754-FJ
P001AE-850705

UNITED HEALTHCARE INSURANCE COMPANY
BREA SERVICE CENTER
P.O. BOX 30555
SALT LAKE CITY, UT 84130-0555
PHONE: (800) 842-0232

11/23/98

UNITEDhealthcare

DATE: 11/17/98
TIN: 02-0468793
GROUP #: 0188576
GROUP NAME: ACTUATE SOFTWARE CORPORATION
CHECK NUMBER: D1 92676060
CHECK AMOUNT: $32.00

GLENN J KNEELAND DC
SALEM CHIROPRACTIC CENTER PC
53 STILES RD STE 105
SALEM NH 03079

PROVIDER EXPLANATION OF BENEFITS

PATIENT DETAIL

PRODUCT	SSN MEM. ID	PATIENT NAME	PAT REL	PATIENT ACCOUNT	MEMBER NAME	CONTROL NUMBER	DATE RECEIVED	PROVIDER OF SERVICE
PPO	[redacted]	[redacted]	EE	[redacted]	[redacted]	7725386701	06/19/98	G. J KNEELAND DC

SERVICE DETAIL

Call

PATIENT NAME	DATES OF SERVICE	DESCRIPTION OF SERVICE	AMOUNT CHARGED	NOT COVERED	PROV ADJ DISCOUNT	AMOUNT ALLOWED	DEDUCT/ COPAY	PLAN COV	PAID TO PROVIDER	RMK CD	PATIENT RESP.
TRICIA	06/03/98	99203	40.00		8.00	32.00		100%	32.00	D1	
LLOYD	06/03/98	72110	150.00	150.00	150.00				.00	HJ	
		SUBTOTAL	190.00	150.00	158.00	32.00			32.00#		

TOTAL PAID TO PROVIDER $32.00

REMARKS
(D1) THANK YOU FOR USING A NETWORK PROVIDER. WE HAVE APPLIED THE NETWORK CONTRACTED FEE. YOU ARE NOT REQUIRED TO PAY THE DIFFERENCE BETWEEN THE AMOUNT CHARGED BY THE PROVIDER AND THE AMOUNT ALLOWED.
(HJ) YOUR PLAN COVERS CHARGES FOR TREATMENT THAT YOU NEED FOR A SICKNESS OR INJURY. THIS ADDITIONAL TREATMENT IS NOT CONSIDERED MEDICALLY NECESSARY FOR YOUR CONDITION.
(#) PAYMENT OF BENEFITS HAS BEEN MADE IN ACCORDANCE WITH THE TERMS OF THE MANAGED CARE SYSTEM.

2/4/99
Paula
1-800-325-6651
1-800-22-3806

Dawn Smith
2/4 left message

10/17/98
spine

12/10/98
Paula
Ht. [illegible] management
[illegible] contract [illegible]
Sending claim for review claim for takes 15-21 working days.
Dmk

Detach Check

Detach Check

NITED HEALTHCARE INSURANCE COMPANY
EA SERVICE CENTER
O. BOX 30555
LT LAKE CITY, UT 84130-0555
ONE: (800) 842-0232

03199-004910-PO-98321-B0-754-FJ

NTRACT: 188576

Fleet National Bank
150 Windsor Street
Hartford, CT 06120

51-44
119

D1 92676060

DATE: 11/17/98

PLEASE CASH WITHIN 80 DAYS

PAY:$*********32.00**

THIRTY TWO & 00/100 DOLLARS ********

PAY TO THE ORDER OF
GLENN J KNEELAND DC
SALEM CHIROPRACTIC CENTER PC
53 STILES RD STE 105
SALEM NH 03079

AUTHORIZED SIGNATURE

⑈92676060⑈ ⑆011900445⑆ 47109⑈

Somersworth Chiropractic Professional Association
John P. Bakke, D.C.
Robert F. Delicio, D.C.
Erik N. Bakke, D.C.
339 High Street
Somersworth, New Hampshire 03878
Phone 603-692-2376 Fax 603-692-6553

HMO APPEAL REQUEST

Patient: Rita Gauthier Policy #: 1620371-01

Condition For Which Treatment is sought:

Low back pain

My Primary Care Physician, Dr Sarah Stacey, denied my request for chiropractic treatment of the above cited condition. The following reasons were given for this denial:

does not refer to chiropractors

I have been informed by my chiropractor that treatment for this condition is within the scope of chiropractic practice and that a favorable response is anticipated. The following statements should also be considered:

✓ Chiropractic has helped me with a similar pain in the past

✓ I have begun treatment without a referral and have already experienced a degree of improvement

✓ I have not responded well to remedies suggested by my PCP, including:

___ prescription medications
✓ bedrest
___ hot/cold therapy
___ orthopedic/neurologic consult
___ over the counter medications
___ exercises
___ physical/massage therapy
___ other _____

___ My condition has/had:
___ been getting worse despite the above efforts
___ not changed despite the above efforts
✓ improved slightly with the above efforts

✓ I prefer to remain under the care of my PCP despite this denial

___ I am seeking a new primary care physician

I am asking that chiropractic treatment be authorized for this condition despite the denial by my PCP. Thank you for taking the time to respond.

Rita G. Gauthier
Patient Signature

3-04-99
Date

Janice M. Judge
26 Windsor Dr.
Amherst, NH 03031-2103
(603) 673-6986

January 21, 1999

Kaplan Chiropractic Office
2 Craftman Lane
Amherst, NH 03031

Dear Sirs:

I am writing this letter because I am concerned that my access to chiropractic care has been restricted through my H.M.O.

I feel that I should be able to have a choice of chiropractic or medical care. Under the current system, I have very limited benefits for chiropractic. It is my hope that your state representatives will pass legislation which would allow fairer access for chiropractic care.

Sincerely,

Janice M Judge

Janice M. Judge

PEDIATRIC ASSOCIATES OF
HAMPTON AND PORTSMOUTH, P.C.

March 24, 1999

RE: Chiropractic Services

Medical Director
Insurance Referrals

Although we recognize that physical therapy/chiropractic care may be helpful in recovery from acute injuries, neither our training nor directives from the Academy of Pediatrics has confirmed the value of preventive or long term chiropractic care in children.

Since we have no way to judge effectiveness, or needed length of therapy, we feel that these services should be directed and/or approved by the Medical Director of the covering insurance company.

We therefore feel that this is an internal insurance issue, and we will treat all chiropractic requests as a carved out insurance issue only.

Thank you.

Pediatric Associates of Hampton and Portsmouth

Jackson Gray Medical Building ▪ Suite 202 ▪ 330 Borthwick Avenue ▪ Portsmouth, New Hampshire 03801 ▪ (603) 436-7171

JOYCE M. SPERRY

♦♦♦

921 BACK MOUNTAIN ROAD ♦ GOFFSTOWN, N.H. 03045 ♦ USA
Phone 497-2113 ♦ Fax 497-3528

April 12, 1999

To: N.H. Legislature and N.H. Senate

N.H. State House
Concord, N.H.

To Whom it May Concern,

It has come to my attention that the way I and my family receive health care may again become more restricted.

Last year my employer, Hillsborough County, chose to provide Health Source coverage instead of Blue Cross Blue Shield in order to save money. I can attest to the fact that HMO type services are designed to limit health care recipients and restrict the way physicians and other health care providers deliver their care. Health insurance providers are businesses who pay their business educated executives impressive salaries to create ways to increase their profits. It is never in their best interest to provide expensive treatments or long term treatments. They have a "bite off your nose to spite your face" approach in many cases. They do not consider that many surgeries, permanent disabilities and in general unnecessary suffering situations can be prevented by rehabilitative, non surgical interventions such as Chiropractic medicine.

Since my Health Source coverage began, I have had very negative experiences with the system. During an emergency 2 AM visit to Elliot Hospital with my son who was suffering from acute right lower abdominal pain, the physician treating him was reluctant to do blood work and had to be strongly pushed to do an ultra sound to rule out appendicitis. As a nurse, I persisted. The blood work revealed a white cell count of over 100,000 and 5 hours after admission, an ultrasound revealed acute appendicitis. Emergency surgery followed. The most disturbing statement the physician made was, "blood work might be considered overkill" quote, unquote. After a two day hospitalization with intravenous pain medications, the Shop N Save pharmacist had to do battle with Health Source when my son's order for Percocet was rejected as an "inappropriately indicated" drug. The pharmacist prevailed. I have no doubt that my son would have received substandard treatment had I not been a nurse and advocated for his right to receive decent medical care!

As a nurse, I have been lifting and transferring heavy patients for 20 plus years. My skeletal system has suffered from the effects of my profession. I made a well informed decision to be treated by a chiropractor and I feel that care will allow me to be healthier and lead an active personal lifestyle and let me pursue my career as long as I choose. I feel my right to choose a method of treatment I am comfortable with is critical.

The general population are bright, informed people who need no further restrictions on something as important as how they receive their heath care. Also bear in mind that health coverage is not free. It is a service that is paid for and should not require "jumping through hoops" to retrieve the services we have purchased.

Respectfully submitted,

Joyce M. Sperry

Joyce M. Sperry

cc: Dr. William Galanis

Larry & Wendy Wells 603-586-7900
RR 1, Box 105A
Jefferson NH 03583

Pursuant to the current legislation regarding Chiropractic health care, I wish you, our state representatives, to voice our concerns in a very strong effort to give Chiropractic patients the freedom of choice.

Chiropractic is a way of maintaining a healthy lifestyle for almost every person I know. Chiropractic, not only serves to aide in the reduction of structural discomfort and for many people, severe pain, but also aides in many conditions as migraines, digestive disturbances, birth defects, arthritis, osteoporosis, upper respiratory illness, frozen joints, whiplash, to name just a few. Just imagine, if you can, the millions of dollars saved every year from Chiropractic on so many illnesses. The needless drugs, x-rays, physical therapy and follow up visits that would cost thousands of dollars can be treated with just a few Chiropractic visits, and the cost, a few hundred dollars. Quite a savings. Many people utilize this service and maintain their health in this way. Why should our choice be limited by an insurance company that obviously places no value on health or Chiropractic care, but rather to how much money they will be vacationing with by sacrificing my health. What they don't realize is they ultimately loose in the end. They cut my Chiropractic care and I seek other health care that costs them 10 times more. From our view, giving the Doctors the choice to refer their patients is like seeing the dentist for the flu. Most doctor's are not educated enough in Chiropractic benefits. Nor do they stand a kick back, if you will, from on going treatment. If my Doctor is not informed in the unlimited heath benefits of Chiropractic care then they cannot serve me in my best health interest. We need to be allowed to seek this service on our own behalf, not trying to convince a doctor that this is the care we need. Referrals in our opinion are not the way of the future they are a costly mistake made by someone who does not have the proper education to be serving in their current capacity. To limit Chiropractic to low back pain is a costly error. Treating the body as a whole unit is what saves us from further discomfort, illness and future expense. I know all medical doctors would agree with that. I have a severe birth defect and was advised medically to have spinal fusion surgery. Without this surgery, I was told, I would never regain complete function of my spine. I live a full normal, non restricted life due to Chiropractic care. Surgery would have cost over $30,000, not including physical therapy, drug therapy and a lifetime of follow up visits. I am treated with manipulation for $200.00 a year. It would take 150 years to spend what I would have spent through medicine.

Please take this information and utilize it in the best possibly way you can. As I speak not only for myself, but for the thousands of others who regularly seek Chiropractic care. Stop this legislation on paper before it becomes a way of life.

Very truly yours,

Larry and Wendy Wells

CC: Stephen A. Druke, DC, Coos County Chiropractic
Lori S. Ramos, DC, DACBR, Coos County Chiropractic
Leighton Pratt
Lynn C. Horton
Lawrence J. Guay
John E. Tholl Jr.

PETER ROWAN
JUNE HAMMOND ROWAN
RR1 BOX 1183
RANDOLPH, NH 03570
603-466-2658

January 28, 1999

Representative Lawrence Guay
404 Main Street
Gorham, NH 03581

RE: Chiropractic Services

Dear Representative Guay:

We are writing in support of legislation that would protect New Hampshire residents' access to chiropractic care.

Our health insurance company, Blue Cross/Blue Shield, has recently changed its policy on how we can obtain chiropractic services. Under the new policy, the insurance company determines the number of visits we can make to a chiropractor which will potentially limit our access to this important form of health care.

It is our understanding that legislation will soon be introduced in the New Hampshire House of Representatives which will seek to preserve a patient's basic right to choose appropriate sources of health care—including chiropractic care. We ask that you support this legislation and work to protect our freedom of choice with regards to health care.

Sincerely,

Peter Rowan June Hammond Rowan

Peter Rowan and June Hammond Rowan

TINA T. DISHONG
412 DUTTON ROAD
LYNDEBOROUGH, NH 03082
(603) 654-2006

January 26, 1999

Insurance Commission
State of New Hampshire

To Whom It May Concern:

I am aware that there are changes taking place in New Hampshire regarding healthcare and healthcare coverage.

I would like to express my opinion regarding this matter. I am very dissatisfied with my current coverage and access (or lack thereof) to my chiropractor.

As a chiropractic patient, I would like to see more insurance companies offering better coverage for chiropractic care and also a system which allows me more freedom to choose chiropractic care for myself.

I have been a chiropractic patient for a number of years now and know for a fact that it works for me, but yet I am not allowed the referral from my insurance company and pay for the treatment myself in order to get relief from my back pain. This is ridiculous and very expensive for me. I even just recently switched insurance coverage from Matthew Thornton to Healthsource solely for the opportunity to be referred for chiropractic care.

Sincerely,

Tina T. Dishong

Paula Chapple
RFD #1 Box 37
Colebrook, NH 03576

February 18, 1999

Perley E. Davis, Rep.
RR 1 Box 10
Colebrook, NH 03576

Dear Mr. Davis,

I am writing to you in regards to an upcoming bill concerning chiropractic care and the self-referrals. Both my husband and myself urge you to support our ability to continue self-referrals.

About two years ago my osteopath encouraged me to try the chiropractic service in town. He felt badly that sometimes I had to wait as much as a week to see him when I was in extreme pain. All he could do was give me muscle relaxers and painkillers until I could get in to see him. Suggesting the chiropractor was the best thing he ever did for me.

I have chronic back pain due to an injury many years ago. Without the care my chiropractor gives me, I would spend many days on medications that help the pain, but leave me unable to function at my job. They have also cared for other problems such as ultra sound treatments for tendonitis in my thumb and wrist, which would have sent me to the doctors and then to physical therapy. This treatment was done at the same time as a visit for my back. This saved me both time and money. My physician charges $50.00 a visit and my chiropractor charges $25.00. This is a huge saving to me as well as my insurance company. My husband also suffers from chronic hip and shoulder pain due to an accident and he also benefits from his occasional visits to the chiropractor.

It is our opinion that; if we save money, the insurance company saves money, we are able to do our jobs and we have a better quality of life, then self-referral has many benefits. The other consideration is that people in chronic pain often become dependent on medications. Since chiropractors do not prescribe medications you will not see that type of abuse. I work in the medical field and believe me, the amount of tax dollars and insurance payoffs for drug seeking is truly a travesty.

In conclusion, we ask that you please support self-referral for chiropractor visits. Anything less would be a step backwards in healthcare.

Sincerely,
Paula Chapple Wayne Chapple

Paula and Wayne Chapple

SUSAN BREWSTER
29 WINTER STREET
LACONIA, NH 03246
(603) 524-1976

March 12, 1999

To Whom It May Concern;

My name is Susan Brewster. I pay $15 a week for insurance. I have a primary Doctor, but I need a chiropractor for my back problem right now. I have to go through my primary doctor to get a referral to go to the chiropractor. Sometimes, with my back, I don't have time to get a referral. My insurance won't cover chiropractic services without the referral. My insurance won't cover it because they don't want it to be an ongoing problem. What I have is an ongoing problem.

Thank you,

Susan Brewster

Susan Brewster

1 Oak Hill Circle
Atkinson, NH 03811

Phone (603) 362-6085

VIRGINIA MONTELLA, MSW
Private Counseling

Licensed Independent Clinical Social Worker (MA)
Certified Clinical Social Worker (NH)

January 18, 1999

To whom it may concern:

I am a sixty-six year old female, employed, who leads an active life.

I have been suffering for many years from arthritis and fibromyalgia, conditions which cause debilitating pain and stiffness in my legs, neck and back and severely limit my movements.

In the past, the only treament that medical doctors, including an orthopedist, were able to offer was in the form of strong anti-inflammatory, pain killing drugs which cannot be tolerated by my digestive system.

In recent months, regular visits for chiropractic treatment have greatly helped me to maintain strength and flexibility and to feel much less pain, therefore allowing me to meet my daily obligations without impairing my digestive system with prescription drugs.

Sincerely,

Virginia Montella

Virginia Montella

1 Oak Hill Circle
Atkinson, NH 03811

Phone (603) 362-6085

VIRGINIA MONTELLA, MSW
Private Counseling

Licensed Independent Clinical Social Worker (MA)
Certified Clinical Social Worker (NH)

— Office Hours by Appointment —

Linda Dupont
343 Pearl Street
Manchester, NH 03104
(603) 622-9427

March 3, 1999

Re: Chiropractic Services

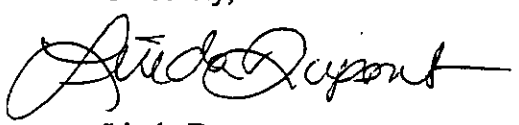
Dear Senator and Representative:

I am insured by Healthsource HMO. On occasion, I am in need of chiropractic care. My insurance company indicated that chiropractic care was available through my policy, however, my primary care physician does not support chiropractic care.

We are all free to have our own opinions on chiropractic care, however, just because my opinion differs from my physician's, it shouldn't cost me more out of pocket expenses. Every time I need chiropractic care, I have to pay extra for something that is a part of my insurance. As a result, I'm losing out!

I would like to see the legislation changed in this area, allowing me DIRECT ACCESS to chiropractic care services, without the extra fee.

Sincerely,



Linda Dupont

March 8, 1999

Dear Senator Squires,

Please confer on Chiropractics the respect it deserves and allow patients the option of self-referral

Please acknowledge Chiropractics holistic approach to preventative intervention and mandate that all insurance companies and H.M.O.'s in New Hampshire provide a generous benefit amount in their policies and contracts.

Here is my story. In January, I visited the doctor assigned to me by my H.M.O. to discuss troubling sensations in my right wrist and lower arm. In the allotted ten minutes, I stated my case; she felt my arm and shoulder, (made a passing remark about something in my neck), and tentatively diagnosed a "Carpal tunnel" and referred me to a neurologist. I read up on carpal tunnel and realized my complaints were different. By that time I had decided to consult a Chiropractor. I called to cancel the neurologist and notified my primary care doctor. She reviewed her notes from my visit: "tennis elbow", "physical therapy".

Dr. Lessard took X-rays and discovered mis-aligned vertebrae in my neck. I am under his care now with periodic visits, needless to say my arm is much, much better with the stretching exercises and life-style changes he has suggested.

Ultimately, every individual is his or her own primary care provider. He shouldn't be denied the expertise of the Chiropractor.

Yours truly,

Barbara A. Pearson
12 Grove St. #5
Milford, NH 03055

1/22/99

Insurance Comm
State of N.H.

To whom it may concern.

I am aware that there are changes taking place in N.H. regarding healthcare coverage. I am not happy with my current coverage because it does not allow me easy access to my chiropractor. I would like to see Insurance companies offering Better Coverage for chiropractic + Muscle Therapy Services.

Barbara Salvas
28 Savage Rd
Milford, NH
03055

1/22/99

Dear Sirs,

I am writing this letter because I am concerned that my access to Chiropractic care has been restricted through my insurance coverage (Mathew Thornton).

I feel that I should be able to have a choice of Chiropractic care or medical care. Under the current system I have very limited benefits for Chiropractic. It is my hope that you State Representatives will pass legislation which would allow fairer access for Chiropractic care.

Sincerely,

Cheryl Normandin & Louis Normandin

Cheryl Normandin

Louis Normandin

1/19/99

To Whom it may Concern,

For the past ten years I have had headaches that no doctor could really get rid of. I've also had middle back pain and neck pain since I had my son in June of 1997. Since no doctor could help me I just decided one day to try going to a chiropractor. I've only had 7 visits and already my neck and back pain is gone. I also haven't had a headache in a few weeks. Why my primary care physician never thought to send me to a chiropractor I'll never know but, I think its worked wonders for me. I think that everyone should have the option with they're insurance to go to a chiropractor. Just think of all the money my insurance is going to save on the prescriptions I won't need for my headaches.

Sincerely,
Denise Hammond

how the parts of a person work together.

Chiropractic care and treatment helped to alleviate pain and made life worth living, without expensive drugs or invasive surgeries.

People should have the choice to be treated by ~~with~~ chiropratic treatment and have this choice respected and paid for by insurance.

Trust me, there is a connection, I'm not a body part, I am a person ... body, mind and spirit.

Respectfully,
D E Dupuis-Gagnon

Salem

Jan. 1999

To Whom It May Concern,

After years of painful, prolonged and mis-managed "mainstream" medicine (beginning in 1990), I found my way to chiropractic care (circa 1993 - 1994).

Only after painful back surgery, that worsened my condition. The "treat 'em n' street 'em", "pass the buck", "learn to live with it" mentality was no longer acceptable. I became "the back" ... no body, no mind, no soul and conventional medicine paid no attention to the person they told to "learn to live with it".

With chiropratic care I was a person, body, mind and soul. Sadly, with conventional medicine this connection is missing, despite

3/2/99

Dear Senator & Representative

I Have been Restricted to Having to plead with my insurance company, to allow my chiropractor to continue treating the problems, so I can function in my place of Business. as a Result of these Restrictions By my Insurance (BC/BS), the process of my Recovering Has taken Longer than need be.

I would support Legislation that would allow me to see a Chiropractor and not Have a problem with my Insurance Co. for at Least the First Subscribed Visites.

Sincerely
David Lussier

Address: 281 Pleasant St
Concord NH. 03301

New Hampshire State Senator
New Hampshire State Representative

RE: Chiropractic Care

Dear State Senator and Representative

I support legislation that would allow me access to Chiropractic Care so I may continue going to my Chiropractor. I do have a five hundred dollar limit on my insurance, which limits me to the visits I may have. I don't need a referral which is very nice.

I greatly enjoy me chiropractic care and do hope that the insurance Company keep going.

Sincerely
Donna Estabrook

Donna Estabrook
Raymond NH.

ATT HOUSE OF REP./SENATE 1-21-99

ON FEB 1ST 1998 I HURNIATED A DISK. MY PRIMARY HAD ME PUTTING HEAT ON IT FOR 1 WEEK. THEN I WAS SENT TO AN OATH. DR.. DID THERAPY FOR SEVERIAL WEEKS. THIS HELPED BUT DIDN'T GO ON LONG ENOUGH DUE TO INSURANCE COST. I FINIALLY WENT TO CHIROPRRCTOR ON MY OWN, SIGNED UP FOR ONE YEAR AND THE COST WAS LES THAN WHAT. I HAD TO PAY THROUGH INSURANCE.

MY BACK IS MUCH BETTER AND I AM IN HARDLY ANY PANE AT ALL. WHEN THE THEROPY WAS DONE I WAS A LONG WAY FROM HEALED.

I WAS NOT A BELEIVER BUT I DEFFENATLY AM NOW!

THANKYOU DR. OYA.

ERNEST D. WARD

Ernest D. Ward

01/13/93 23:03

Freedom of choice. Every person should have the freedom to chose who they want to care for their care. Pass a law to give everyone that right.

Timothy P. Donahue

Dear Sirs 01/16/90

It is my understanding that a bill in support of chiropractic care is being reviewed. At this time my H&C does not offer chiropractic care. This results in myself and my family not having proper or sufficient care. There are many times when we forgo care because it is not financially feasible.

I want it to be known that I support better access to chiropractic care

Harold C. Fowler
152 Mt Vernon Rd
Milford NH. 03055

DEAR SENATOR & REPRESENTATIVE:

I have been in the care of a doctor of Chiropractic for over 20 yrs. They have brought me from a state of paralysis to full functioning Head health. The medical profession has deep limitations in certain areas. Chiropractic is a Holistic Head wonderfully healing philosophy/practice. Please support Chiropractic in every way you can.

Thank

Albert J. Falchuck

Name: [signature]

Address: 55 Larch St

City, State, Zip: Manchester NH 03102

Jan 19, 1999

To whom it may concern

I have been a member of Tufts Ins. plan for 5 yrs & have been very satisfied except for one thing. They don't pay for chiropractor's.

In Oct I was diagnosed with a pinch nerve & the doctor's suggested surgery. In order to avoid surgery I decided to go see a chiropractor. His name is Bruce Hulslander. He is treating me & has been a life saver. He guided me in the right direction. With his help & guidance I am on the road to recovery.

Dr. Bruce Hulslander recommended a physiatrist. I took his advice & saw Dr. Wayne Dillard whom tested me & found out I did not have a pinch nerve after all.

I am very grateful & satisfied that I decided to see a chiropractor. I almost didn't seek chiropractic manipulation because it was not covered by my insurance. I've been out of work since Oct. With no paycheck coming in I'm feeling the pinch financially. I would go for more treatments if I could afford it or if it was covered by my insurance.

Sincerely

Jeannette Cormier

January 29th, 1999

Dear Senator / Representative -

I am encouraging your support of legislation regarding improved access and consumer protection of chiropractic services.

My own personal insurance is limited coverage, with a high deductible and a low maximum number of visits per year. Chiropractic care helps to control and alleviate pain that I suffer with a chronic back condition.

Jeffrey Shannon
59 Alsen Drive
Hollis, NH 03049

To: Insurance Commissioner of the State of NH
From: JEANNE C. PICKETT - MILFORD, NH
Subj: RECOGNITION & USE OF CHIROPRACTIC CARE & TREATMENT AS A CHOICE WITHIN INSURANCE PROGRAMS

FOR NOT THE FIRST TIME, I AM MAKING AN APPEAL TO HAVE INSURANCE COMPANIES & MEDICAL PROVIDERS, DESIGNATORS & PRIMARY CARE'ERS INCLUDE CHIROPRACTIC CARE AS AN OPTION & CHOICE TO MEMBERS. BECAUSE I CAN RECEIVE THE NECESSARY CARE & TREATMENT I NEED WITHOUT TYING UP A DOCTOR'S EXPENSIVE FACILITY & PERSONNEL, I AM FORCED TO PAY CHIROPRACTIC COSTS OUT OF POCKET. FURTHERMORE. MY PRIMARY CARE FACILITY SELDOM IS ABLE TO SEE ME WHEN I AM IN PAIN - TAKES WEEKS TO GET AN APPOINTMENT, THE PRESCRIPTION INVOLVES LENGTHY & INEFFECTIVE PHYSICAL THERAPY & NEEDLESS MEDICATION. MY CHIROPRACTOR IS AVAILABLE WHEN I NEED HIM & HE SAVES ME TIME, MONEY & PAIN. (I LIKE THAT PART.) DOCTORS CAN TREAT SICK PEOPLE - I'M NOT. PLEASE HELP.

Insurance Commissioner
State of N.H.

1/25/99

To whom it may concern:

With many changes taking place in N.H. with health care and health care coverage, I would like my voice heard. I am dissatisfied with my current coverage, as it does not allow access to my chiropractor without a referral from my "primary care giver". We all know "tradional" MDs have been trying to freeze out chiropractors for years. But I get real help from my Chiropractor. I would like Insurance companies to offer better chiropractic coverage. And I strongly believe I should have the freedom to choose chiropractic care for my family and me.

Sincerely,

Kathleen Wolland
P.O. Box 33
Milford, NH 03055

I have been receiving Chiropractic care from Dr. John Tatone in Littleton, NH for the past 6 years. The repeated visits (either for injury repair or physical maintenance) have been extremely beneficial & have provided me with the ability to ~~eliminate~~ missed work time.

I consider Chiropractic care to be a Standard medical treatment for me & part of my self managed "well health" care.

These new legislative bills are a necessity & in the best interest of all consumers who choose to benefit from this type of proven medical treatment.

Choice of medical treatment should be made by the consumer based on their personal situation & beliefs. ~~[illegible]~~

I urge you to support these bills.

Sincerely

Lisa Hennessy

Dear Rep.

This is why the H.M.O. policy should be changed.

Although I have a very good work record, I occasionally have a problem with back injury. More often then not, I am unable to straighten out or even walk. I usally need treatment soon.

Most physicians will not refer you until they examine you first, they may not refer you at all. The existing policy could cause a delay of a day or more, prolonging the agony of the patient. This delay could cause days or even weeks of incapability to work and a slower recovery.

The cost of my most recent visit to my chiropractor was absorbed by my own funds, because I went directly for treatment thus by-passing my primary care physician. I don't feel that medical coverage should be voided because chiropractors provide treatment that ordinary doctors have no expertise to provide, other then medications.

Making chiropractic services difficult to attain is of no consolation to a person with a back injury and turns out to be more costly for everyone in the long run.

Sincerely, Louis Parent
263 First Ave.
Harlem N.Y.

1/20/99

TO THOSE WHO CARE!

I AM CONCERNED THAT CHIROPRACTIC CARE THROUGH MOST INSURANCE PROGRAMS, PARTICULARLY H.M.O's IS UNFAIRLY RESTRICTED. I FEEL THAT PATIENTS SHOULD HAVE A CHOICE BETWEEN MEDICAL AND CHIROPRACTIC PROCEDURES WHEN DEALING WITH THEIR AFFLICTIONS. I HAVE BEEN UNDERGOING CHIROPRACTIC THERAPY FOR SOME TIME NOW AND FIND IT TO BE A VIABLE ALTERNATIVE TO SURGURY.

IT IS MY HOPE THAT OUR STATE REPRESENTATIVES WILL PASS THE NECESSARY LEGISLATION TO ALLOW MORE FAIR ACCESS TO CHIROPRACTIC CARE THROUGH ALL INSURANCE PROGRAMS.

SINCERELY

January 26, 1999

Dear Senator/Representative:

I have had chiropractic care for about 5 years. with no coverage from my health Insurance. Our Healthsource plan requires a referral from my primary care physician, Chiropractic should be my choice NOT my PCP's.

Rferrals to Chiropractic is given as a last resort. I Don't believe I should contaminate my body with Drugs, for temporary relief, because thats what my PCP thinks would help before I see my chiropractor.

I know chiropractic care works the best for me, NOT muscle relaxers or physcal therapy. I pay for my health Insurance NOT my primary care physcian and I should have my own choices.

Health Insurance companies are trying to save a couple dollars, in the long run they are not instead they are given the PCP's too much control over somebody life + body.

Thank You

Jeanne Cassista
83 Turkey Hill Rd
Merrimack NH 03054

3/2/99

RE: Chiropractic Services

Dear Senators + Representatives

I have recently changed Insurance Companys. I had to get a "Referral" from my primary care doctor - that took a week to get! Why should I have to get "Permission" to see a Chiropractic Doctor? It should be my choice as it is my health?! I am also limited as to how many times I can see him - so what happens after that?! This needs to be changed! I would support legislation that would allow me to do as I wish.

Thank you,

Marianne Fontana
76 No. Amherst Rd
Bedford NH 03110

DEAR SIRS

I HAVE BEEN UNDER CHIROPRACTIC CARE FOR MANY YEARS. AFTER EXHAUSTING MANY OTHER AVENUES TO TRY TO KEEP MY BACK PAIN FREE CHIROPRACTIC CARE WAS THE ONLY TREATMENT THAT SERIOUSLY HELPED ME. IT WOULD BE VERY BENIFICAL FOR ME AS WELL AS OTHER PEOPLE IF A LAW WAS PASSED TO HELP DEFRAY THE COST THROUGH OUR INSURANCE PLANS (H.M.O.S) THEY GIVE US THE CHOICE OF MEDICAL CARE WHY NOT CHIROPRACTIC CARE. IT IS MY HOPE THAT YOUR STATE REPRESTATIVES WILL PASS LEGISLATION TO ALLOW US THIS CHOICE.

SINCERELY

NANCY J. KOJNOK

Amherst. NH

New Hampshire State Senator
New Hampshire State Representative

RE: Chiropractic Care

Dear State Senator and Representative,

I support legislation that would allow me access to chiropractic care so as to continue my care.

Sincerely

Randy Estabrook

Randy Estabrook
Raymond NH.

1/29/99

Dear Senator/Representative:

I understand that there is currently legislation up for review concerning improved chiropractic access and service. I have neck and mid-back pain that is greatly relieved by chiropractic care. However, my HMO plan (Healthsource) only covers 15 physical therapy visits, and only at the referral of my primary care physician. This constraint severely limits my ability to receive proper care. Please vote yes on this legislation.

Robert A. Makl

Robert A Makl

Insurance Comm.
State of N.H.

To whom it may concern:

In regard to possible future changes in health care coverage in N.H., my wife and I would appreciate better recognition of chiropractic and more freedom to choose chiropractic as primary or supplemental care.

In our case, the several plans we've been involved in have put low limits on the use of chiropractic. Many people, including educated people, find chiropractic and other "wholistic" modalities to be beneficial or helpful. The time has come to consider health care issues with the rights of the patients as a central concern.

Sincerely,
Graham Chalmers

[illegible]

INSURANCE COMMISSIONER
STATE of N.H.

To whom it may concern,

I'd like to say that I am dissapointed with the regulations regarding chiropratic care in this state. Chiropractic health is a valvable part of our healthcare system + I believe it should be recognized more, and coverage by insurance should be extended to cover more chiropratic treatments. Any legislation or rule changes ~~ooo~~ concerning the betterment of these coverages would greatly increase the quality of healthcare in this state.

Thank You

Milford, N.H.

3 Nichols Rd.
Amherst, N.H.
03031

1-23-99

Insurance Commissioner
State of New Hampshire

To Whom it May Concern;

I am aware of the changes that are taking place in New Hampshire re: healthcare coverage.

I would like to express my opinion regarding this matter. Chiropractic care has many times helped me & my family. When I tried to get my daughter to see an orthopedist concerning a recent sports injury, I was told there was a 3 month waiting list. I called our chiropractor & one week later she feels much improved.

January 20, 1999

Dr. Madden, my primary care physican feels my condition would not be benefited by Chiropractic treatment and therefore I am unable to obtain a referral for Chiropractic treatment. Treatment has been beneficial for the last ten years.

Valerie Henderson

Valerie Henderson

January 25, 1999

Dear Senator / Representative:

I am writing to let you know that I am highly in favor of legislation that will improve access to chiropractic care. I know first hand what it can do for you. After being faced with a choice of having surgery to hopefully help a nerve damage problem with my right arm, or live in constant pain I went to my chiropractor to see if there was anything he could do. After the first adjustment the numbness that was supposed to be nerve damage started to go away. Months later my arm is about 80% better and I am able to do so much more. I may never be back to 100% but at least I avoided surgery and many months of

Retherford Chiropractic Clinic
11 Hampshire Rd
Salem, NH 03079 603-898-7521

Dr. Joshua Watkins-Tubbs DC
Chiropractor
in favor of Bill 147
Insurance.

The Public Hearing on SB 147:

All In favor of this proposal

NAME	ADDRESS	DATE
Gloria M. Pistochelli	7 Ridgeview Ave, Salem NH	4-3-99
Frank Shedied	614 Andover Street, Lawrence MA.	4-3-99
Jay B Pa	4 Aspin Drive, Atkinson, NH	4-5-99
Maureen Carrellier	516 Frost St, Derry NH	4-5-99
Edwina F Huson	7 Wildwood Dr., Derry, NH	4-5-99
Harriet Ingalls	7A Sweet Hill Road, Plaistow NH	4-5-99
Penna Ackley	28 Harriman Rd, Plaistow NH	4-5-99
Edmund J Gallant	5 N BALL RD. KINGSTON N.H,	4-6-99
Richard H Be	65 Townsend Ave, Salem NH	4-6-99
Theresa Johnson	19 Oakridge Road, Salem NH	4-6-99
William E. Daley	53 Lissett Drive, Salem NH	4-6-99
Gail Chamberlain	26 Lowell Rd Salem NH	4-6-99
Charles Thomas	11 Westendale Dr Salem NH	4/6/99
Mable H Sorenson	53 Town Farm Rd Salem NH	4/6/99
Pete Sorenson	53 town Farm Rd Salem NH.	4/6/99
Debra Ryan	4 Hardy Road Londonderry NH 03053	4-6-99
Elizabeth Hagopian	254 Lawrence Rd., Salem, N.H. 03079	4-6-99
Karen Vogler	5 Dandridge Ave Salem, NH 03079	4-7-99
Phyllis Beadoin	8 Bartlett Rd Derry N.H.	4-10-99
Linda Fredette	38 Warner Hill Rd Derry NH 03038	4/8/99
Diane Otten	3 Juniper Rd Salem NH 03079	4/8/99
Leona Quinn Ryder	266 Poverty Lane 10A Lebanon N. H 03766	4/8/99

New Hampshire House of Representatives

To Whom it May Concern,

Insurance Companies seem to be running our state. I feel like a puppet with the insurance company at the controls. I am fed up with paying for health care I cannot get when I need or want it. The system must be changed and you, the legislature, have the power. Please use it.

Sincerely,

A voting constituent

1/15/99

Brian W. McMullen
6 Water ST
Hudson NH. 03051

I've been seeing Doctor Barclay over the course of two years. I have had great results and I am very pleased with his techniques himself and his staff.

I chose to see Doctor B. because of referrals. The choice was mine. The results are there.

The patient needs to decide for themselves whats working and what is not. There is more than one road to recovery and the patient will suffer on the long run if the correct path is NOT taken.

Choice needs to be placed back into the hands of the patient.

Please take the time and listen to these people.

Thank you. Brian

1/15/99

According to Healthsource, my healthcare provider, I have coverage in Chiropractic care. That's great for me and any others with back problems. The only problem is the way we have to get this care.

I called my P.C.P. on the day my back started to ache, to get a referral. I couldn't make an appointed to see him for almost a month.

To me, this is very inconvenient.

Why should anyone go through this. The doctor did end up giving me the referral. But the way I had to do it was not right. If I have the coverage, why can't I just ~~meet~~ make an appointment and see my Chiropractor right away.

My family would be grateful to the insurance commission for allowing easy payment accessability for chiropractic care.

Thank you for your time and attention to this very important issue ——

Sincerely,

[signature]

Dear Sirs

I am writing this letter to express my concern of the limited access to chiropractic care that cuerently exist under my HMO insurance coverage.

Currently my coverage restricts me to a six month plan of coverage per year. It is my belief if my plan was extended to 12 months of coverage, I would have the same number of visits during the 12 month plan as I have been using under the six month plan of coverage, but I believe I would get better Results.

It is my hope that our state representatives will pass legislation which would allow fairer access for Chiropractic care.

Jan 20, 1990
Nashua NH

Sir:

Chiropractic has helped me with the pain I have had in my back and also with my TMJ. These adjustments relieve my discomfort and I hope that it can be accessable to all.

Regards
J. DABRILA

Dear State Representative or Senator:

I wish to offer my support for House bill 586; An Act Clarifying Certain Terms Relative to the Practice of Chiropractic and Senate bill 147; An Act Relative to Self-Referrals for Chiropractic Care.

Personal Comments: I have been helped greatly!

Emma L. Cass
(Signature)

Mar. 5, 99
(Date)

Dear State Representative or Senator:

I wish to offer my support for House bill 586; An Act Clarifying Certain Terms Relative to the Practice of Chiropractic and Senate bill 147; An Act Relative to Self-Referrals for Chiropractic Care.

Personal Comments: I support this House bill 586.

Paula Goss
(Signature)

3-5-99
(Date)

Dear State Representative or Senator:

I wish to offer my support for House bill 586; An Act Clarifying Certain Terms Relative to the Practice of Chiropractic and Senate bill 147; An Act Relative to Self-Referrals for Chiropractic Care.

Personal Comments: After having been an active recipient of Chiropractic care, I pledge my support wholeheartedly to the benefit of this alternative care and treatment.

Chiropractic care should be made available to anyone seeking a more natural way of healing regardless of insurance restrictions. The long term benefits are real and necessary.

Kelly Crep
(Signature)

3-17-99
(Date)

TESTIMONIAL

I, the undersigned, give my permission to Spinal Corrective Center to utilize my testimonial to help educate others about the benefits of chiropractic corrective care. This may be reproduced in part or in full as an aid in understanding the benefits of chiropractic.

Name: Pam Reed Age: (optional) 13

Reason for starting care: Curve in spine

Length of time under chiropractic care: 1 year

How have you felt since under chiropractic care?: good, taller, sinus problems have improved

How has your life changed or what have you been able to do that you couldn't do before?: I didn't have to wear a (back) brace

What improvements have been made with your spinal curves?: my spine is straighter

What do you like to tell others about chiropractic?: it's fun

Comments: thanks for helping me id my spine so I am taller than my friends now

Signature Pam Reed Date 4/29/98

TESTIMONIAL

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Name: Karen E Reed Age: (optional) 38

Reason for starting care: I am trying to resolve an old injury

Length of time under chiropractic care: 3 1/2 months

How have you felt since under chiropractic care?: I feel that I am being proactive in my own health care; healing myself from within

How has your life changed or what have you been able to do that you couldn't do before?: I am sleeping better, I can touch my toes and pick up things!

What improvements have been made with your spinal curves?: My subluxations have diminished and my spine has improved 64% in only 3 1/2 months.

What do you like to tell others about chiropractic?: It teaches you to learn about your body and its ability to heal itself

Comments: Chiropractic is a wonderful family wellness program My daughter Pam and I feel blessed to be clients of this office!

Signature Karen E Reed Date 11/4/98

TESTIMONIAL

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Name: Pamela Thunstrom Age: (optional) 43

Reason for starting care: fall down a flight of stairs caused extreme pain and a limp for 2 yrs. prior to chiropractic care

Length of time under chiropractic care: 12 yrs.

How have you felt since under chiropractic care?: pain & limp are gone - I feel Great!

How has your life changed or what have you been able to do that you couldn't do before?: quit all Rx (many) I can play golf again

What improvements have been made with your spinal curves?: negative reversal reverting back

What do you like to tell others about chiropractic?: It's the best thing you can do for your family.

Comments: Make time for your health

Signature Pamela Thunstrom Date 6/17/98

TESTIMONIAL

I, the undersigned, give my permission to Spinal Corrective Center to utilize my testimonial to help educate others about the benefits of chiropractic corrective care. This may be reproduced in part or in full as an aid in understanding the benefits of chiropractic.

Name: Jo-Ann Kelly Age:(optional) 44 yrs. young

Reason for starting care: Postural changes, spinal stress, tingling in fingers, hand discomfort, and pelvis discomfort.

Length of time under chiropractic care: since July '98

How have you felt since under chiropractic care?: improved mobility, endurance, energy - i.e. improved "wholesome" health.

How has your life changed or what have you been able to do that you couldn't do before?: Less discomfort / pain after extensive length of time in sitting / standing position; increased daily activity i.e. walking, exercising w/ little or no discomfort.

What improvements have been made with your spinal curves?: Significant improvement of the neck / back / pelvis — surpassed anticipated improvement — POWER ON!

What do you like to tell others about chiropractic?: Drug-free wellness Chiropractic care is simple, safe, effective, "natural" — you are your own doctor. Avoid skeptisim, become educated about chiropractic care listen to your body. I am living proof of effective chiropratic care!

Comments: Drs. Jen & Dave. Thank you for the opportunity to "reclaim" my health thru regular sch. adjustments, sharing your resource tools - seminars, reference library, & weekly handouts. Bless you for your faithful commitment, genuine concern and love of your patien

Signature Jo-Ann Kelly Date 10-19-98

Appreciation for Kevin - Thank you for the "warm reception" and and your encouraging support and contribution in reaching our

TESTIMONIAL

I, the undersigned, give my permission to Spinal Corrective Center to utilize my testimonial to help educate others about the benefits of chiropractic corrective care. This may be reproduced in part or in full as an aid in understanding the benefits of chiropractic.

Name: DENNIS CORNETTA Age: (optional) 43

Reason for starting care: PLAGUED WITH LOWER BACK PAIN FOR YEARS, THAT NOT EVEN SURGERY COULD CORRECT.

Length of time under chiropractic care: 4+ MONTHS

How have you felt since under chiropractic care?: ALMOST NEVER HAVE LOWER BACK PAIN. WHEN I DO, IT IS MORE OF AN ACHE THAN A PAIN.

How has your life changed or what have you been able to do that you couldn't do before?: GET OUT OF BED IN THE MORNING WITHOUT HOLDING ON TO THE WALL

What improvements have been made with your spinal curves?:

What do you like to tell others about chiropractic?: IT WORKS!

Comments: I'VE TRIED MEDICAL DOCTORS/SURGEONS THERAPIES TO NO AVAIL. AS MY SPINE BECOMES MORE STRAIGHT, I HAVE EVEN LESS OCCASIONS OF BACK ACHE.

Signature Dennis Cornetta Date 4/7/98

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TESTIMONIAL

I, the undersigned, give my permission to Spinal Corrective Center to utilize my testimonial to help educate others about the benefits of chiropractic corrective care. This may be reproduced in part or in full as an aid in understanding the science of chiropractic.

Name: Kevin Donnelly Age: 29

Reason for starting care: Nothing concerning physical/health issues (or so I had thought). Just was curious to learn more about Chiropractic Care.

How has your life changed with chiropractic corrective care?
I have been under care for 3 months now and how chiropractic has influenced and changed my life has been amazing. Concerning physical symptomology - ① I had been plagued with sinus blockage for the last 10 years - surgery had even been recommended. In less than one month of chiropractic care, my sinuses are completely clear and continue to be.

Comments: ② I had been diagnosed with benign tremors @ age of 12 and had seen all of the top neurologists in New England. Basic recommendation was there was nothing they could do. After three months of chiropractic care my hand tremors and stiffness are finally reducing.

③ My athletic performance has improved with Chiropractic care. I am more flexible and my reaction time has been enhanced

④ I no longer need to wear foot orthotics since my weight distribution has balanced more since receiving chiropractic care.

⑤ My lower back pain, which I was unaware I even had, no longer exists since beginning chiropractic care

⑥ I sleep better and handle stress better since receiving chiro care

Most importantly, Chiropractic care helps reinforce my current belief system that He who creates the body, heals the body. It happens no other way!

Sign: Kevin Donnelly Date 5-22-98

★ Anyone with any interest in not only prevention medicine, but complete health - Mind, Body & Spirit, must look into and begin adopting the chiropractic lifestyle. You owe it to yourself to experience a fuller life - Complete health -

TESTIMONIAL

I, the undersigned, give my permission to Spinal Corrective Center to utilize my testimonial to help educate others about the benefits of chiropractic corrective care. This may be reproduced in part or in full as an aid in understanding the benefits of chiropractic.

Name: William Harding Age: (optional) 31

Reason for starting care: Had dizziness in the middle of my back.

Length of time under chiropractic care: 3 months

How have you felt since under chiropractic care?: The dizziness in my back went away. My sleep has improved greatly

How has your life changed or what have you been able to do that you couldn't do before?: Beyond my sleep and back problems I found that my symptoms associated with ADD have subsided and I no longer take Imipramine 4x a day.

What improvements have been made with your spinal curves?: My neck has shown the most Improvement. From almost straight to a perfect 33%.

What do you like to tell others about chiropractic?: I had no idea the influence the spinal column had on my overall health. It has been a real education.

Comments:

Signature William Harding Date 12/1/98

eb R. Thurmond, D.C.
lora F. Rozell, D.C.
63 Washington St.
eene, NH 03431

Family Chiropractic Center

Chiropractors for adults and children

Thurmond-Rozell
Chiropractic Group
603-357-4488
FAX 603-357-4487

Things we'd like to know about your experience.

Today's date 12-7-98

First name Jacob Middle Initial B Last name Cashin

Street address 14 Boston Pl.

City Keene State NH Zip 03431

Why did you come to our office originally? We were referred by my sons Special Ed teacher who is also a patient of Dr. Thurmond

What did you try before you came here (other Dr. care, self care)? We are trying this for Jacob to see about overall effects in behavior, mobility, education, and health I am not sure this question applies to our relationship with FCC

Describe your experience here (How were you treated by the Staff, Dr. Thurmond's care, results?)

Jacob has very much enjoyed his visits with Dr Thurmond and I have been very impressed by how caring and courteous Dr Thurmond and his staff have been. It is always a pleasant experience.

What did you learn? I have had the chance to dispell many of the myths surrounding Chiropractic medicine and also learned of the ripple effect treatment can have on going care can positively affect many aspects of a patients life. As a mom-for my son that is very exciting and encouraging!

How has your life changed i.e. sleep, health, family life?

The positive effects have been subtle but I feel very real. This time of year is always difficult for Jacob and this year things all around seem to be smoother.

Please give us your first impression of our office: Very warm and inviting. Of course our 1st appt was bagel and coffee night - That is a nice Thoughtful touch.

Dear Friend,
This information may be considered for a "testimonial" page that is available to all patients to read, on the table in the front office. It may be used in other presentations.
Please sign the release according to your feelings about its use.

I give my permission to Family Chiropractic Center to use my testimonial:

using my first name _____

12/7/98 without using my name Julie Coshun (for Jacob/Child)

I do not give permission to FCC to re-print my testimonial _____

Date _____

eb R. Thurmond, D.C.
lora F. Rozell, D.C.
63 Washington St.
eene, NH 03431

Family Chiropractic Center

Chiropractors for adults and children

Thurmond-Rozell
Chiropractic Group
603-357-4488
FAX 603-357-4487

Things we'd like to know about your experience.

Today's date 12/7/98

First name Daniel Middle Initial C Last name Thomas

Street address 11 Belmont Ave

City Keene State NH Zip 03431

Why did you come to our office originally? Back pain

What did you try before you came here (other Dr. care, self care)? another Chiropractor

Describe your experience here (How were you treated by the Staff, Dr. Thurmond's care, results?)

fantastic

friendly, prompt, great care.

What did you learn? Better ways to take care of my spine and how my spine effects every aspect of my life.

How has your life changed i.e. sleep, health, family life?

sleep, health

Please give us your first impression of our office: Overall Good 1st impression, great 2nd impression! (Plus, I like the facelift)

Dear Friend,
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Please sign the release according to your feelings about its use.

I give my permission to Family Chiropractic Center to use my testimonial:

using my first name Denise C - Thomas

without using my name _____

I do not give permission to FCC to re-print my testimonial _____

Date 12/7/98

Jeb R. Thurmond, D.C.
Nora F. Rozell, D.C.
463 Washington St.
Keene, NH 03431

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Chiropractors for adults and children

Thurmond-Rozell
Chiropractic Group
603-357-4488
FAX 603-357-4487

Things we'd like to know about your experience.

Today's date 2/16/99

First name David Middle Initial D Last name Peck

Street address 815 Plain Rd

City Hinsdale State NH Zip 03451

Why did you come to our office originally? Refer from Dr Lilly and my lawyer Tim Bunce

What did you try before you came here (other Dr. care, self care)? 3 years of medical Dr. that only gave me pain medicines no help at all. Also I had to have my esophagus stretched every 3 months for a choking problem

Describe your experience here (How were you treated by the Staff, Dr. Thurmond's care, results?)

Very friendly, caring and effective results. My neck, shoulder and back pain are almost gone my motion has improved greatly I can turn my head left and right. I can raise my right arm. He has relieved my esophagus choking problem completely. Improvements are occuring daily

What did you learn? That Chiropractic is the answer to my back, neck and overall health

How has your life changed i.e. sleep, health, family life?

It has improved my whole attitude without the pain and choking problems that plagued me since my slip and Fall accident 3 years ago

Please give us your first impression of our office: Very professional helpful and very knowledgable

Dear Friend,
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Please sign the release according to your feelings about its use.

I give my permission to Family Chiropractic Center to use my testimonial:

using my first name David D. Ford

without using my name _____

I do not give permission to FCC to re-print my testimonial _____

Date 2-16-99

Jeb R. Thurmond, D.C.
Nora F. Rozell, D.C.
463 Washington St.
Keene, NH 03431

Family Chiropractic Center

Chiropractors for adults and children

Thurmond-Rozell
Chiropractic Group
603-357-4488
FAX 603-357-4487

Things we'd like to know about your experience.

Today's date 1/13/99

First name Mary-Anne Middle Initial - Last name Wisell

Street address 30 Baker ST

City Keene State NH Zip 03431

Why did you come to our office originally? Looking for treatment for my 21 month old... he had fluid in his ears and tube surgery was being suggested.

What did you try before you came here (other Dr. care, self care)? Traditional pediatrician, ENT, antibiotics.

Describe your experience here (How were you treated by the Staff, Dr. Thurmond's care, results?)

Our experience has been nothing short of wonderful, from the first phone to actual visits. Dr. Thurmond went out of his way to explain what happens w/ chiropratic care and why he believed my son could benefit from it. The results? The results were GREAT! At a recent ear check the fluid had cleared and the tympanogram was at an acceptable level.

What did you learn? I learned just how chiropractic care works by allowing the body to function the way it was meant to.

How has your life changed i.e. sleep, health, family life?

I haven't really noticed much of a change in my sons sleeping habits, but he has seemed healthier. No colds ~~that~~ in almost four months. (He has now gotten a cold, but it lasted less than week!)

Please give us your first impression of our office: I liked the office, loved the kids toys! My only suggestion would be to have one room w/ some children's posters on the walls. This would make it easier to distract the little ones during adjustments.

Dear Friend,
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Please sign the release according to your feelings about its use.

I give my permission to Family Chiropractic Center to use my testimonial:

using my first name Mary-Anne Wisell

without using my name _____

I do not give permission to FCC to re-print my testimonial _____

Date January 14, 1999

eb R. Thurmond, D.C.
lora F. Rozell, D.C.
63 Washington St.
eene, NH 03431

Family Chiropractic Center

Chiropractors for adults and children

Thurmond-Rozell
Chiropractic Group
603-357-4488
FAX 603-357-4487

Things we'd like to know about your experience.

Today's date 12/4/98

First name Karen Middle Initial B. Last name Brown

Street address 81 N. Lincoln St.

City Keene State NH. Zip 03431

Why did you come to our office originally? Car accident. Referral from a friend & former patient.

What did you try before you came here (other Dr. care, self care)? Self Care, if any.

Describe your experience here (How were you treated by the Staff, Dr. Thurmond's care, results?)

My experience here has been wonderful. Dr. Thurmond is very knowledgable and has treated me with the utmost respect as a patient. He really takes his time to listen to my concerns and makes it a priority to provide me with the most comprehensive care possible. His office staff is always friendly & warm. The group collectively makes these appointments very enjoyable and easy to keep!

What did you learn? I have learned that chiropractic care encompasses much more than simply having someone crack your back. I have better posture, sleeping habits and more energy than I had before.

How has your life changed i.e. sleep, health, family life?

I have significantly less pain as a result of my accident than I would have had, if I did not seek out competent chiropractic care.

Please give us your first impression of our office: Friendly, warm, inviting, pleasant, caters to patients above & beyond "other" health offices do.
what

Dear Friend,
This information may be considered for a "testimonial" page that is available to all patients to read, on the table in the front office. It may be used in other presentations.
Please sign the release according to your feelings about its use.

I give my permission to Family Chiropractic Center to use my testimonial:

using my first name ✓ you are welcome to use my whole name. I tell people what I think of your practice anyway.

without using my name _____

I do not give permission to FCC to re-print my testimonial _____

Date 12/4/98

eb R. Thurmond, D.C.
lora F. Rozell, D.C.
63 Washington St.
eene, NH 03431

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Chiropractors for adults and children

Thurmond-Rozell
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FAX 603-357-4487

Things we'd like to know about your experience.

Today's date 12.14-98

First name Kathy Middle Initial E Last name Wheeler

Street address 186 Court st

City Keene State NH Zip 03431

Why did you come to our office originally? Neck & back pain

What did you try before you came here (other Dr. care, self care)? PT

Describe your experience here (How were you treated by the Staff, Dr. Thurmond's care, results?)

Very good. I feel very comfortable

What did you learn? Why I was having pain And how to improve my P. Health.

How has your life changed i.e. sleep, health, family life?

Mush beeter without pain.

Please give us your first impression of our office: I felt A little Nervous At First but Fine Now -

Dear Friend,
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Please sign the release according to your feelings about its use.

I give my permission to Family Chiropractic Center to use my testimonial:

using my first name KAthy Wheeler - Kathy Wheeler

without using my name _____

I do not give permission to FCC to re-print my testimonial _____

Date _____

CHIROPRACTIC CARE EQUALS BETTER HEALTH!!

My name is Alice Sleight and on August 16, 1995 I shall celebrate my 90th birthday in as good, if not better, health than when I celebrated my 79th.

I decided to seek chiropractic care just after I turned 79 in 1984 and I can speak of the remarkable help that it has given me these past 11 years.

I first sought out chiropractic care for low back pain and leg pain that I later found out was sciatica. The relief it gave me was just short of miraculous. As I was receiving chiropractic adjustments my chiropractor, Dr. Grazier, would explain how adjustments helped the entire body to function better. I had been diagnosed with various chronic problems over the years such as angina, (chest pain associated with heart problems), chronic sinus problems, chronic bronchitis, allergies, and asthma (bad enough to hospitalize me).

As time went on and I continued getting my adjustments (at first 2-3 times a week and later once a month or so) I started noticing my general health improving. My back pain and leg pain went but I also noticed that I no longer needed as much asthma medication and my allergies improved and even when they did affect me slightly they didn't cause the asthma attacks they once would have. I no longer take medication for angina because I can't remember the last time I had a need.

I forgot to mention that I had had three episodes of pneumonia in the two years prior to getting under chiropractic care. I haven't had any problems with it since I've been getting adjusted. I couldn't prove it but, it's my opinion that chiropractic has improved my health so much that it's helped me not have any recurrence of pneumonia in the past 11 years.

Telling my friends about chiropractic has become a favorite past time. I find it ridiculous that people don't see chiropractors for improvement of their general health. Sure medicine is needed sometimes but doesn't it make sense to get away from covering up symptoms with drugs when you can get healthier naturally with safe and effective chiropractic adjustments.

Alice Sleight
Portsmouth, NH 03801

doc:alice

BACK PROBLEMS FOR OVER 15 YEARS

My name is Angelia Knight. When I came to Dr. Grazier I was desperate. My back problems dated back to High School. I hadn't seen a Chiropractor in over 15 years. I couldn't sleep well, I had headaches, I had allergies and sinus problems. My overall energy level was so low, I was taking naps every day. I am a mother of 4, and I work, so the constant lack of energy was causing a great deal of depression. Within 2 weeks, my headaches were gone. From November to March, my allergies and sinus trouble were gone. I am now getting a wonderful nights sleep, so in turn I have all the energy I need to take care of my family. I feel like a different person. I did not make a single visit to the pediatrician's office this winter. I used to frequent it at least 2 to 3 times a month. My children didn't have a single ear infection, sore throat or even a runny nose. I tell everybody I know about our experiences as a family. We all feel better, and sleep better.

Thank you Dr. Grazier and Barbara.

Angelia Knight
Portsmouth, NH

ARTHRITIS AND BACK PAIN

In 1987, I started having problems with my back. I started seeing a speciallist. I had X-Rays taken of my back. I was told I had a lot of arthritis in my back. I was given cortisone shots but I stopped after a few months as they were doing no good. I just kept on having the pain.

I never did much walking and I never went shopping much. In December 1992, I went Christmas shopping. I started walking around the store and all of a sudden I could hardly stand up. I could barely walk to my car.

I decided to call Dr. Grazier right then. I had an appointment the same day I called. I had X-Rays taken and was told that I had a lot of arthritis in my back. I returned that same night and had my first adjustment. It felt a little better. I was going twice a week and each time I was able to walk better and go shopping with no pain in my back. Then I went to once a week. The pain in my knee and thighs went away.

I still go once a month and I have been going since December of 1992.

Barbara Nitkowski, Portsmouth, NH

SHOULDER PAIN

My problem was a very stiff and sore right shoulder that had been steadily getting worse for about a year and a half. It had gotten to the pint where almost everything I did with that arm was painful. Household chores, especially vacuuming, had become a real ordeal. Reaching up hurt, lifting or carrying anything caused severe pain. I couldn't sleep on that side at all and even getting up out of an easy chair was getting to be a problem. About all the aspirin did was to upset my stomach.

I couldn't believe the relief I got with the very first chiropractic treatment that Dr. Grazier gave me! With each successive treatment it just got better and better, and in about four months all the pain and soreness was completely gone.

Happily, I experienced another, quite unexpected, benefit from my series of chiropractic treatments. For the first time in my life, I no longer suffer from chronic constipation! I noticed a change in my bowel habits within four to six weeks after my first visit.

Barbara Brage
Portsmouth, NH

SIDE EFFECTS OF ADJUSTMENTS

In the early 1970's, I began experiencing lower back pain and treated with a medical doctor for a year or so, with no relief. By this time, I was in severe pain most of the time and walked in a bent over position with the pain traveling down my legs.

A customer where I worked convinced me to try Dr. Grazier, and he discovered that my problem was in the neck area. After only three or four weeks of treatments, I was walking upright and in less pain. When the pain disappeared, my visits to Dr. Grazier became sporadic, which is the case with many of us when we are feeling better. Some years later, I was involved in an auto accident and suffered whiplash which required long and extensive spinal adjustments. This time, I continued regular maintenance visits between various accidental injuries and have come back to full spinal health each time. I sincerely feel that if I had not discovered Dr. Grazier almost twenty years ago, I would be severely disabled by now. Currently, I am holding my adjustments even longer than Dr. Grazier anticipated.

Oh, yes! I must warn you of some of the side effects of chiropractic care. Before visiting Dr. Grazier regularly, I suffered from numerous sore throats, colds, flu and ear aches each year. In the past ten years, I have had the flu only twice, and the same applies to ear aches. I have had one sore throat and not even one bout with a cold!!! It has only been in the last year or so that the connection between my excellent health record and my regular chiropractic care dawned on me! This gives me even more reason to extol to one and all the wonderful benefits awaiting them at the chiropractor's office!

Connie Reardon
Portsmouth, NH

CHIROPRACTIC TEAM BEATS TMJ

Two years ago, I was having what appeared to be severe allergy problems. In the course of 12 months, I had been to the doctor 6 times for earaches, headaches, sinus problems, etc. I was given a different prescription each time. With no success, I went to the dentist who prescribed muscle relaxants. At that time, I was told I had TMJ. By this time, I could barely open my mouth. I could only eat soft food and was in pain all the time. I tried the muscle relaxers but had to stop taking them because I couldn't function in my daily routine. I tried exercises but they didn't work either. I was told my next step was to see an oral surgeon and I knew that was not the direction I wanted to head in. Finally out of desperation, I called Dr. Grazier who was referred tome by a friend. Although my insurance would not cover chiropractic visits, I felt I was making the right decision. Within three months, not only did my mouth open again, but I was no longer in pain. In fact, I found I had more energy in my life and literally was bouncing out of bed in the morning. What a great feeling!

Although I am not fully cured, I feel 100% better now. The important thing for people to remember is that like anything else, there is an "adjustment" period. For example, when you start an exercise program you go through a period of soreness and in some cases a little pain. It can be the same for having adjustments. At times, I definitely had discomfort but the outcome was worth it as I began having more good days than bad.

I will definitely continue to seek chiropractic care as it has changed my life. I am especially grateful to Barbara, Elaine and Dr. Grazier for their support. They are truly a great team!

Cheryl Bozek
Nashua, NH

"WHAT THE HELL...I'VE TRIED EVERYTHING ELSE"

My name is Colleen Shepard and I have been working in the medical field for about 20 years. I have always had a lot of faith in Doctors, medications, treatments, physical therapy, etc., as this is what I have always dealt with. I have been suffering with a number of different things for the past 10 years. Things such as panic disorder, heart palpitations, severe and frequent headaches, sinusitis, neck pain and muscle spasms, and one infection after another. I was always taking antibiotics for something. I lost a lot of time from work, per Doctors orders. The Doctors ordered a lot of tests done; such as, blood work, CAT scans, and MRI's. I saw specialists such as a psychologist and a neurologist. They told me that I was suffering from severe depression and they put me on an antidepressant. They said I was suffering from a panic disorder and they put me on tranquilizers. The neck pain and muscle spasms were treated with anti-inflammatories and muscle relaxants. They said I had cervical arthritis and to take anti-inflammatories for that as well. My Doctor got to know me so well that when I had a flare up of sinusitis all I had to do is call the office and they'd call me in a prescription for an antibiotic.

I work at a nursing home, on a long term care unit with very difficult patients. I re-injured my neck several times this past year, which led to more time off from work; muscle relaxants, and anti-inflalmmatories. I had physical therapy done from a very qualified physical therapist for 10 weeks and was on light duty for 2 months as well. Then....the pain came back! I could not move my head either way. I had spasms in both my shoulders which caused them to stay upward towards my ears. i could not take it anymore! The Director of Nursing and a secretary both said to me, "I know what you are going through...have you thought of seeing a chiropractor?" I said, "What the hell...I've tried everything else." This is when I came to see Doc Grazier. I learned that I had several subluxations which were causing my spasms and pain. All the Doctors and the physical therapists were doing is treating the symptoms and not the problem. This was in July and i have been under Doc Grazier's care ever since.

I have had two colds recently, and for the first time in six years I did not need anti-biotics! My immune system was obviously working again. I have had no severe headaches for months and my panic attacks have lessened in severity. I have also made a decrease in my medications.

I sleep better, I have missed no time from work in six months and I have a better outlook on life itself. I know I still have a ways to go - but I feel I am half way there and I owe thanks to my friends at Edgewood for suggesting a chiropractor in the first place and most of all, my thanks goes to Doc Grazier!

I have come to realize that chiropractic care is not just for back pain, but it is for total health care. If more people would come to realize this, I feel we would have a much healthier, drug free and pain free world!

Thank you from the whole of me!
Colleen A. Shepard
Portsmouth, NH

CHRONIC EAR INFECTIONS

My nineteen month old son, Christopher, had had chronic ear infections since he was two months old. I have taken him to a local pediatrician at least ten times. In between ear infections, his colds would last for weeks without drying his nasal system.

He had been on an antibiotic and decongestant on and off since he was two months old. I asked the pediatrician if being on so much medication could effect his immunity system. He said, "No".

Trying to give medication to a newborn with a two year old all the time was very frustrating. Although he was active all day, Christopher never slept all night. His naps were very brief. The child would sleep best only when sitting up so the fluids in his ear would not effect his sleeping. The medical expenses were very high!

Since my husband's back injury at work he has been seeing Dr. Grazier, a local chiropractor. While at Dr. Grazier's office during one of my husband's appointments, I noticed a pamphlet on "Ear Infections and Chiropractic Care". After reading the pamphlet and talking to Dr. Grazier, my husband and I decided to have our son checked by him.

After his second visit we noticed an incredible change in Christopher. He slept all night (drug-free) without any disturbances. We couldn't believe it! His naps increased to a normal two hours a day (normal for a one year old). He had also had a chronic runny nose for eight weeks previous to his first chiropractic visit. Within twenty-four hours after his second visit he no longer had a runny nose. My husband and I are very happy and would highly recommend any parent who has a child with ear infections to consider chiropractic care. Our son, Christopher, is able to give his best now.

Christine McClure
Portsmouth, NH

OTITIS MEDIA (INNER EAR INFECTION)

I brought my eleven-month-old son to Dr. Grazier after he contracted two ear infections within a one month period. Since then he has had a long-lasting cold but no ear infections. I am convinced that had he not been treated here, he would have developed another ear infection along with the cold.

Carol Cohen
Portsmouth, NH

BACK PAIN

Prior to seeing Dr. Grazier, I had been experiencing a back pain for more than a month and had been seeing a doctor at the Pease AFB Hospital. Quite frankly, I did not feel that this individual was really best qualified in pain for this area of the body as he was merely a general practitioner, and I felt that I should have been referred to a specialist.

After a month on muscle relaxers, which did absolutely nothing to relieve the pain, I decided to see Dr. Grazier.

The first thing that he did was to tell me that he could not determine the cause of my pain without a series of x-rays. When these were processed he then began at the base of my spine and accurately told me of various injuries which were evident and approximately when they had occurred, all without any prior knowledge of medical history which would have assisted him in his diagnosis.

He spotted the fact that I had injured my lower spine some 30 years earlier and also that I had experienced some trouble with my elbows being painful abut 10 years prior to that time. He further indicated the source of my pain at that time was due to a misalignment of the 5th vertebrae, which he felt he could adjust.

The fact that he would not consider telling me whether or not he would be able to alleviate the pain until he looked at the x-rays gave me a great deal of confidence in his ability, and I was more that willing to have him begin treatment immediately.

As good as his word, I walked out of the office in considerably less pain than I had when I entered the building and within a week was no longer in constant pain from the injury.

I can't deny that I have had recurrences of pain, but then, I have gone on with my life and done anything I wished including adding an addition t my home with very little outside help in hefting long, heavy, pieces of wood and panels. My hat is off to Chiropractors in general, and Dr. Grazier in particular.

Carl Brage
Portsmouth, NH

ARM PAIN

I first went to see Dr. Grazier upon my daughter's recommendation. I explained to Dr. Grazier that my M.D. had diagnosed my problem as being a "pinched nerve". He took x-rays and scheduled me for adjustments.

The first month and a half chiropractic didn't seem to do any good. The pain was still there. Then, one night, the pain just started to disappear. Today I can drive long distances without numbness or pain!

I recommend chiropractic adjustments to anyone.

Conrad Lajoie
Portsmouth, NH

BACK PAIN

I am a twenty-two-year-old male who considered myself to be in pretty good condition, until I hurt my back. Then I realized the one big thing I was missing: a chiropractor.

I went faithfully every time I was supposed to. Believe me, my mental health was affected as well. It took a lot of treatment, but the thing that helped a lot was the EXERCISES. I hated doing them at first; I didn't have TIME for them. They hurt too, but I did them and after a while I even did them a couple of times a day. The warm-ups and molding are so relaxing that if I am tired, I fall asleep. I have never felt so limber and in self-control before. So, I recommend that everyone do them. Thank you, Dr. Grazier.

Daryl Barnes
Raymond, NH

HEADACHES

I've had headaches ever since I was a small child. sometimes they were so bad I would stay home from school and, in later years, out of work. Through the years I've gone to several doctors and even a neurologist seeking the cure to my problem. Various prescriptions were given to me to deaden the pain, but nevertheless, the headaches always came back. About three years ago my husband injured his back and started going to Dr. Grazier for repair. The results were 100%. He's been trying to get me to go for a long time so I finally did. As of today, I have not had one migraine headache in over one month. I sit at work and wait for a pain to hit me but it doesn't. I never believed so much in chiropractors as opposed to M.D.'s. Thank you, Dr. Grazier - you fixed me up real good!

Diana Barnes
Raymond, NH

CHIROPRACTIC HELPS STROKE PATIENT

On March 1, 1995 I fell backwards on ice and landed on a sharp edge of granite curbing which hit the lower area of my back. I realized that the pain in my lower back was similar to the pain I had from an automobile injury in 1985. This made me very angry because I remembered the length of time that it took with heat-packs, whirlpools, etc. for relief. A friend recommended I try chiropractic. I made an appointment with Dr. Grazier. My friend was going to Dr. Grazier on a regular basis and felt good about the adjustments that were given to him.

On the first couple of visits I was examined, x-rayed, and watched a couple of videos about health and vertebral subluxation. None of this really meant a whole lot to me until the doctor invited my wife and I to a evening session on the causes of subluxations of the spine and the help you can receive with chiropractic care.

He made mention that all human beings are made alike and to function alike. When he made mention of this it reminded me that I had read the same thing in my Bible; that all men were created in God's perfect image. He then continued to say that things happen either at birth, during childhood or adulthood which can cause subluxations in our spine which affects our nervous system. When the nervous system is not functioning correctly it causes us to have a lower resistance for disease, pain, and even fatigue, which can set in without one realizing it.

Dr. Grazier also made mention that Doctors of Chiropractic specialize in locating and correcting vertebral subluxations that cause an unhealthy body.

In 1991 I suffered a stroke, as I was returning home from the V.A. hospital. The stroke caused weakness to my left side. After some time spent in the Portsmouth hospital I went back to the V.A. hospital in Manchester for a compensation physical and a therapy evaluation. The therapists comments were to walk a lot and that she thought that was about all she could recommend. I couldn't walk very far so I tried riding an exercise bike. It seemed to be a difficult task to do either one.

After being under chiropractic care for a month and receiving adjustments I began feeling that I had more energy for exercising and walking was getting easier.

With Dr. Grazier correcting the subluxations in my spine from my fall and those I had before, I may not feel the inspiration of a Divine Healing experience, but I do feel a lot closer to having the perfect image of creation God had intended for me.

Darrell Sandven
Portsmouth, NH

CHIROPRACTIC IS NOT JUST FOR BACK PAIN

I first came to Dr. Grazier for back pain following a fall. Within three weeks I noticed I had stopped using my asthma inhalers that had been a part of my daily regimen for several years. It never occurred to me that chiropractic would help asthma.

In just 4 months Dr. Grazier was able to effectively keep my asthma at bay. I had used medicines, including steroids and they not only gave me heart palpatations, but never completely solved the problem.

Chiropractic has proved to me that there is a way to solve the problem, not just treat the symptoms.

Dottie Roth
Portsmouth, NH

doc:roth

ASTHMA

Imagine having your air supply shut off, gasping for ever breath, not knowing if the next one is coming. That's the way millions of Americans go through life, suffering from asthma.

David McNeil of Greenland, NH, spent his life this way until he got under chiropractic care. David, a heavy equipment operator and owner of his own business, attributes his new breath of life to chiropractic adjustments of his spine that he receives.

Just weeks before David started receiving adjustments from Dr. Grazier, he had been hospitalized as a result of a bad asthma attack. He had had asthma since childhood and had been on various types of medication which only gave him temporary relief from attacks. Not until he received chiropractic adjustments of his spine to relieve pressure on the nerves did he get any lasting relief.

David says, "Now I can get a full night's sleep without waking up in the middle of the night gasping for breath and reaching for my Medihaler".

It took months of talking to David by his wife Becky to get David to attend a workshop on chiropractic at the Grazier Chiropractic Health Center. There, he made his decision to "give chiropractic a try". As David says, "I'll never regret that day. It not only helped my asthma, but corrected some leg pains I had with some simple adjustments of the spine".

David is not the first patient to be helped with asthma through chiropractic adjustments. Not all people get the same relief David did, but many do.

David McNeil
Greenland, NH

HIGH BLOOD PRESSURE

In addition to having numbness in my fingers and muscle aches in my shoulders and legs I have been living with high blood pressure for about 20 years and taking medication which had been changed by several doctors and increased every time my blood pressure became higher. Exercise and diet alone did not help.

Finally when I exhausted seeing Doctors with no improvement I decided to seek Chiropractic care. I found that not only did it help my aches but also my high blood pressure read normal and I was even able to stop taking high blood pressure pills. I felt so well I stopped seeing the chiropractor for about a year then everything started all over again.

Dr. Grazier is now helping me to regulate my blood pressure and I'm also feeling better again. With continued chiropractic care I will again be able to stop my blood pressure pills. Dr. Grazier is the best!!

Esther Dobbins
Hampton, NH

SCIATICA

I suffered from sciatica for several years until one day I had a severe spell that put me in bed. As soon as I was able to put pressure on my right foot, I went to an orthopedic doctor. He took x-rays and said I had a disc problem and gave me pain medication. Since that spell I had several more and one resulted in hospitalization. While there I had more x-rays, a C.T. scan, more pain medication, and was seen by a neurologist and a neurosurgeon who suggested surgery.

At that time my husband was seeing a chiropractor for a different reason and he suggested I see him also. After I was discharged and could finally put pressure on my right foot, I took his advise and went to the chiropractor. That was three years ago and I have not had a problem since.

Eunice McNair
Portsmouth, NH

ASTHMA, ALLERGIES AND CHIROPRACTIC

I began treatment with Dr. Grazier during May of 1996. I had been suffering recurrent spinal pain for years, probably the result of a serious motorcycle accident I'd been involved in previously.

As a result of my adjustments, my pain abated and I was able to resume daily activities.

In mid July, I became ill. I wasn't aware of the reason until much later, when an allergist told me I'd tested positive to every pollen they exposed me to. I was also allergic to my beloved cat. Because I am an asthmatic, my situation became quite serious. My medical doctors put me on steroids and about nine other medications. Even so, I ended up in the emergency room on 3 occasions during a 4 day period, and was given breathing treatments.

Even with all this medication, my condition worsened steadily.

One day I dragged myself to Dr. Grazier's office, carrying a bag full of my pills, inhalers, etc. I felt desperate for relief. He adjusted my spine and I felt immediate improvement with my breathing. It was like a miracle. When I came back to the waiting room, my husband remarked that my color was better, and my lips were no longer blue-ish.

At first, I saw Dr. Grazier on a daily basis, a few times he even treated me on his days "off". I will be forever grateful to him for the time and caring he offered me...not to mention the skill. Even though I still use inhalers as needed, I have drastically reduced the medications I'm taking.

There is no doubt in my mind that the chiropractic care was a major turning point, and may, indeed, have even saved my life.

Esse V. Rhodes
Greenland, NH

INFANTILE COLIC

My pediatrician told me there was nothing physically wrong with my 2 week old baby, she just had colic, what every new mother dreads to hear. I figured, well, better dig my heels further in the ground and hold onto my wits. At night, I'd get a total of two hours of sleep. I'd pace the floors, rock her, even drive her around in the car. Nothing helped. I was told by my doctor to stop breast feeding her at three weeks old and that didn't work. We tried changing her formula, buying an expensive swing (which she hates), nothing helped. She would only stop crying when she exhausted herself, about three hours later.

I couldn't go anywhere or let anyone hold her. People would tell me she was to little to cry like that and she'd hurt herself. I felt inadequate as a mother and grew very depressed. All my time went into trying to calm her.

When she was two and a half months, my parents, patients of Dr. Grazier's, told me about how chiropractic could treat colic. I had tried everything from Pepto-Bismol to car-driving, so I decided to try this too. Forty per cent of babies in Denmark are treated chiropractically for colic with a high success rate.

The first visit she cried the whole time in the waiting room. After her adjustment she seemed calmer, more relaxed. That night her usual crying spell of three hours was reduced to one hour. The second day she went she was cranky. After her adjustment, though,m she seemed really happy and even laughed for the first time! She even let her grandparents hold her. That night she didn't have any crying bouts and hasn't ever since!

Thank you Dr. Grazier!

Gina Bush
Portsmouth, NH

BACK PAIN

Some years ago, I was in the bottled gas business. As a result, I was subjected to some very heavy work. In the course of events, I hurt my back which caused pressure on the sciatic nerve. This was extremely painful and someone, somehow convinced me to go to an osteopath. I was treated by him for three months with heat treatments and pain killing pills to no avail. I finally smartened up and went to a chiropractor. His office was on the second floor and I practically crawled up the stairs on my hands and knees. One adjustment and the pain was gone and I could stand straight. A second visit to make sure all was right and that ended a summer of suffering.

George Clemons
Portsmouth, NH

BACK PAIN

When I first came to see Dr. Grazier it was in the early years of the 1970's. I had fallen on the ice on my way to work. I knew I had hurt myself, but as the days and weeks went on, I felt better and then worse. I went every morning at 7:30 to the Navy Hospital for physical therapy (or should I say physical agony?). Finally, I told my husband I could not take the pain any longer and I was going to a chiropractor on Middle Street who had been recommended to me by a co-worker.

Dr. Grazier was relatively new in Portsmouth. He and his family lived upstairs in the same building and his charge to me was $1.00 or as much as I felt the treatment was worth to me. Dr. Grazier made me feel well again, so of course I felt it was not necessary to have any more treatments and I went on my merry way.

Now it is 1990, twenty years later! I am back to see Dr. Grazier because about two weeks ago my husband brought a bicycle home for our granddaughter and I was rolling it toward the garage. He called to me to get on the bike and take a ride -well, that is not the right thing to tell someone my age, who has not been on a bike for at least 40 years. Needless to say, I fell and hurt myself. Dr. Grazier and his "magic ways" have made me feel better again and I can assume you will always see a chiropractor for as long after as he/she deems necessary!

Genevieve Karkota
Portsmouth, NH

I DIDN'T NEED A CHIROPRACTOR!

I didn't need a chiropractor! It was the offer of a FREE (!) Chiropractic evaluation that tweaked my curiosity. However, when my patient information form was complete, my body was able to convince my brain that chiropractic care was needed, and soon! My symptoms were:

1. To get into the car, I had to sit first and then lift each leg into place individually. I thought this was part of my "aging" process which had started two years before.
2. My left Achilles tendon hurt so much after getting up from sitting that I would limp for 5-10 minutes. Also, I couldn't walk on a beach comfortably for more than 5 minutes without my Achilles tendon hurting.
3. My left foot always flopped to the left when I walked, no matter how hard I tried to straighten it out. This was evident early in my childhood, when an orthopedic surgeon treated my "club foot" with 6 months in a cast.
4. My left knee would "go out" regularly - going downstairs, swinging a golf club, reaching up for a tennis shot. This was, surely, the after effects of 11 unwilling somersaults down a mountain with skis still on, 30 years ago.
5. One hip was higher than the other, but, then again, my mother had the same "problem."

After regular chiropractic care, I now get in and out of a car "normally" (even a leap!), have no more "Achilles tendon" problems, my feet walk in a straight line, my golf game needs improvement, but not because of my knee, and my right hip-well,my skirts no longer need special hemming.

Did I need a chiropractor? If I had been adjusted at birth and regularly thereafter, NONE of the above would have happened. Thank you, thank you, Dr. Grazier.

Holly Lashar
Portsmouth, NH

EAR INFECTION

Jared had regular ear infections and fluid in his ears throughout his life. We were told that it was generally due to small eustachian tubes and he had a very high palate. He went through two sets of tubes and had his tonsils and adenoids removed. We also had him allergy-tested at age 3 1/2 which showed that he has some allergies.

He did well at times but then the last year he was in the doctor's office 10 out of 12 months with ear-related problems.

Jared was tired a lot, uncooperative at times and just wouldn't listen.

On March 9, 1991, I brought him to Dr. Grazier on a chance that maybe he could help. Though we tried chiropractic when Jared was younger and didn't get any quick results, we thought we'd give it a shot. He hasn't had any ear infections that I know of since then. Even though he did get a terrible cold we say no sign of ear discomfort. He regularly got ear pain after swimming which has been resolved. I've seen somewhat of an improvement in his behavior at times as has his teacher. He is more attentive and wants to play more where as before he wanted to be alone a lot or was tired, most likely due to the antibiotics.

He still has moments when I think something must be wrong with his ears again because he's acting up but we all have bad days so I feel that's all it amounts to.

We'll stick with chiropractic for now, it's cheaper than a regular doctor's visit each month not to mention being off medicine all the time.

Heidi Maddock
NewCastle, NH

NECK AND SHOULDER PAIN

For many years, perhaps ten or more, I have had neck and upper back pain. Medical doctors attributed it to the effects of raising several children and the effects of aging. One time, at a trade show, I met a man who sold shoe inserts and claimed they would relieve back pain. He fitted me for the inserts and I purchased them for $150.00. After about four days my back pain disappeared. I wore these daily and, for 2 years, experienced complete relief from neck and back pain. On the rare occasions when I did not use the shoe insert the pain would return within hours. After visiting Dr. Grazier over 2 years ago for treatment for a pinched nerve, the neck and back pain never occurred again and I do not need shoe inserts anymore. Additionally, during my initial examination x-rays revealed a reverse curve in my neck. After 6 months of treatment this curve was 60% corrected. Chiropractic works!

Helen Steele
Portsmouth, NH

CARPEL TUNNEL SYNDROME AND CHIROPRACTIC

This is my testimonial of how chiropractic care has reversed what several doctors misdiagnosed as "carpel tunnel syndrome".

"Get another job where you don't have to use your hands," was the recommendation of five M.D.'s and specialists. This was not a livable solution for someone who's first love is composing, recording, and performing voice and guitar. There had to be a reason for the numbing in my hands. Braces, physical therapy, antiinflammatory drugs and pain killers of all kinds gave little to no relief.

I was beginning to feel desperate and trapped. Simple tasks such as picking up a coffee cup or passing the potatoes at dinner was dangerous, what I wouldn't have given to be able to load the dishwasher again! What in the world was happening to me?

The problem began as headaches and pain in my neck, so I thought it no big deal. Then my hands and forearms began to ache, sleeping became difficult and rest escaped me. At the office I was put on light duty, then was asked to leave on disability. I asked to be able to train new employees saying, "My hands don't work right now, but my brain does!!"

They agreed, but soon the new workers were trained and placed, time was up. The last week of work, my mom called and suggested I see Dr. Russell Grazier. After two weeks, I was sleeping at night and typing back at my desk during the day. Within a month, I started back on the guitar and within a year recorded my first acoustic folk album of all original songs.

If I hadn't questioned the doctors and the insurance company who insisted surgery was my only remaining option, I could have risked damaging my hands for life and impairing the ability to make the music I love so much. The fact of the matter still gives me shivers now to think that there was nothing wrong with my hands, the problem was "double crush syndrome", a type of subluxation in my neck. Treating and operating on my hands and arms was pointless and dangerous.

Do I have trouble now? Yes, from time to time I'll play an aggressive sport, drive long distances, get "stressed out" at work and the symptoms return. With monthly chiropractic care, better sleeping posture, and exercise, I have control over this situation and know it is very "fixable".

Indra T. Gleske
Durham, NH

BACK PAIN, SCIATICA, HEADACHES

My name is Joanne Ribblett. I've been seeing Dr. Grazier for one and a half years, because of a car accident I was in. When I began here, I had a lot of pain down my left leg, between my shoulders, lower back, and neck. some of the pain I've had for years. The first change I noticed, besides being able to walk straight, was my lower back feeling better. It has bothered me for many years, especially after having children. I was one of those people whose back went "OUT", who couldn't stand up straight for days; the situation comedians like to make fun of. Let me tell you, it's no fun! When I went to a hospital to get help, I was told to go home, lay around for a couple of days, use some heat, and it will go away; something I already knew from the many times it had happened before.

Since getting chiropractic care, my back has only gone out once. When it did, I immediately called for an appointment to see Dr. Grazier as soon as possible! After my adjustment, my back was sore but I was able to walk normally and within a day, the soreness was gone!

Also, all of my pain down my left leg, resulting from the car accident, is completely gone. The migraine headaches I've suffered from all my life have lessened in frequency and intensity and I am feeling stronger and healthier every day. My commitment to having lifelong chiropractic is complete and that includes my children as well.

Sincerely,

Joann Ribblett
Stratham, NH

IMPROVED PERFORMANCE

We brought my 6-year-old son, Christopher to Dr. Grazier when his kindergarten teacher referred us. Christopher had had problems for a couple of years walking up and down stairs, hopping, jumping, skipping, and getting up and down off the floor. His coordination was poor. He also complained of pain in his feet.

Christopher's first pediatrician kept telling us that it was because Chris was so big that he was having problems. We then decided to take him to an orthopedic doctor. He took x-rays and examined him. Everything looked normal with hip growth and he thought he would, "grow out of it".

We changed pediatricians. The new doctor examined him and gave the same diagnosis, Christopher being big for his age. He recommended for Chris to stretch out his legs and feet with exercises.

By this time Chris was loosing self-esteem. He was always last going up and down stairs at school. When out at recess he wouldn't play very much with the other kids. He was very slow at daily activities His teacher noticed that he seemed to show signs of pain when getting up and down from the floor after story time or music time. She said she knew of another child just like Chris that goes to the same Chiropractor that she does, Dr. Grazier. My husband and I decided to take Chris to see him.

Today after just a few visits Chris is very active. He goes up and down stairs one foot after the other, he has no more foot pain, he can run much faster, and asks the teachers if he can play longer with the kids at school. He is a much happier child and Chiropractic adjustments have certainly improved his quality of life. We are so lucky to have been referred to Dr. Grazier.

Lisa & Scott Buxton
Newfields, New Hampshire

DIGESTIVE DISORDER

I am 29 years old, and I started chiropractic care the summer of 1996. Since I was a young boy, I suffered from a digestive condition that would not allow me to eat and feel well. After eating, I would feel like the food in my stomach was going to come back out of my mouth. This was complicated by incredible stomach pains, and an inability to burp. I would go through each day feeling horribly bloated, and unable to move after I ate.

After being prescribed ulcer medication that did not work, and a host of other mis-guided medical attempts to fix me, I had resigned myself to the fact that I was simply damned with a digestive system that did not work. Life was not fun, because I hated eating. My wife suggested that I see Dr. Grazier, and of course I did. That day became the start of my new life.

Apparently, subluxations were pinching the nerves that control my digestive system functions. After my first adjustment, I burped instantly! This might sound silly, but for me, it was a milestone. It took two months of slow recovery, with adjustments and special exercise. Now, my digestive system works, I love eating, and life in general is much more fun.

I'm so glad that I discovered Chiropractic, and Dr. Grazier. Now, spinal care is an important part of my approach to living a holistic and healthy life.

Leo Ganley
Dover, New Hampshire

"WITHOUT PAIN, LIFE IS BEAUTIFUL"

On August 14th, 1982, I was at a stop sign and was hit from behind, because someone's brakes didn't work. An ambulance came and I was taken to the hospital. I was told I didn't have any broken bones, but that I had lost of muscle damage and I should see an Orthopedic doctor. I immediately saw one and after an exam and x-rays he told me I had to stay out of work for a short period and have physical therapy. Months later, after daily therapy, heat packs, ultra sound, electric shock, massage, and drug therapy I did not get any relief. The pain seemed to be getting worse. I returned to work abut 3 months later, still in pain. About a year and a half later I had a severe set back. Back to my M.D. and physical therapist and of course that absurd drug (Valium). But of course, I figured the doctor knew what he was doing. I was so drugged I slept all the time. I have never been prone to substance abuse, so one day I said, "Linda, you're hooked on this drug". I didn't like it and I weaned myself off and have never taken one since. I simply tolerated my pain. I never really felt the same after this relapse. It developed into fibrocitis. The pain was so bad, at times I couldn't move. About a year ago not only were my back, neck and muscles in pain but I started to get serious sinus infections and terrible migraine headaches. I would sometimes go to the emergency room for headache relief with drugs to hide the problem. I had a migraine headache almost every day of 1989, so bad that once my vision was so altered I couldn't even stand up. My back was the absolute worst it's ever been, my headaches were unbelievable; I was defeated. I crawled into work one day, and my manager said, "what are you going to do?" She suggested I go to Dr. Grazier, as he had helped her husband. I figured why not? I tried everything else. Well, I sure am convinced. I'm so happy that I found Dr. Grazier. I have been on the road to recovery ever since. I has been six weeks since my first adjustment. <u>I have not had a migraine headache since then.</u> I can stand, walk and live a normal life because of him. My whole outlook is different. Without pain, life is beautiful. The improvement I've seen in my health in just 6 short weeks is tremendous. Thank you, Dr. Grazier. My only regret is that I didn't find Dr. Grazier when my accident occurred. I could have prevented all that pain!

Linda Perreault
Dover, NH

NECK PAIN, HEADACHE, SINUS AND KNEE PAIN

Through the kindness of two wonderful lady friends, who had become very concerned about my physical condition, I began coming to this office in January of this year. I was coming three times a week at first. The process of restoration has be a long, slow one where amazing things have taken place.

At the beginning, I had a lot of pain in the area where head and spine connect. I was also plagued by frequent headaches and often suffered from a "stiff neck" -- especially in the morning. I am not a morning person and this condition (including the headaches) made rising even less exciting for me. In addition, I had frequent lower back problems plus the knee joint on my right leg made it almost impossible to bend to tie my shoes. At the risk of sounding hypochondriac - I was pretty miserable!

Another great problem I was dealing with was a pretty severe sinus problem that affected me greatly in the spring and at this time of the year (late summer & fall). Dr. Grazier stated that with the correction of subluxations amazing things could happen in regards to sinus problems. It sounded almost too good to be true. I was skeptical at first.

I started chiropractic because I had reached a point where I felt I had to do something. I was feeling unwell and I just didn't want to continue living in that manner. It didn't take very long before progress started to happen. The first area that improved was the lower neck; pains disappeared, "stiff neck" became a rarity and, most importantly, the headaches were gone. And, wonder of wonders, they have not returned.

The next area positively affected had to do with the sinus condition that made me so miserable. As a priest, I need to do a lot of talking, and the clearing of the sinuses was like a miracle to me. At times my sinuses would start to act up again but, as soon as I had my adjustment with Dr. Grazier, things would be just fine again. In fact, during the adjustment I would literally feel the head and sinuses draining. It is this area that has pleased me the most!

It took quite a bit of time to improve,but now my right knee is doing very well. I can actually tie my shoe laces without too much discomfort.

At present, I still have quite a bit of pain and discomfort in my lower left back. Dr. Grazier is working hard in that area and, I now believe, improvement will come there too. Part of the problem has to do with my being overweight and not exercising enough! For, as you can see, I need to do a lot of repenting!!!

I believe in Chiropractic. It has done wonders for me -- it can for you too!!!

Rev. Leo G. Gagnon
Immaculate Conception Church
Portsmouth, NH
October 25, 1994

NECK, SHOULDER AND BACK PAIN

Three months ago, the pain in my back, shoulder and neck was so severe I was desperate for relief. I had been diagnosed five years earlier with a disease of my muscles and when the pain returned I thought I was out of remission. My physician put me back on the medication with no relief. They recommended surgery.

With the encouragement of my mother, I sought out chiropractic help. My first adjustment brought me immediate relief. At first, I had to go often. I came faithfully and each time my relief lasted a little longer.

I now come every two weeks and am totally pain free without the aide of medication.

In this time, I have come to know and trust Dr. Grazier; he is my "miracle worker".

Marilee Karkota
Portsmouth, NH

BACK PAIN

Fifteen years ago I was in a car accident which left my left leg 3/4 of an inch shorter than before. I injured my back for the first time two years later while lifting weights. Over the years, my back has gotten progressively worse. About four years ago, my back went out again so I went to a medical doctor. He prescribed pills and bed rest. After one month of this with NO relief, he finally said an operation was the only thing left. I then decided to check out a chiropractor. In less than a week I was back on my feet and went back to work soon after. I should have stayed on the program, but, feeling better, I said WHY BOTHER?

In September, 1989, as I was moving into a new house in Portsmouth, my back went out yet again. I was unable to sit or stand, let alone go to work. I went to a medical doctor who prescribed pills and bed rest. Three days later I called Dr. Grazier. Within one week I felt unbelievably better. With two weeks I was back to work. I decided to stick to the long-term program this time and I am glad I did. This is the best I have felt in fifteen years. Not only is my back feeling better but my hips, neck and sinuses all feel great also. I don't feel as fatigued or have the headaches as I had before!

Mark Adams
Portsmouth

PROCRASTINATION DELAYS HELP

As a retiree, I participate in personal and other community activities such as linedancing, walking, doll-making and cooking.

In October 1992, Ibegan to experience pain in my right hip. It gradually increased and my general health seemed to be on a down grade manifesting in generalized fatigue, low back pain and several upper respiratory bouts which seemed to be on the increase. I chose to ignore it all. At this time, I made a 3 hour trip to New York which I did all the driving and had not done any exercise in between. All I could keep thinking was, "If this pain does not disappear, what shall I do?" I continued to procrastinate and listened to some members of my family making suggestions such as, "take advil often for pain, go to the doctor, lie in a certain way on the floor," etc. etc.

All of this led me to point where I was not eating or sleeping and had no desire to move or even chance my favorite exercises. After listening to friends and family who went for subluxation adjustments offer their feelings and thoughts on chiropractic, I felt that it made a lot of sense. I was still torn between a desire to call my M.D. and to go the Chiropractic route.

Finally, on November 1, 1992 the pain was so severe and I strongly felt the medical route was not the answer so I called a local chiropractor. I was told, "Sorry, we are booked solid all week! Can we fit you in next week?" to which I responded, "I'm dying with pain! Please give me a referral now!"

And here I am! Dr. Grazier accepted me stat. All of my treatment was well-handled by all. Dr. Grazier has a remarkable background, is well-versed and up-dated in his ART! He answered all my questions, described and explained my entire regimen in detail and encouraged me to resume all activities accordingly. He has many years of experience, is interested in all phases of health, is very active in his own Professional organization, and may I add that he rarely uses the word, "don't"! He listens, evaluates, explains, recommends, and treats each client as a real human being. I, ala, have learned a great deal more about "Preventative Health Care". No more pills! Now I feel so much better. I have greater vitality and have resumed all activities 100%. I intend to continue all necessary and prescribed adjustments and to spread the "Word - Chiropractic"!

Rae Picucci, R.N.
Hampton, NH

FULCRUM EXERCISES

I have been doing the fulcrum exercises for approximately two years and I honestly believe they are incredibly helpful. I now hold my adjustments much better and notice that I feel better almost all the time. The little aches and pains are almost non-existent. I noticed this change after I had been doing the exercises on a constant and regular basis. Thanks, Dr. Grazier!

Richard Millette
Hampton, NH

NO MORE HEADACHES

In December 1996 I was involved in a motor vehicle accident and started having constant neck pain, shoulder pain, low back pain and headaches. I saw my general practitioner and an orthopedic surgeon who referred me in for physical therapy. After about 5 weeks of physical therapy I wasn't really getting any better.

I decided to see a chiropractor and made an appointment with Dr. Grazier. Within a very short time I started to see improvements with my neck, shoulder and low back pain. My headaches took a longer time to respond.

When they did start to improve I thought that chiropractic might be a good thing for my 14 year old son Daniel. Daniel had been suffering from severe migraine headaches 2-3 times a week for many years. Nothing helped. I had taken him to specialists in Boston for special expensive tests all for naught. They couldn't find a cause. At times!his headaches were so bad they'd send him home from school and he'd have to lie still in a darkroom until the headaches went; nothing helped!

I started noticing a change in Daniel's headache patterns within 3 weeks. They became less severe and less frequent (only 1 mild headache per week). After 3 months of care his headaches stopped. It's been 5 months since his last migraine. I can't tell you how much life has improved for both of us. After years of suffering Daniel doesn't have to worry when his next migraine will come. He doesn't have them ruin his days anymore.

If people only knew how chiropractic can improve their lives without drugs, they'd be rushing to get chiropractic care.

Whenever the opportunity arrises I tell others about chiropractic. It's a great way to keep healthy.

Renate Plitzko
Portsmouth, NH

doc:renate

PAIN FREE/DRUG FREE

At the age of 22 I saw my first doctor for back pain. I was told it was arthritis and began a 30 year series of doctors who continually prescribed medication. At 53 years old the pills no longer controlled the pain and I was sent to physical therapy and after approximately six weeks of this I was unable to walk without assistance. I then saw a neurosurgeon, after having had $2,500 in MRI's, he wanted more physical therapy.

At this point I was in so much pain and drugged so heavily I didn't know what to do. Luckily my wife became angry with the medical approach and suggested we try a Chiropractor, best decision we ever made.

Dr. Grazier's treatment plan has delivered exactly what he said it would, at this point I have improved to a level of at least 90% reduction in pain of any kind.

I would also like to mention that as a bonus of Chiropractic care I now sleep the entire night, which I hadn't in years. I have not had a single migraine headache, which used to be common for me. I haven't even had a cold since I started chiropractic. In general health terms, I feel better now than I can ever remember feeling.

Ronald Gaudreau
Portsmouth, NH

INDIGESTION CAN BE A PAIN

Roy Lemieux of Newmarket, NH, suffered from indigestion for three years without any relief. As Roy pointed out, "I saw an M.D. and had a G.I. series done, but it turned out negative. I was constantly taking antacids for temporary relief, but it didn't really help much.

In January, 1981, Roy injured his back. He had had back problems on and off for years and had been helped by a doctor of chiropractic eight years previous to his injury and decided again to seek chiropractic help.

Roy came to the Grazier Chiropractic Health Center in February, 1981, five weeks after his back pain started. As Roy puts it, "It had improved a little on its own, but then stopped improving and wouldn't get better". At the Health Center, Roy received a consultation and spinal examination and x-rays of his spine were taken. He was informed that he had a minor loss in the position of several bones in his spine and that the spinal examination indicated they were pressing on the nerves passing through the spinal column. He was also told that they might be the cause of his indigestion that he had been suffering from for three years.

It didn't take Roy long to realize that the chiropractor was right. Within weeks, Roy saw a dramatic improvement in his indigestion. It's been almost ten years now since Roy's first visit to Dr. Grazier's office. Roy still comes once a month to get his spine checked and make sure his spine does not become subluxated again. Recently, Roy stated, "I tell all my friends about chiropractic now and have been able to get many to go over the past years and they've all been pleased with their care. There's no doubt that it has made an improvement in the quality of my life".

Roy Lemieux
Newmarket, NH

TMJ

I had TMJ two years ago. The problem was so severe I had trouble talking and a real serious problem eating. My chin had protruded, so I looked very different. So I decided to go to Dr. Grazier to see if he could help me. I knew if I went to an M.D. they would have to operate. Dr. Grazier told me he could help me and in most cases it was 95% successful. I had gone before for my back, allergies and my leg, all very successful.

Two years later and I can say my jaw is 95% fixed. I can talk fine, chew and I don't look funny.

So you can be sure it was very successful and I didn't have to be operated on! Dr. Grazier says I am doing fine so you see I do believe in chiropractic help and it has certainly helped me. Plus, I didn't have to be operated on and that saved a lot of money and time.

Sharolyn Cota
Dover, NH

HEADACHES

My name is Stephanie Michaud and I am a 29 year old mother of a two year old daughter. My problem with headaches started in June 1989 when I was just 24 years old. We had just had a major transition with my employment and very suddenly I started getting these terrible headaches. I first went to the emergency room and the doctor there diagnosed my problem as sinus headaches and prescribed some heavy pain killers. Then in follow-up I went to my family physician who really didn't have any answers and ordered an immediate CAT Scan. From there I went to a neurologist who ordered an MRI and both these tests were negative and the doctors had no answers other than tension/sinus headaches. Over the course of my treatment with the neurologist, I was on over fifteen different medications and none of them did any good. If anything they made me feel worse. In hopes that my headaches might be a sinus related problem, I went to an allergist who prescribed more drugs and did more tests. Unfortunately, this did not help either. From there I went to a psychiatrist, a psychologist, a message therapist, a psychic, an acupuncturist and none of these seemed to help or cure my problem. Then I decided that maybe no one in this area could help me so I went to a specialist at the Lahey Clinic in Burlington, Massachusetts. He did not help me either. So for five long years I suffered with headaches almost everyday of my life and had as many as five sinus infections during the winter months. In the summer of 1993 I had a water skiing accident and badly hurt my neck. This neck injury really seemed to aggravate the headaches and I had trouble sleeping and started grinding my teeth. Every morning I would wake up with a terrible headache and would have to go straight for the pain killers.

Then one day when I was going through a client's file, I saw that they were treating with Dr. Russell Grazier for neck and cervical injuries. I thought maybe Dr. Grazier can help me? At this point, I was concerned with the amount of drugs I had taken over the years and I really wanted to feel better without the need for so many drugs. So I scheduled an appointment in June 1994 with Dr. Grazier and immediately started treatment. It is hard for me to describe how much better I feel. My neck feels so much better and I am only having an occasional headache and only an occasional sinus infection. I cannot believe that after five long years of suffering with headaches and taking so many different drugs, I feel so much better and healthier. I have stopped grinding my teeth at night and I am sleeping much better. I have more energy during the day and my moods have greatly improved. I am having so much fun with my husband and daughter! We can do all kinds of activities together and it feels great! It's hard for me to believe that I can go through a day feeling great with no headaches and not having to take pain medication. It's WONDERFUL. I do occasionally have a headache, but it is usually do to a lot of stress or a bad nights sleep. I am going to continue to treat with Dr. Grazier and, hopefully, I will continue to improve. I want to personally thank Dr. Grazier for making me feel so much better. I have great faith in Dr. Grazier and I would and have recommended him to friends, family and clients.

Sincerely,

Stephanie Michaud

IMPROVED PERFORMANCE

My five-year-old son, Patrick, has had numerous problems since birth. His birth was prolonged and difficult. After his birth we returned him to the hospital several times for breathing difficulties and bluing around his mouth and nose. At three weeks of age he became very colicky. He has always had difficulty eating and sleeping. In fact, Patrick never crawled; when two years old he stumbled down two steps and quit walking for two weeks. When he started to walk again he slipped and fell and quit walking for another week. His quality of life went steadily downhill from that point. The medical doctors x-rayed him and said there was nothing wrong.

The difficulties he's had are so numerous, I don't know if I can remember them all. He had daily tripping, stumbling, falling, great difficulty with stairs, dislike of climbing, inability to walk from the car to the grocery store, and ankle and knee pain. He limped severely getting out of bed every morning. He could not hop or jump. He seemed tired all the time and had no energy or endurance. He constantly complained his feet were tired and that they hurt. His motor skill activities (printing, drawing, and coloring) were very difficult for him. His kindergarten teacher was afraid that he wouldn't be able to keep up with the class. His work was slow and laborious.

Shortly after a big fall he had episodes of asthma and chronic bronchitis. He was always sick. The teachers at preschool and kindergarten recognized his problems but every doctor we saw said nothing was wrong! My pediatrician wouldn't even refer him to a specialist. I sought out an orthopedic physician, other pediatricians, a podiatrist, physical therapists, and a pediatric neurologist. All but the neurologist said nothing was wrong. The neurologist dropped him after completing $30,000.00 in testing.

A friend of mine suggested that I bring Patrick to see Dr. Grazier. After three months of Chiropractic care Patrick's sleeping is 100% better! His eating has increased; walking and running is easier. His printing is now relaxed and enjoyable for him. Words just flow to the paper where they belong. His teacher sees strong improvement and is quite happy with his "remarkable" progress. His self-esteem has heightened. He seems at ease in his body where he always seemed stiff and uncomfortable. Yesterday when he tried and succeeded climbing up the slide backward, I sat with tears knowing that even the little accomplishments are important and truly appreciated. His recovery has changed our whole family's life on a daily basis, and we give thanks with every step he takes without pain! Patrick can now do things he would never even try before; dribble a basketball, ride his bike, hit a ball, catch a ball, jump off steps or swings; things that come naturally to most kids.

Thank you Dr. Grazier, and thanks to Chiropractic.

Tammy Downs
Dover, New Hampshire

DEGENERATIVE ARTHRITIS

I was diagnosed as having degenerative arthritis in January 1981. It was so bad that I was in constant pain all the time as pain medication did not help. Most of the time I walked bent in half as I could not stand up straight and I walked with a limp from arthritis in my left knee. The last few months before I saw Dr. Grazier I was ready to kill myself because the pain was so bad. I was up most every night walking, trying to get rid of the pain. I was not sleeping well at all. I was very irritable most of the time. I was diagnosed by an orthopedic surgeon who had me undergo therapy of all kinds. I even used a "tens unit" for months with no results. I even went through swimming therapy. Surgery was recommended to me by a neurosurgeon lasts August, but I had to loose weight and stop smoking first. Since my first adjustment from Dr. Grazier, I feel like a new person. I am walking straight up, I sleep well at night and my disposition has improved. Life has much more meaning for me now.

Winona Winn
Portsmouth, NH

CHIROPRACTIC BEATS BEDWETTING

Mark has always been a very heavy wetter at night. When he was just a baby we would have to change him and the crib in the middle of the night. He would wet through anything that we put on him. It was not uncommon for us to double up on his diapers at night.

Mark was completely potty trained by the time he was 2; that is during the day. He would complain if we went for a walk that his legs were tired. This mind you from an active two year old. And every night we would have a drenched child.

We took Mark to the medical doctor we were seeing in N.Y. when he was three. That doctor told us to watch what we gave Mark to drink after noon and see if that made a difference. Thus we started watching and experimenting with different things only to find nothing we tried made a difference. While other children were learning to ride bikes Mark would not last long before he would start complaining his legs were tired.

We moved to England where we saw another doctor that told us we were just doing too much for Mark. We needed to make him take responsibility for himself. Thus when he was only 4 (almost 5) we had him stripping and making his bed every morning. This did not change Mark's bed wetting at all. The poor little guy was miserable and we felt awful for him. So what did we do? We started getting the poor guy up at midnight and taking him to the bathroom. This did nothing to help the bed wetting.

So, off to another doctor we went. What a laugh. This one recommended that we get a $150.00 bed wetting alarm to hook on to Mark's pj's. What this would do would be to wake Mark and the rest of the house up as soon as Mark wet the bed. No thank you, we decided to pass on that.

In the summer of 1992 my husband's job brought us back to the States and a 6 week stay in N.H. During this time my Mom took Mark with her to see Dr. Grazier. He started Mark with 3 adjustments per week. After just the first week we noticed a difference with Mark; he was not wet every morning. Yes, finally a break through. The frequency of Mark's chiropractic adjustments were gradually decreased. We were down to just a visit a week when we left NH to move to N.D. We found a chiropractor here who took Mark in as a patient. After only two visits he suggested that we try to go for a month. That seemed to be all that Mark needed. He has remained dry and active; no more of this tired leg bit. He does every so often complain his legs ache and the next morning is usually wet so back to the chiropractor we go. I am happy to say that his last episode was 6 months ago.

I know there are some who find this hard to believe. I was one before I saw what chiropractic care did for Mark. I now fully believe in chiropractic care and frequently share with others what it has done for Mark. I only wish we had tried it before he was six years old. I encourage everyone who thinks that it may help someone they know to get them to a chiropractor's office.

Yvette Roberts
108 Dakota Ct. Apt #3
Minot AFB, N.D. 58704

December 17, 1998

Gary L. Walsemann, DC
39 Myrtle Street
Claremont, N.H. 03743

Dear Doctor Walsemann,

Thank you for sharing the report from the Spine Clinic with me and for the opportunity to respond to your question about the long term benefits of chiropractic care.

In describing my condition Doctor Walsh uses the term "long term benefit" in a most inappropriate manner. He is correct in implying that neither chiropractic nor traditional medical treatments were able to immediately, and permanently, eliminate the excruciating pain of a pinched nerve (caused by a bulging disk) from which I recently suffered. However, it would be totally inaccurate to state that I have had no "long term benefit" from continued chiropractic care.

I do not expect you to remember each and every one of your patients and their complete histories. Please allow me to remind you of some pertinent details. When I first came to you for treatment I was unable to sit up in bed without extreme pain. My hands were both completely numb every morning. I suffered from frequent "stiff necks". I was on the verge of giving up my job and resigning myself to a lifetime of pain. Within two weeks I was pain free and well on the way to a greatly improved overall physical condition.

Over the years, through both work and play, I have managed to hurt myself in nearly every way imaginable. Over and over I have turned to you for help and you have always been there to help put the pieces back together. On numerous occasions I have hobbled into your office, doubled over with pain, and walked out totally pain free. I know that I am not alone. So many of my friends, relatives, and neighbors all owe our good health and our pain free lives to you. Long term benefit? I guess I would consider being able to work and play without pain (and without pain killers) to be a long term benefit.

I appreciate Doctor Walsh's mistake as it forces me to do what I should have done long ago, and which is most appropriate at this time of the year, and that is to thank you and your wonderful staff for all that you have done for me. It is an immense comfort to know that you are there and that, in this day where we are all just numbers in some huge HMO, you and your staff sincerely care about the people you serve. That "caring attitude" shines through in all that you do.

Long term benefit? Just knowing you and your staff is a "long term benefit".

Sincerely,



Dave Lillie



BACK TALK CHIROPRACTIC & REHAB

WILLIAM D. GALANIS, M.S.D.C.
DOCTOR OF CHIROPRACTIC
MASTERS IN SPORTS HEALTH SCIENCE

603-645-6000
4 PERSHING ST., MANCHESTER, N.H. 03102

January 21, 1999

The Honorable George A. LaPorte
645 Chestnut Street
Manchester, NH 03104-3525

Dear Representative LaPorte:

You are cordially invited to join local Chiropractors at a dinner jointly sponsored by the NH Chiropractic Association and the NH Straight Chiropractic Society.

The purpose of this evening is to familiarize you with our profession and demonstrate how we serve many of your constituents. Issues of focus will include our 1999 Legislative Initiatives in which we would like to share with you

Specifically, we hope to enhance the Existing Practice Act by further defining what Chiropractors do. We are also proposing that Insurers allow their subscribers to directly access Chiropractic care. Presently, your constituents are being denied Chiropractic care, but are paying premiums for these plans that purport to offer such care.

As I am the Chiropractor assigned to your represented area, I am urging you to attend since these issues affect many of your voters. I would greatly appreciate your confirming with myself as to whether or not you will attend. You may reach me at 645-6000.

We look forward to seeing you on February 2, 1999, at 6:30 PM, at the Sheraton Wayfarer in Bedford.

Sincerely,

William D. Galanis, MSDC
WDG/p



BACK TALK CHIROPRACTIC & REHAB

WILLIAM D. GALANIS, M.S.D.C.
DOCTOR OF CHIROPRACTIC
MASTERS IN SPORTS HEALTH SCIENCE

603-645-6000
4 PERSHING ST., MANCHESTER, N.H. 03102

January 21, 1999

The Honorable Peter F. Leonard
35 Andrew Street
Apt. #5
Manchester, NH 03103

Dear Representative Leonard:

You are cordially invited to join local Chiropractors at a dinner jointly sponsored by the NH Chiropractic Association and the NH Straight Chiropractic Society.

The purpose of this evening is to familiarize you with our profession and demonstrate how we serve many of your constituents. Issues of focus will include our 1999 Legislative Initiatives in which we would like to share with you.

Specifically, we hope to enhance the Existing Practice Act by further defining what Chiropractors do. We are also proposing that Insurers allow their subscribers to directly access Chiropractic care. Presently, your constituents are being denied Chiropractic care, but are paying premiums for these plans that purport to offer such care.

As I am the Chiropractor assigned to your represented area, I am urging you to attend since these issues affect many of your voters. I would greatly appreciate your confirming with myself as to whether or not you will attend. You may reach me at 645-6000.

We look forward to seeing you on February 2, 1999, at 6:30 PM, at the Sheraton Wayfarer in Bedford.

Sincerely,

William D. Galanis, MSDC
WDG/p



BACK TALK CHIROPRACTIC & REHAB

WILLIAM D. GALANIS, M.S.D.C.
DOCTOR OF CHIROPRACTIC
MASTERS IN SPORTS HEALTH SCIENCE

603-645-6000
4 PERSHING ST., MANCHESTER, N.H. 03102

January 21, 1999

The Honorable Carol A. Williams
200 Hanover Street
Apt. #407
Manchester, NH 03101

Dear Representative Williams:

You are cordially invited to join local Chiropractors at a dinner jointly sponsored by the NH Chiropractic Association and the NH Straight Chiropractic Society.

The purpose of this evening is to familiarize you with our profession and demonstrate how we serve many of your constituents. Issues of focus will include our 1999 Legislative Initiatives in which we would like to share with you.

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Sincerely,

William D. Galanis, MSDC
WDG/p



BACK TALK CHIROPRACTIC & REHAB

WILLIAM D. GALANIS, M.S.D.C.
DOCTOR OF CHIROPRACTIC
MASTERS IN SPORTS HEALTH SCIENCE

603-645-6000
4 PERSHING ST., MANCHESTER, N.H. 03102

January 21, 1999

The Honorable Robert E. Murphy
331 Medford Street
Manchester, NH 03109

Dear Representative Murphy:

You are cordially invited to join local Chiropractors at a dinner jointly sponsored by the NH Chiropractic Association and the NH Straight Chiropractic Society.

The purpose of this evening is to familiarize you with our profession and demonstrate how we serve many of your constituents. Issues of focus will include our 1999 Legislative Initiatives in which we would like to share with you.

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Sincerely,

William D. Galanis, MSDC
WDG/p



BACK TALK CHIROPRACTIC & REHAB

WILLIAM D. GALANIS, M.S.D.C.
DOCTOR OF CHIROPRACTIC
MASTERS IN SPORTS HEALTH SCIENCE

603-645-6000
4 PERSHING ST., MANCHESTER, N.H. 03102

January 21, 1999

The Honorable James A. Burkush
87 Randall Street
Manchester, NH 03103

Dear Representative Burkush:

You are cordially invited to join local Chiropractors at a dinner jointly sponsored by the NH Chiropractic Association and the NH Straight Chiropractic Society.

The purpose of this evening is to familiarize you with our profession and demonstrate how we serve many of your constituents. Issues of focus will include our 1999 Legislative Initiatives in which we would like to share with you.

Specifically, we hope to enhance the Existing Practice Act by further defining what Chiropractors do. We are also proposing that insurers allow their subscribers to directly access Chiropractic care. Presently, your constituents are being denied Chiropractic care, but are paying premiums for these plans that purport to offer such care.

As I am the Chiropractor assigned to your represented area, I am urging you to attend since these issues affect many of your voters. I would greatly appreciate your confirming with myself as to whether or not you will attend. You may reach me at 645-6000.

We look forward to seeing you on February 2, 1999, at 6:30 PM, at the Sheraton Wayfarer in Bedford.

Sincerely,

William D. Galanis, MSDC
WDG/p



BACK TALK CHIROPRACTIC & REHAB

WILLIAM D. GALANIS, M.S.D.C.
DOCTOR OF CHIROPRACTIC
MASTERS IN SPORTS HEALTH SCIENCE

603-645-6000
4 PERSHING ST., MANCHESTER, N.H. 03102

January 21, 1999

The Honorable Steve Vaillancourt
161 Faith Lane
Manchester, NH 03103

Dear Representative Vaillancourt:

You are cordially invited to join local Chiropractors at a dinner jointly sponsored by the NH Chiropractic Association and the NH Straight Chiropractic Society.

The purpose of this evening is to familiarize you with our profession and demonstrate how we serve many of your constituents. Issues of focus will include our 1999 Legislative Initiatives in which we would like to share with you.

Specifically, we hope to enhance the Existing Practice Act by further defining what Chiropractors do. We are also proposing that Insurers allow their subscribers to directly access Chiropractic care. Presently, your constituents are being denied Chiropractic care, but are paying premiums for these plans that purport to offer such care.

As I am the Chiropractor assigned to your represented area, I am urging you to attend since these issues affect many of your voters. I would greatly appreciate your confirming with myself as to whether or not you will attend. You may reach me at 645-6000.

We look forward to seeing you on February 2, 1999, at 6:30 PM, at the Sheraton Wayfarer in Bedford.

Sincerely,

William D. Galanis, MSDC
WDG/p

DEAR SENATOR & REPRESENTATIVE:

I Nathaniel D. Sharman was involved in an Auto Accident on Jan. 15, 1997. I recieved treatment that was Just Pain Killers, and meds. In Dec. 1998 I Started recieving chiropractic treatment. I will Say on my behalf that This is the best I have felt in the past two years Since The accident. I highly recomend this form of treatment

Sincerely

Name: Nathaniel D. Sharman/BTC

Address: 21 walnut st.

City, State, Zip: Manchester NH 03104

DEAR SENATOR & REPRESENTATIVE:

The chiropractor has been a miracle worker for me. I had pain for many years. Relief has been a godsend. Im lucky my PPO has supported me and my "neck".

Name: BARB GAGNON/STC

Address: 84 WARREN AVE

City, State, Zip: MANCHESTER NH

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from neck & back injuries Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely,

Peggy Drew

Additional Comments: After exhausting medications, I turned to a Chiropractor who has helped me tremendously. I no longer take pain meds and can function w/o constant pain on a regular basis.

NAME: Peggy Drew

ADDRESS: 244 Thurston Dr

CITY, STATE: Manchester NH 03102

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from SCOLIOSIS AND SCIATICA IN MY LOWER BACK. Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely,

David P. Bourgeois

Additional Comments:

I HAVE FINALLY FOUND RELIEF TO MY ONGOING LOWER BACK PAIN. BEING ABLE TO SEE MY CHIROPRACTOR WOULD RESTORE MY QUALITY OF LIFE. PLEASE HELP!!

NAME: DAVID P. BOURGEOIS

ADDRESS: 250B TWIN BRIDGE RD.

CITY, STATE: NEW BOSTON NH 03070

DEAR SENATOR & REPRESENTATIVE:

The chiropractor has been a miracle worker for me. I had pain for many years. Relief has been a godsend. Im lucky my PPO has supported me and my "neck".

Name: BARB GAGNON/STC

Address: 84 WARREN AVE

City, State, Zip: MANCHESTER NH

DEAR SENATOR & REPRESENTATIVE:

I Nathaniel D. Sherman was involved in an Auto Accident on Jan. 15, 1997. I recieved treatment that was Just Pain Killers, and meds. In Dec 1998 I started recieving chiropractic treatment. I will say on my behalf that This is the best I have felt in the past two years since The accident. I highly recomend this form of treatment

Sincerely

Name: Nathaniel D. Sherman BTC

Address: Walnut St.

City, State, Zip: Manchester NH 03104

DEAR SENATOR & REPRESENTATIVE:

I think it is a disgrace that the majority of medical doctors are not educated about Chiropractic and are making decisions as to whether or not patients may treat

Most Chiropractic patients are more educated about Chiropractic than their own medical physicians.

Name: [illegible]

Address: [illegible]

City, State, Zip: Manchester NH

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

As a consumer of chiropractic services, I am concerned about current insurance practices. My insurance Company Healthsource indicated that chiropractic care was available through my policy. My ability to received care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

M. Mary Luckers

Additional Comments:

NAME: M. Mary Luckers

ADDRESS: 417 Tarrytown Road

CITY, STATE: Manchester, N.H. 03103

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from Low Back pain Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely,

Kelly Laperre

Additional Comments:

I was in severe pain and my primary care physician wouldn't give me a referral for Chiro Care. I came anyway treated 3 times in one week and I haven't had any problems since the first time I came in.

NAME: Kelly Laperre

ADDRESS: 33 Gold Rock Rd

CITY, STATE: Goffstown, NH 03045

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from Sciatica **Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.**

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely,

Diane Sutton

Additional Comments:

Need to have an insurance plan where you can choose the Doctors you want to see without a PCP referral and not have to choose by a plans book with restrictions.

NAME: Diane Sutton

ADDRESS: 198 Gabrielle St.

CITY, STATE: Manchester, NH 03103

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from Neck & Shoulder pain and upper back problems **Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.**

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely,

Barbara J Stickney

Additional Comments:

I am treated by the Chiropractor most of the time on maintainence/preventive Care. Preventive Care for other types of Care is Covered by my HMO. I would like to see Chiropractic Covered for preventive or to maintain. Without having to get permission first.

NAME: Barbara Stickney

ADDRESS: 169 Bow Bog Rd

CITY, STATE: Bow N.H. 03304

DEAR SENATOR & REPRESENTATIVE:

I am very disturbed by the move in the legislature to stop health insurance benefits for chiropractic care. My family and I have received regular chiropractic adjustments for 20 years — care which we have always paid for because we have not had health insurance we believe the preventive benefits of this care are enormous and far less expensive in the long run than very costly medical care which only treats symptoms, not underlying causes. Please take some leadership in promoting holistic alternative care, like chiropractic, which is cost-effective as well as physically healing.

Name: Carol LaChance

Address: 53 Lark St

City, State, Zip: Manchester, NH 03102

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from neck, shoulder & back problems **Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.**

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely,

Kathleen Egan

Additional Comments:

I have had back problems for over many years. Having regular visits has helped me maintain an active lifestyle. It has also decreased the pain tremendously. I think taking away my current coverage will only create more problems.

NAME: Kathleen Egan

ADDRESS: 22 Taylor St.

CITY, STATE: Manchester NH 03103

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

As a consumer of chiropractic services, I am concerned about current insurance practices. My Insurance Company _____ indicated that chiropractic care was available through my policy. My ability to received care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Edward Shaughnessy

Additional Comments:

NAME: Ed Shaughnessy

ADDRESS: 849 Chestnut St

CITY, STATE: Manchester NH 03104

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from Whiplash - cervical strain. Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely, Janice M. Pelchat

Additional Comments:

NAME: JANICE M. PELCHAT

ADDRESS: 47 RIVER ROAD

CITY, STATE: NEW BOSTON, NH 03070

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from whiplash & neck problems Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely,

Jo Ann Handy

Additional Comments:

Chiropractic care has solved my health problems and increased my general state of well-being — not only for me, but for friends & family some of whom endured needless pain for years.

NAME: Jo-Ann Handy

ADDRESS: 5 Sandy Pond Place

CITY, STATE: Bedford, NH 03110

DEAR SENATOR & REPRESENTATIVE:

Ive only been seeing a Chiropractor for about 2 months. Since then Ive had a lot less back and neck pain. Ive realized that this is important and that it will help me in my future.

I Look forward to seeing my doctor every week and Im sure everyone else who sees a Chiropractor feels the same way.

Preventing or limiting our Chiropractic Care can only worsen ~~these~~ matters ~~you~~ For you and for us.

Kelli McCarthy

Name: Kelli McCarthy

Address: 1009 Hanover St.

City, State, Zip: Manchester, NH 03104

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from Whiplash Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely,

Joan Kenney Fitzgerald RDH

Additional Comments:

NAME: Joan Kenney Fitzgerald

ADDRESS: 69 Lancelot Ave

CITY, STATE: Manchester NH 03104-1419

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from chronic neck and back pain and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely,

Lisa L. Belanger

Additional Comments:

I require chiropractic adjustments to control chronic neck and back pain from an automobile accident injury. Left untreated, I suffer from excruciating migraines which require expensive medications to alleviate pain and cause me to miss work. Please assist my chiropractor in receiving insurance coverage.

NAME: Lisa L Belanger

ADDRESS: 256 Pleasant St.

CITY, STATE: Franklin, NH 03235

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from Whiplash & lower back problems Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely,

Sandy C Goulet

Additional Comments:

Lower back problems might very well be from my line of work (Toll Attendant @ Hooksett Toll). I think unlimited visits is good & I don't feel that I should go to my primary doctor EVERY time I need

NAME: Sandy C Goulet

ADDRESS: 30 1/2 MacGregor St

CITY, STATE: Man, NH 03102

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from neck + back pain condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage

02/09/1999 16:36 603-625-2225 BACK TALK CHIRO PAGE 03

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

As a consumer of chiropractic services, I am concerned about

NAME: Sandy Azzia

ADDRESS: 265 Kimball St

CITY, STATE: Manchester NH 03102

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

As a consumer of chiropractic services, I am concerned about current insurance practices. My Insurance Company Healthcare for Seniors indicated that chiropractic care was available through my policy. My ability to received care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Alice J. Meier

Additional Comments:

NAME: Alice J. Meier

ADDRESS: 256 Lowell St.

CITY, STATE: Manchester NH 03104

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely, Randell S Cram

Additional Comments:

NAME: Randy Cram

ADDRESS: 102 By Pass 28

CITY, STATE: Derry NH 03038

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from headaches & back pain

Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely,

Mary Prieto

Additional Comments:

NAME: MARY L. PRIETO

ADDRESS: 36 ATHERTON AVE

CITY, STATE: NASHUA, NH 03060

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from Upper & Lower Back

Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a

DEAR SENATOR & REPRESENTATIVE:

I AM Secretary of My Local Union, Last August We Negotiated A New Contract, Between

NAME: Arthur H Lourdeau

ADDRESS: 4633 Brown Ave

CITY, STATE: Manchester NH - 03103

DEAR SENATOR & REPRESENTATIVE:

I AM SECRETARY OF MY LOCAL UNION, LAST AUGUST WE NEGOTIATED A NEW CONTRACT, BETWEEN THEN & NOW 2-3 OF - OUR INSURANCE WAS RAISED TO ADD ON ADDITIONAL $100.00 DEDUCTABLE TO OUR INSURANCE, THIS WAS NOT NEGOTIATED, WE ARE PRESENTLY FIGHTING THIS - THEY ALSO SAY THAT CHIROPRACTORS ARE NOT IN THE SAME CATEGORY AS DOCTORS. WELL THEY HELP PEOPLE.

Name: Gary Simard

Address: 39 Conquest ST #4

City, State, Zip: Nashua, N.H. 03060

Rec Sec Local 370 UJWA

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from back problems and with the pain in lower half of back Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely,

Elizabeth Hoslant

Additional Comments:

How can I get help with my back if your going to take away my rights to come to the Chiropractic on my weekly visit to be adjusted. This is not being fair to the working people whom pay in on this insurance plan.

NAME: Elizabeth Hoslant

ADDRESS: 1101 Elm St #301

CITY, STATE: Manchester, NH 03101

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

I think it is important for you to know that my insurance company has placed an undue burden on to myself as well as my family. I have suffered from Chronic back and neck problems Condition and I have not been helped by my medical doctor. I would like to see a chiropractor but my insurance company restricts chiropractic coverage.

I would support legislation that would allow me to see a chiropractor and utilize my insurance.

Sincerely,

Claire - H. Horne

Additional Comments:
The physical therapy and referrals cost more than chiropractic care does and does not help anywhere near what chiropractic care does. The insurance companies are losing more money than gaining by restricting this care.

NAME: Claire - H. Horne

ADDRESS: 409 Hackett Hill Rd

CITY, STATE: Hooksett, NH 03106

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: ANN L. JEWETT

ADDRESS: 581 Dolly Rd
Contoocook, NH 03229

SIGNATURE: Ann L Jewett

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Anne Korzyniowski

ADDRESS: 341 West River Rd.
Hooksett, NH 03106

SIGNATURE: Anne Dorney-Korzyniowski

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Belva Halderman

ADDRESS: 20 Old Henniker Rd.
Hillsboro, NH 03244

SIGNATURE: Belva M. Halderman

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Barbara A. Miller

ADDRESS: 242 Fremont Rd.
Chester N.H. 03036

SIGNATURE: Barbara A Miller

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Brian Cheney

ADDRESS: 37 Wentworth Ave
Merrimack NH 03054

SIGNATURE: Brian Cheney

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Brenda Kamal

ADDRESS: 23 Seed Street
Salem NH 03079-4567

SIGNATURE: Brenda Kamal

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Brian F. Thompson

ADDRESS: 2 Indian Hill Rd
Sandown, NH 03873

SIGNATURE: Brian Thompson

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: CAROLE MEYER

ADDRESS: 9 TILL RD

SALEM NH

SIGNATURE: Carole Meyer

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Charlene Morgano

ADDRESS: 19 Nutwood Rd.
Salem NH 03079

SIGNATURE: Charlene Morgano

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: D. BOTELHO

ADDRESS: P.O. Box 545
N. SALEM NH. 03073

SIGNATURE: Daniel C. Botelho

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: DENISE F. ROMANELLO

ADDRESS: 527 CLINTON STREET

BOW, NH 03304

SIGNATURE: Denise F. Romanello

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Donna Moser

ADDRESS: 9 Jill Rd
Salem NH 03079

SIGNATURE: Donna Moser

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Donald Wirein

ADDRESS: 41 Barrett Ave
Boscawen NH. 03303

SIGNATURE: Donald Wirein

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Edward J. Gallagher

ADDRESS: 8 Arbutus Court
Atkinson, N.H. 03811

SIGNATURE: Edward J. Gallagher

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Elaine W. Spurr

ADDRESS: 44 Academy Ave.
Atkinson, N.H. 03811

SIGNATURE: Elaine Spurr

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: FRANK A. J. MEDSER

ADDRESS: 9 TILL RD

SALEM NH

SIGNATURE: Frank A. J. Medser

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Gordon K. Williams

ADDRESS: 165 Walker Hill Rd

Weare N.H. 03281

SIGNATURE Gordon K Williams

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Mr. & Mrs. Gerald Field

ADDRESS: 110 Central St.
East Hampstead N.H.

SIGNATURE: Patricia Field
Gerald G Field

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: IRENE Y. FARRELL

ADDRESS: 5 PINEVIEW AVE.
PLAISTOW, NH 03865

SIGNATURE: Irene Y. Farrell

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: JOHN LIGHTHALL

ADDRESS: 227 RAYMOND RD
CHESTER NH

SIGNATURE: John Lighthall

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Jamie Sturgess

ADDRESS: 16 Prairie Ct.
Hampstead, NH 03841

SIGNATURE: Jamie K Sturgess

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: JAMES E. Holland JR

ADDRESS: 7 S Picket Ln
Salem N.H. 03079

SIGNATURE: J. E. Holland Jr

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: JOAN G. LAROCHE

ADDRESS: 16 Wiley Hill Road
Londonderry NH 03053

SIGNATURE: Joan G. Laroche

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Joyce L. Hamel

ADDRESS: 123 Sweet Fern Road
Sanborn, N.H. 03823

SIGNATURE: Joyce L. Hamel

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Jan Seavey

ADDRESS: 5 Ruffled Rd
Henniker, NH 03242

SIGNATURE: Jan Seavey

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Jean Cheney

ADDRESS: 37 Wenmark Grove
Newton, N.H. 03858

SIGNATURE: Jean Cheney

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Krista I. Clement

ADDRESS: 60 Blueberry Cir
Pelham NH 03076

SIGNATURE: Krista I. Clement

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Kathryn Gote

ADDRESS: 3 Surrey Lane
Pelham, NH 03076

SIGNATURE: Kathryn E. Gote

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Larry Bridges

ADDRESS: 95 Lake Shore Rd.
Salem, N.H. 03079

SIGNATURE: Larry Bridges

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Lorraine Corson

ADDRESS: PO Box 2201

Concord NH 03302

SIGNATURE: Lorraine Corson

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Linda R. Turner

ADDRESS: 1089 Gorham Pond Rd
Dunbarton, NH 03045

SIGNATURE: Linda R. Turner

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: M. Peschke

ADDRESS: 8 One Stack

Bow 03304

SIGNATURE: Manfred Pschke

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Michael Macri

ADDRESS: 45 Millstone Drive
Conway, NH 03301

SIGNATURE: Michael Macri

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Mark Richardson

ADDRESS: 414 Main St.
Hampstead NH 03841

SIGNATURE: Mark E. Richardson

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Marie A. Weatherby

ADDRESS: 23 Colby Rd
Kingston, NH 03848

SIGNATURE: Marie A. Weatherby

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: MARIA ASHFORD

ADDRESS: 50 CONCORD RD.
HENNIKER N.H.

SIGNATURE: Maria Ashford

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: MARGARET MASSE

ADDRESS: 44 MILLVILLE ST #703

SALEM, NH 03079

SIGNATURE: Margaret Masse

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Michael Minar

ADDRESS: 7 Spring ST.

Salem NH 03079

SIGNATURE: [signature]

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Marjorie S. Peasley

ADDRESS: 1846 Clement Hill Rd.
Contoocook, NH 03229

SIGNATURE: Marjorie S. Peasley

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Nancy Kunitake

ADDRESS: 2 Rex Parker Rd
Londonderry, NH 03053

SIGNATURE: Nancy Kunitake

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Paula Shank

ADDRESS: 24 Sherwood Cir.
Salem, N.H.

SIGNATURE: Paula Shank

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Kathy I Doherty

ADDRESS: 26 Maple St.
Kingston N.H. 03848

SIGNATURE: Kathy I Doherty

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Patricia R. Robidoux

ADDRESS: 40 CHAPPAREL DRIVE
Londonderry, NH 03053

SIGNATURE: Patricia R Robidoux

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Peter C. Rowan Elly

ADDRESS: 527 Clinton Street

Bow, NH 03304

SIGNATURE: [signature]

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Renee Maxwell

ADDRESS: 24 Amherst Dr
Derry NH 03038

SIGNATURE: R Maxwell

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: RONALD ASHFORD

ADDRESS: 50 CONCORD RD.
HENNIKER, N.H.

SIGNATURE: Ronald V Ashford

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Rick Morgano Sr.

ADDRESS: 19 Norwood Road
Salem N.H. 03079

SIGNATURE: [signature]

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Robert J. Tomaskow, Sr.

ADDRESS: 9 Kim Road

Salem, NH 03079

SIGNATURE: Robert J. Tomaskow, Sr.

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Robert Henry

ADDRESS: PO Box 87
Henniker, N.H. 03242

SIGNATURE: Robert Henry

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Ronald D. Helbick

ADDRESS: 55 1/2 West Broadway
Derry NH

SIGNATURE: Ronald D. Helbick

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Sharon McAllister

ADDRESS: Box 103
East Hampstead, NH 03826

SIGNATURE: Sharon McAllister

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: STEPHEN G. KAMAL

ADDRESS: 23 SEED ST
SALEM, N.H

SIGNATURE: Stephen G Kamal

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: THOMAS TERRAMAGRA

ADDRESS: 57 Brady Ave.
Salem, N.H.

SIGNATURE: Thomas Terramagra

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Thomas Weatherby

ADDRESS: 23 Colby Rd
Kingston, NH 03848

SIGNATURE: Thomas Weatherby

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: Richard Healey

ADDRESS: 38 Pleasant St
Salem N.H.

SIGNATURE: Richard Healey

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: William G. Gillard JR

ADDRESS: P/O Box 744

E. Hampstead N.H.

SIGNATURE: William G. Gillard JR

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: William J. Condon

ADDRESS: 14 Williams St.
Salem, N.H. 03079

SIGNATURE: William J. Condon

March, 1999

Dear Legislator,

I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

I believe that the passage of these two bills are in the best interest of myself, other chiropractic patients, and the State of New Hampshire.

I have included my name, address, and signature below, for the records of public opinion on these important bills.

Thank you for your consideration and time.

NAME: William A Sirois

ADDRESS: 22 CASINO Cir

WARNER N.H.

SIGNATURE: William A Sirois

February, 1999

Dear Legislator,

We the under-signed are in full support of House Bill #586 and Senate Bill #147. We believe that the passage of these two bills is in the best of interest of ourselves, other chiropractic patients, and the State of New Hampshire.

We have included our name and address on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

WE FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

Name: Kevin McGuinness K.McG Date: Feb. 24, 1999

Address: 25 GRANITE St #3 NORTHFIELD N.H. 03276

Name: Deanne Claimant Date: 2/26/99

Address: 35 Perkins Rd. - Belmont, NH 03220

Name: Mary E. Villeneuve Date: 2-26-99

Address: 733 Morrill St. Gilford NH 03246

Name: Alan W Tardif Date: 2/26/99

Address: 186 Chestnut Dr. Gilford N.H. 03246

Name: Robin Grevior Date: 2/26/99

Address: 151 Liberty Ave Franklin N.H. 03235

Name: Rick Marquis Date: 3/1/99

Address: 77 Gillette St. Laconia, NH 03246

Name: Richard R. Caron Date: 3-1-99

Address: 46 CLAIRVO DR. GILFORD N.H. 03246

Name: Judy Hebb Date: 3/3/99

Address: 286 Depot St Belmont NH 03220

February, 1999

Dear Legislator,

We the under-signed are in full support of House Bill #586 and Senate Bill #147. We believe that the passage of these two bills is in the best of interest of myslef, other chirpractic patients, and the State of New Hampshire.

We have included our signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

WE FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

Name: Dr. Jeffrey Whitaker Date: 2/19/99

Address: 189 Union Ave. Laconia, NH 03246

Name: IAN FINNIE Date: 2-19-99

Address: 301 Bean Hill Rd Belmont NH 03220

Name: Lisa Mayfield Date: 2/19/99

Address: 16 Wildlife Blvd., Belmont NH 03220

Name: Kimberly Murphy Date: 2-20-99

Address: 363 Morrill St Gilford NH 03246

Name: Alan Dame, Jr. Date: 02-20-99

Address: 72 Leigh Ct. Laconia, NH 03246

Name: Susan O Pike Date: 2-19-99

Address: 335 Pine Hill Rd, Wolfeboro NH 03894

Name: _____ Date: _____

Address: _____

Name: _____ Date: _____

Address: _____

February, 1999

Dear Legislator,

We the under-signed are in full support of House Bill #586 and Senate Bill #147. We believe that the passage of these two bills is in the best of interest of ourselves, other chiropractic patients, and the State of New Hampshire.

We have included our name and address on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

WE FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

Name: Jeanne Breton Date: 2/24/99

Address: 29 Liberty Hill Road, Gilford, NH 03246

~~Name~~: ~~Date~~:

Address: Pat Huckins 2-24-99

Name: 83 Gilford Ave. Laconia Date:

~~Address~~:

Name: Kay Annibrun Date: 2/24/99

Address: 725 Laconia Road Tilton, NH 03276

Name: Bonnie Nielsen Date: 2/24/99

Address: PO Box 1412 Laconia NH 03247

Name: Roxane L Proulx Date: 2-24-99

Address: PO Box 136 Tilton NH 03276

Name: Thomas LaBree Date: 2-24-99

Address: #15 Pine Grove MHP.

Name: Kathleen McGinnis Date: 2/24/99

Address: 104 Blueberry Lane, Laconia, NH 03246

February, 1999

Dear Legislator,

We the under-signed are in full support of House Bill #586 and Senate Bill #147. We believe that the passage of these two bills is in the best of interest of ourselves, other chiropractic patients, and the State of New Hampshire.

We have included our name and address on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

WE FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

Name: Cary Lagace Date: 2/22/99

Address: 131 Potter Hill Rd., Gilford NH 03246

Name: Sandra Rafferty Date: 2-22-99

Address: PO Box 1543 Laconia NH 03247

Name: Lynne C Bourdeau Date: 2/22/99

Address: RR3 Box 851 Alton Bay, NH 03810

Name: Melody Crockett Date: 2/22/99

Address: P.O. Box 118, Belmont, N.H. 03220

Name: Carl Thomas Date: 2-22-99

Address: 68 Arlene Dr. Belmont NH 03220

Name: Sandra Fogate Date: 2-22-99

Address: 152 Oak St Apt 1 Laconia NH 03246-2750

Name: Don R Lelland Date: 2-22-99

Address: 16 Wildlife Blvd Belmont NH 03220

Name: Floyd Beecher Date: 2/22/99

Address: Lake Breeze Park 33 Gilford, NH

February, 1999

Dear Legislator,

We the under-signed are in full support of House Bill #586 and Senate Bill #147. We believe that the passage of these two bills is in the best of interest of ourselves, other chiropractic patients, and the State of New Hampshire.

We have included our name and address on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

WE FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

Name: Suzanne Monroe Date: 2/22/99
Address: 54 Academy St

Name: David Cavanaugh Date: 2/22/99
Address: 177 Hoyt Rd Gilford

Name: R.A. Jenness, Jr Date: 2/22/99
Address: 14 Bear Rd Tilton, NH 03276

Name: Deborah Wood Date: 2/22/99
Address: 83 Gilford Ave Laconia N.H. 03246

Name: Cindy Stewart Date: 2-22-99
Address: P.O. Box 241 Alton Bay NH 03810

Name: Michelle McGuinness-Boisvin Date: 2/23/99
Address: 48 Duff #1 Plymouth NH 03264

Name: Ruth O'Hara Date: 2/23/99
Address: 755 N. Main St, Laconia NH 03246

Name: Julie Whitaker Date: 2-23-99
Address: 41 Goodwin Rd. Gilford, NH 03246

February, 1999

Dear Legislator,

We the under-signed are in full support of House Bill #586 and Senate Bill #147. We believe that the passage of these two bills is in the best of interest of ourselves, other chiropractic patients, and the State of New Hampshire.

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WE FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

Name: Cathy A Bader Date: 3/1/99

Address: PO Box 467 Gilmanton, NH 03237

Name: George R. Fuller Date: 3/1/99

Address: PO Box 188 Belmont, NH 03220-0188

Name: Virginia French Date: March 1, 1999

Address: 68 Whipple Ave, Laconia, NH 03246

Name: Thomas & Marion Martel Date: 3/1/99

Address: PO Box 342 Plymouth, NH 03264

Name: Joseph B Foy Date: 3/1/99

Address: 711 Gilford Ave Gilford NH 03246

Name: Kerry P. Roy Date: 3/1/99

Address: 711 Gilford Ave Gilford NH 03246

Name: Gail Rousseau Date: 3/2/99

Address: 745 S. Main St. Franklin N. H.

Name: John Boehmer Date: 3-3-99

Address: 58 Plummer Hill Rd Belmont N.H. 03220

February, 1999

Dear Legislator,

We the under-signed are in full support of House Bill #586 and Senate Bill #147. We believe that the passage of these two bills is in the best of interest of ourselves, other chiropractic patients, and the State of New Hampshire.

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WE FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

Name: [illegible] Date: 3/3/99

Address: 343 old Gaeshore Rd. Gilford, N.H. 03246

Name: Robert L Gebo Date: 3/3/99

Address: 286 Depot St. Belmont N.H. 03220

Name: [illegible] Date: 3.5.99

Address: 217 Parade Rd Meredith NH 03253

Name: Brenda Cheever Date: 3-5-99

Address: 34 Cat Path Gelford NH 03246

Name: Jody L Reed Date: 3-5-99

Address: 1156A N. main #36 Laconia NH 03246

Name: Judy L. Stocklin Date: 3-5-99.

Address: 220 Hermit Woods Rd. Sanbornton, NH 03269

Name: Patricia Masse Date: 3/5/99

Address: 22 Moulton St Laconia, NH 03246

Name: Angela Bonassa Date: 3-5-99

Address: 85 Gillette St. Laconia, NH 03246-3209

February, 1999

Dear Legislator,

We the under-signed are in full support of House Bill #586 and Senate Bill #147. We believe that the passage of these two bills is in the best of interest of ourselves, other chiropractic patients, and the State of New Hampshire.

We have included our name and address on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

WE FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

Name: Linda Knightly Date: 3/5/99

Address: 16 REKA AVE. SALEM, N.H.

Name: Walter Knightly Date: 3/5/99

Address: 16 Reka ave. Salem NH 03079

Name: Laurel Greenlaw Date: 3-8-99

Address: 177 Hoyt Road, Gilford, NH.

Name: [signature] Date: 3-8-99

Address: 70 School St Franklin

Name: RICH NIELSEN Date: 3/8/99

Address: LACONIA NH

Name: [signature] Date: 3-8-99

Address: 36 MARSHALL CT. LACONIA, NH 03246

Name: [signature] Date: 3-8-99

Address: PO Box 1132 LACONIA NH 03247-1132

Name: Lynne Berry Date: 3-8-99

Address: 11 Tamson Laconia NH 03246

February, 1999

Dear Legislator,

We the under-signed are in full support of House Bill #586 and Senate Bill #147. We believe that the passage of these two bills is in the best of interest of ourselves, other chiropractic patients, and the State of New Hampshire.

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WE FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

Name: Douglas K. Caldon Date: 3-9-99

Address: 286 Union Rd Belmont N.H. 03220

Name: Elizabeth Silvestri Date: 3-9-99

Address: 49 Wild Acres Rd., Belmont, NH 03220

Name: PATRICIA A TOURIGNY Date: 3/9/99

Address: 20 TRUE RD # 39 MEREDITH NH 03253

Name: Mike Baran Date: 3-10-99

Address: 22 Given Dr. Gilford NH 03246

Name: Susan Bruste Date: 3/10/99

Address: 29 Winter St Laconia N.H. 03246

Name: Mimi Tracy Date: 3.10.99

Address: 32 Meadow Brook Belmont NH

Name: Charlie Tuttle Date: 3-12-99

Address: 32 Eastside Rd N. Woodstock 03262

Name: Jeanne Hardy Date: 3/12/99

Address: P.O. Box 264 Belmont NH 03252

February, 1999

Dear Legislator,

We the under-signed are in full support of House Bill #586 and Senate Bill #147. We believe that the passage of these two bills is in the best of interest of ourselves, other chiropractic patients, and the State of New Hampshire.

We have included our name and address on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

WE FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

Name: Mark R Rochon Date: 3-10-99

Address: LACONIA, N.H

Name: Barbara Gaudet Date: 3-10-99

Address: Belmont NH

Name: Louis Bilodeau Date: 3/13/99

Address: Laconia, NH

Name: Rodney A. Guyer Date: 3/13/99

Address: LACONIA, NH

Name: Robert Hoyt Date: 3.13.99

Address: Belmont NH

Name: Carl Ladd Date: 3/13/99

Address: FRANKLIN N.H.

Name: Laurie Pickering Date: 3/13/99

Address: Hill NH

Name: Tom Tardiff Date: 3/13/99

Address: LACONIA NH

February, 1999

Dear Legislator,

We the under-signed are in full support of House Bill #586 and Senate Bill #147. We believe that the passage of these two bills is in the best of interest of ourselves, other chiropractic patients, and the State of New Hampshire.

We have included our name and address on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

WE FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

Name: Julie Irwin Date: 3/12/99

Address: 17 Lynnewood Rd Laconia, NH 03246

Name: Alissa maria Date: 3/12/99

Address: 108 Cheery VALLEY Rd Gilford, N.H. 03246

Name: Randy Bullerwell Date: 3-15-99

Address: 103 warren St Laconia, NH 03246

Name: Jeanne Claridge Date: 3/15/99

Address: P.O Box 1428 Meredith, NH 03253

Name: JEROME LAGACE Date: 3/17/99

Address: 41 VINCENT DRIVE GILFORD, NH.

Name: Ernest Bourne Date: 3/17/99

Address: 28 Lynnewood Rd Laconia N.H.

Name: Paula Dunagin Date: 3/17/99

Address: 22 Grange Rd #1 Tilton, NH 03276

Name: [illegible] Date: 3/17/99

Address: P.O. Box 268 Lochmere NH

February, 1999

Dear Legislator,

We the under-signed are in full support of House Bill #586 and Senate Bill #147. We believe that the passage of these two bills is in the best of interest of ourselves, other chiropractic patients, and the State of New Hampshire.

We have included our name and address on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

WE FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

Name: Roselie Ann Wright Date: 3-19-99

Address: 48 Eastman Shore Rd. South Laconia, NH 03246

Name: Susan J. Timms Date: 3/19/99

Address: 301 Brown Hill Rd., Belmont, NH 03220

Name: Donna Santonastaso Date: 3/22/99

Address: 22 Timberlane Gilford

Name: Nancy M. Hansen Date: 3/22/99

Address: 14 Paugus Park Laconia NH

Name: Vincent Tenaro Date: 3 22 99

Address: 227 Baldwin St. Laconia, N-H

Name: Bonnie L Champagne Date: 23 Mar 99

Address: 388 D.W. Hwy #7 Meredith NH 03253

Name: Joseph Dupont Date: 3-23-99

Address: R+140 Belmont NH

Name: Jim Nelson Date: 3-24-99

Address: 51 Bishop Rd Belmont N.H. 03220

February, 1999

Dear Legislator,

We the under-signed are in full support of House Bill #586 and Senate Bill #147. We believe that the passage of these two bills is in the best of interest of ourselves, other chiropractic patients, and the State of New Hampshire.

We have included our name and address on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

WE FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

Name: Cindy Noyes Date: 03.26.99

Address: 15 McGrath St., Laconia, NH.

Name: Bonnie Humphreys Date: 3-29-99

Address: 203 Union Ave

Name: Date:

Address:

Name: Craig Hennessey Date: 3-29-99

Address: 12 Gilford Ave Laconia N.H. 03

Name: Donna Irwin Date: 3-30-99

Address: 42 Bay Hill Rd Northfield, NH 03276

Name: David Champagne Date: 3/31/99

Address: 388 Daniel Webster Hgwy #7 Meredith NH 03253

Name: Date:

Address:

Name: Date:

Address:

David Linatsas, D.C.

NASHUA CHIROPRACTIC
3 HARDY STREET
NASHUA, NEW HAMPSHIRE 03060
TELEPHONE: (603) 880-4150

PRIMARY CARE PHYSICIAN Dr Maddin

PATIENT Valerie Henderson

On Sept 1998, this patient requested chiropractic services for the following condition(s):

low back & neck care
she suffers from low back pain & headaches

The patient explained to me, she/he was denied access to chiropractic care.

Please explain your reasons for denial, based on clinical findings.

Patient stated that her request for care was answered by her PCP w/ the following statement - care by a chiropractor will probably be denied because Healthsource doesn't like chiropractors. Care should be a little more traditional

Valerie Henderson

Sincerely,

Dr. David Linatsas, D.C. Date 12.2298

cc: Dr. John Robinson
Healthsource

To:

Re: Denial of chiropractic care

Insurance company: Cigna Healthcare

Primary care physician: Dr Roberta Millard

To Whom It May Concern:

As my insurance company requires a referral from a primary care physician, I made request for chiropractic services on 11/20/98.

My physician responded to this request with a denial. The following reasons were given for this denial

1. my PCP felt 6 visits were enough for my symptoms

I have chosen chiropractic as the method of care for my condition. I am currently receiving care for my condition from

Dr. David Graff At Floyd + Graff

My primary condition involves jaw pain, neck + shoulder pain, back pain, + anxiety

I am now seeking an appeal, which would provide the chiropractic benefits, that my policy states that I am entitled to. I do not wish to change my primary care physician or insurance company unless the situation remains unresolved.

Sincerely,

Hale G Slaptes

To:

Patient name: Gale L. Staples

Patient address: 33 Nancy Ln

Re: Reason for denial of chiropractic care.

Dear Dr. Roberta Millard

As you are aware I made a request for a referral to receive chiropractic services on 11/20/98

I currently suffer from jaw pain, neck, shoulder + back Pain + Anxiet

You have denied me access to chiropractic care for this condition. I am therefore requesting that you clinically justify the reason(s) for your denial, as they are not clear to me. It is my choice, which is my right, to proceed with chiropractic care. I will be submitting this information to my insurance company for review. Therefore, your timely response will be appreciated.

Reason for denial:

Sincerely,

Gale G. Staples

CC: HMO insurance provider Cigna Healthcare

CC: Dr. David Graff Addressed Crystal Cove

David Linatsas, D.C.

NASHUA CHIROPRACTIC
3 HARDY STREET
NASHUA, NEW HAMPSHIRE 03060
TELEPHONE: (603) 880-4150

PRIMARY CARE PHYSICIAN DR JAMES BROCCUM

PATIENT ALBERTA S KENNEY

On JAN. 7-1999, this patient requested chiropractic services for the following condition(s):

SCIATIC NERVE DAMAGE

The patient explained to me, she/he was denied access to chiropractic care.

Please explain your reasons for denial, based on clinical findings.

SAID I WAS OBESE AND A GLUTTON AND IF I LOST WEIGHT I WOULD NOT NEED A CHIROPRACTER

Sincerely,

Dr. David Linatsas, D.C. Date 1-8-99

cc: Dr. John Robinson
Healthsource

January 27, 1999

To Whom It May Concern:

I am a member of Healthsource Insurance Company and receive chiropractic treatments for a neck condition. I am forced to pay out of my pocket for these services because my primary care physician refuses to refer to chiropractors.

Sincerely,

Heidi O'Neill

Heidi O'Neill

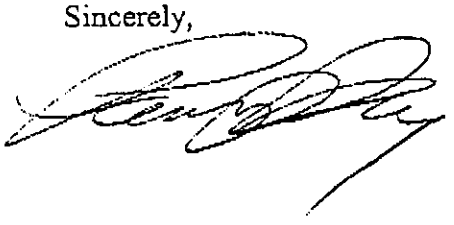
Nashua, NH

January 27, 1999

To Whom It May Concern:

I am a member of Healthsource Insurance Company and require chiropractic treatment for my TMJ symptoms. I must pay cash for my treatments for I am unable to receive a referral from my PCP. My primary care physician does not refer to chiropractors.

Sincerely,



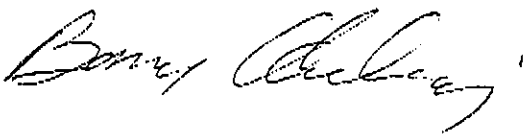
Pamela Day
Nashua, NH

January 29, 1999

To Whom It May Concern:

I am a member of Healthsource Insurance Company. In order to receive chiropractic care I have to obtain a referral from my primary care physician. I also have a benefit limit of $200 maximum per calendar year. I personally believe that I would benefit from having more chiropractic coverage under my insurance plan.

Sincerely,



Bonnie Herrling
Merrimack, NH

CAROL A. PARNELL, D.C.
382 MAIN STREET
NASHUA, NEW HAMPSHIRE 03060
TELEPHONE (603) 882-9742

Testimonial

I the undersigned give my permission to Carol A. Parnell Family Chiropractic to utilize my testimonial to help educate others about the benefits of chiropractic care. This may be reproduced in part or in full as an aid in understanding the science of chiropractic.

I walked into Dr. Parnell's office not in any major pain, but lots of discomfort in my mid and lower back.
Most of the discomfort was a result from my five year period of intense weight lifting during high school. Not to say that there's anything wrong with weight lifting it can be very helpful using the proper amounts at the right time. But unfortunately my mind set at the time was to get ripped fast and with my body type fast is not the answer.
Today after going through Dr Parnell's programs I can be on my feet longer with out lower back pain, my mid-back is less tense, and mostly all of my major kinks have subsided.
Of course, the cost has been a little more than I was expecting to pay but with any good investment there's always a long-term gain and it's better as time goes on.
The best investment you can make is an investment in yourself.

Signature: Spencer Jean Date: 1/1/98
Name: Spencer Jean
Address: 15 Royal Crest Dr #29
City: Nashua State: NH Zip: 03060
Telephone: 603-888-8628

CAROL A. PARNELL, D.C.
302 MAIN STREET
NASHUA, NEW HAMPSHIRE 03060
TELEPHONE (603) 882-5712

Testimonial

I the undersigned give my permission to Carol A. Parnell Family Chiropractic to utilize my testimonial to help educate others about the benefits of chiropractic care. This may be reproduced in part or in full as an aid in understanding the science of chiropractic.

From early childhood my family and others considered Chiropractors as Quacks. They are not medicine doctors but in the 1990's the public awareness is such that Doctors are no longer Gods, but highly educated pill pushers and cutters.

My problems were such that the traditional community was somewhat baffled! Pills. Xrays, Etc. even MRI. My legs were weak sometimes so bad walking was unstable. Eight years earlier I was running Marathons with 5 minute miles. Now 46 years old, I recently had another EMG at a prestigious Neurological Center at Burlington VT. 14 months after the last one that showed severe conduction block. This time some block was found. Moreover this extensive EMG, extremely painful, found spinal cord damage at the base of the spine between #4 and #5 vertebrates. It also found that it was caused by a pinched cord at that location. The doctor was simply amazed that somehow this situation had undone it's self. Had they found that 3 years earlier surgery is what reasonable people might have opted for.

After having trouble walking, extreme pain on occasion, MD Doctors giving up- to wait and see, I became desperate, went to my family doctor who, I quiet 100% suggested I go see a Dr. Parnell. Surprised- I figured he knew something perhaps most Doctors didn't which was not unusual for this excellent Doctor.

Dr. Carol Parnell a woman quack I discovered, after I arrived at the office. But found the professionalism was higher than most MD offices. The polite staff and high tech. diagnostic tools found all kinds of problems which didn't surprise me because their quacks, right! Desperate, I figured I had nothing to loose, I was disabled had plenty of time, go for it'. It is now nearly a year of fairly intense therapy and just about every major accidant I've had has been unraveled. You see you can cover them up but they don't go away. By age 45 I accumulated quite a few as an extremely active person. Seriously something major has got to give. Once most of the pressure was released the MD's were totally surprised that the problem fixed it's self. I tried to show them how and you know these excellent MD's looked at the pain, thought it was impressive but were completely uninterested because they don't understand it. Same-one developing' Go figure.

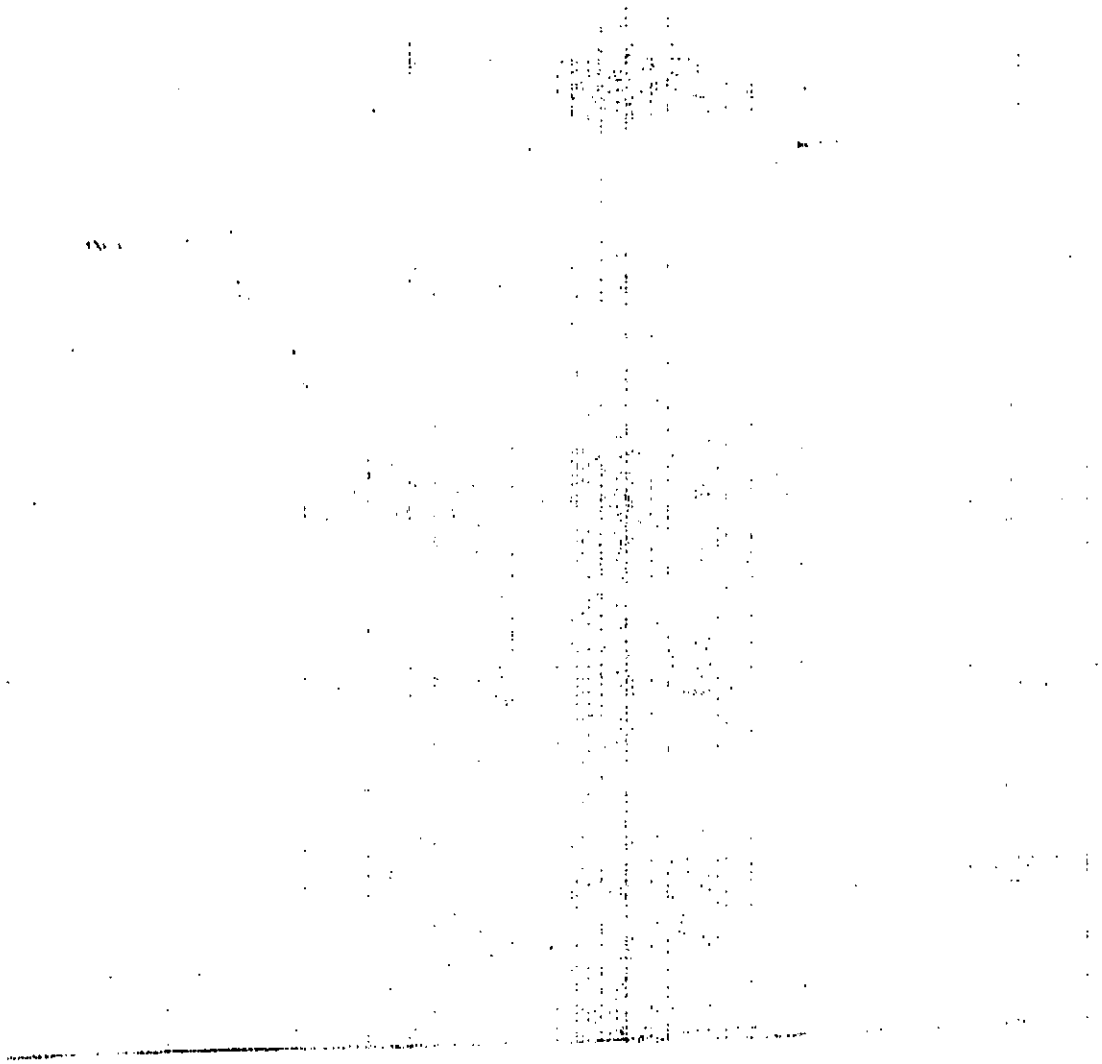
Signature: Thomas Andrews Date: MARCH 15, 1999

Name: THOMAS G. ANDREWS

Address: 27 COBURN AVE

City: NASHUA State: NH Zip: 03063-2737

Telephone: 603 - 880-3221



Hi, my name is Susan. I would like to share my story with you, and I'm sure many of you may be able to relate, and if you cannot relate, then it's just a story of hope, and a wish coming true.
I suffered from acute back pain for many years. I saw doctor after doctor, which resulted in many medications and physical therapy. PT helped for a while...but slowly wore off and I would be "stuck" in the same predicament. I returned to the doctor again, he prescribed PT on top of the one year I had already completed. I found myself thinking..."I don't want to go through PT again!! However, I had no choice any longer with my condition as bad as it was! I could not get out of bed in the morning, couldn't lift my leg over the side of the tub to get into the shower. I feared I would loose my job. It took hours for me to get ready for work and with excruciating pain! I tried to hide the pain from my 6-year-old daughter; I just couldn't bear her to see me in such bad condition. I finally said, "there must be another way". That day, was the beginning of the rest of my life. That was the day I opened the yellow pages and found the Smiling face of Dr. Carol Parnell. I decided to give chiropractic a try, even though I never believed in it. I didn't have a choice anymore. I called the office, the staff was so helpful, didn't pressure me, and made me feel comfortable. I saw Dr. Parnell only once...and she was able to tell me something that no other doctor could! I had severe trauma to my spine suffered in a car accident 19 years ago! Dr. Parnell showed me all the x-rays...and it explained everything. I immediately started treatment not knowing where it would lead, I was afraid. I have been coming to Dr. Parnell since February 1998 and in just 3 ½ months; I have been completely turned around so that I can resume normal activity and continue my life, as it should be. I cannot tell you how much this woman has done for me in such a short time! Dr. Parnell is not only a fine Chiropractic doctor, but a wonderful person as well. Dr. Parnell has given me the best gift anyone could ever give me, She has given me hope and my wish is coming true day by day I am feeling better than I have in many years. If you are a patient now..."Keep up the good work". I assure you, if I can feel as gold as I do now...you can do it too!
I strongly urge anyone with back pain to try Chiropractic.... *It has changed my life forever!*

CAROL A. PARNELL, D.C.
382 MAIN STREET
NASHUA, NEW HAMPSHIRE 03060
TELEPHONE (603) 882-8742

Testimonial

I the undersigned give my permission to Carol A. Parnell Family Chiropractic to utilize my testimonial to help educate others about the benefits of chiropractic care. This may be reproduced in part or in full as an aid in understanding the science of chiropractic.

I started to see Dr. Parnell because of migraine headaches, neck & shoulder pain. By the time I got to the doctors office I was at a point that my life as I knew it was not much of one with the pain. Being in close to constant chronic pain I felt that I could not professionally, personally & home function with that pain. I was told by my friends that Chiropractic helped with headaches. Each visit I noticed a continued change in how I was feeling. I am so thankful that I made the decision to see Dr. Parnell. Chiropractic has given me my life back

Signature: Marguerite E Sacco Date: 1/1/9

Name: Marguerite E Sacco

Address: 113 Tallwood Dr

City: Nashua State: NH Zip: 03060

Telephone: 888-3819

I have been employed by BlasTech Corp. on and off for about 8 years. BlasTech is a small drilling and blasting company in Candia, New Hampshire that employs, depending on the season, anywhere from 5 to 15 people. My primary job was blasting , my responsibilities included loading and unloading trucks with 55 pound boxes of dynamite, shoveling 5 to 10 yards of peastone in the back of a pick up truck or tag along trailor and driving to a job site to blast ledge for construction. On most occasions I would do this alone. Many times I would carry upwards of 3,000 pounds of dynamite up a steep hill and then carry the pea stone in 5 gallon buckets to pour down the drill holes on top of the dynamite.

On Tuesday June 20, 1995 we were working at the new
WMUR
-TV 9 building on Commercial Street in Manchester for RE Jenkins Construction Company. My brother John, also employed by BlasTech Corp., was drilling holes in the ledge with a jackhammer. I was loading the drill holes with dynamite. I climbed into the back of the pick up truck to remove the dynamite from the magazine. As I lifted the box I fell to me knees, feeling as if I had been shot in the back. My brother picked me up and put me in the truck to drive back to Candia.

That evening when my wife Diane got home, she drove me to Dr. Carol Parnell D.C.'s office. Dr. Parnell agreed to see me after normal business hours since I was in such pain. Dr. Parnell took x-rays, did ultrasounds and electrical stimulations and adjusted my back and neck. I had a total of 18 office visits with her on June 20, 21, 22, 23, 26, 27, 28, and 30 and July 5, 6, 7, 10, 11, 12, 17, 18, 21, and 24. I recieved a letter from Tuffy Johnson RN, COHN at Healthsource (JobCare) while being treated by Dr. Parnell. The letter stated that about once a week I should contact Jeanne Rousseau, "my" job care nurse. The first 3 or 4 times I talked with Jeanne Rousseau we discussed how I was feeling and what I wanted to do next. My standard answer was my back still hurt but that I wanted to hurry up and get back to work ASAP. My last visit with Dr. Parnell was on July 24.

I went to see Dr. Michael Huffman, M.D. (board certified in physical medicine and rehabilitation) on July 27. I saw Dr. Huffman 4 times on July 27, August 7 and 22 and September 11. With these visits I was prescribed Darvocet (twice), Ambien, Cimetidine, Tagamet and Daypro. I went to St. Josephs Hospital for x-rays on August 24. I was scheduled for an M.R.I. at the Southern New Hampshire Regional Medical Center on September 15, 1995. I arrived at about 5:30 on the morning of the 15. I entered the M.R.I. tube twice but I couldn't stay in it. I was claustrophobic, I guess. I had a follow up appointment scheduled with Dr.Huffman for September 20 to go over the results of the M.R.I.. Since I couldn't go through with the M.R.I. I canceled the appointment with Dr. Huffman through his answering service, at which time I requested another appointment.

On October 10, 1995 I recieved in the mail, a letter from Dr. Huffman cc to Jeanne Rousseau at Job Care, stating that I had failed to show for my M.R.I. and my follow up appointment and they had been trying to reach me by telephone to find out why. I showed for my M.R.I., canceled the appointment and since I couldn't work I was home to take any phone calls from anyone.My wife and I both called Dr. Huffmans office to complain about the bogus information in his letter to Job Care. On October 16, 1995 I recieved another letter from Dr. Huffmans office stating they were sorry for any misunderstanding.

About this time I had called Jeanne Rousseau once a week for 3 or 4 weeks, leaving a message on her voice mail each time which she never returned. She then left two messages on my answer machine which I didn't return,intentionally. The next time she called, my wife answered the phone and she was told that I was now in "non compliance" because I didn't return her calls.Seems a little bit strange to me.

Dr. Huffman prescribed pool therapy for me at Prism Sports Medicine and Physical Therapy. I attended Prism on August 1, 7, 9, 11, 14, 16, 18, 21, 25, 28, and 30 and September 5, 6, 8, 13, 18, 20, 22, 25, 27, and 29.

On September 21, 1995 I recieved a certified letter from Lori Clayton from Liberty Mutual stating that on October 18, 1995 I was to see Dr. Thomas Kleeman at the New Hampshire Spine Institute for a medical exam and a functional capacity evaluation. I met with Dr. Kleeman and the physical therapists at the NHSI at least 25 times. October 18, 20, 23, 24, 26, and 30, November 1, 3, 6, 8, 10, 13(2), 14, 16, 20, 22, 24, 27,

and 30, December 4(2), 6, 11, 13, 19 and 20. My last visit at Prism was September 29, my first visit at the NHSI was October 18...so for three weeks I did nothing but sit on the couch and watch the OJ Simpson trial on CNN. Not the best rehabilitation for a bad back in my opinion.

On December20, 1995 I was released to return to work. I had reached "maximum medical recovery", meaning, I believe, that this is as good as I would ever get. I could lift 25 pounds frequently, lift 55 pounds occasionally from floor to waist and carry 50 pounds maximum....a box of dynamite, remember, weighs 55 pounds, I could lift 25 pounds frequently. I could occasionally bend, kneel, squat and climb, all used constantly in my job, climbing up and down the hills and mountains that I needed to blast. Doctor Kleeman recommended vocational rehabilitation, apparently realizing as I do that I can't continue to do this for a living.

Liberty Mutual refused this recommendation and it was at this time that I hired attorney Joseph Gall Sr. to represent me. From the start of this experience I had no counsel representing me, firmly believing that since all I wanted was to return to work I would get the correct treatment or help to see me through to a happy ending. Through all of the trouble getting my minimal workers compensation checks:

7/6/95	$100.00
7/14/95	$100.00
7/19/95	$272.90
7/20/95	$236.45
7/28/95	$236.45
8/3/95	$236.45
8/11/95	$236.45
8/18/95	$236.45
8/24/95	$236.45
9/7/95	$472.90
9/12/95	$236.45
9/27/95	$236.45
11/10/95	$855.07
total	$3,692.47

not taking into account that in my profession I work anywhere from 50 to 60 hours a week in these 7 or 8 months. Through all the hassles with the allegedly professional people who didn't seem to care or believe that I was hurt. Through all the time I spent at home that I couldn't play or go bike riding or just climb a tree with my normally active 7 year old daughter. Through all of this I had no counsel because I believed that whatever the outcome I would be ok.

This injury has gotten to better since June 20, 1995. I went back to work "full time", trying to work through the pain and frustration, hoping that the pain would go away. I missed a few days of work here and there when it hurt so bad I couldn't get out of bed. Over the winter months of 1995 and 1996 I was getting bills from Southern New Hampshire Regional Medical Center, Nashua Radiology Professional Association and Associated Radiologists for my M.R.I. and x-rays that were submitted to Liberty Mutual but they refused to pay the bill and it became my responsibility. It was then that I called attorney Gall to get someone beside myself to pay these bills. At the same time I wanted Liberty Mutual to reimburse me for the drugs and snorkel (for pool therapy) and my mileage (1,203) from going back and forth to my doctors and physical therapists.

In January 1996 attorney Gall asked me to contact the New Hampshire Spine Institute to get a letter from Dr. Kleeman stating the amount and degree of my permanent partial disability. I called and requested such a letter and was told they needed a letter from attorney Gall requesting this information. On January 19, 1996 sent the letter to the NHSI. On January 25 the NHSI sent attorney Gall a letter stating that they would gladly forward him the letter for $125.00. I then sent attorney Gall $125.00 and he sent it off to the NHSI. In a letter dated February 27, 1996 Dr. Kleeman states that I am 5% whole body impaired. Although I like and respect Dr. Kleeman a great deal and I am not a licensed doctor I beg to differ with him, it is my body and it is a great deal more than 5% impaired, in my opinion.

On April 16, 1996 I recieved, from Liberty Mutual, a check for $20.00 to cover my drug prescription.

Thank you so much.

On April 22, 1996 I was doing a job on Powder Hill Road in Bedford, New Hampshire for Legacy Homes. I lifted another 55 pound box of dynamite and fell to the ground, nothing unusual since it happened once or twice a week since November..My legs and back just couldn't take the pressure and the pain anymore. On April 23 and 24 I did some errands for BlasTech,a total of 8 hours over the two days, I couldn't do anything more physical than that.

On the 24 I went to see Dr. Parnell, again.I was told that I shouldn't return to work. On the afternoon of the 25 Mark Hardy, the owner of BlasTech, called Liberty Mutual and spoke to Lori Capron to inform her that I was again/still injured. He was told that she was no longer the case manager covering my case and to talk to Louisa Myer.

On Thursday the 25 I too called Louisa Myer and left a message on her voice mail letting her know that I was in serious pain and asking her what to do...no reply. I went to Dr. Parnell on April 26 and called Ms. Myer that morning. She was out of the office for the day and I spoke to a woman named Jackie who told me the computers were down and to call back at 11:00 and speak to Tim Dumont (x 302). I called at 11:00 and left a message on Mr. Dumonts voice mail...no reply. I called back in the afternoon of the 26 and spoke to another woman and was told she couldn't do anything for me, I had to speak to Louisa Myer..When told Ms.Myer was out of the office for the day she apologized and told me she couldn't help me. I called Ms. Myer on April 29 and again left a voice mail message stating that I was in great pain and didn't know where to go or what to do,please call me back with instructions...no reply. On the morning of April 30 once again, I called Louisa Myer asking her to call me and tell me what to do. Finally, Tuesday afternoon, a very cold and uncaring Louisa Myer returned my many phone calls. She told me not to call anymore, any furthur contact between me and Liberty Mutual should be handled by my attorney Dr. Parnells office also called Louisa Myer and was told not to call back and that my employer wanted me back immediately for "light duty", she was informed that at this point in time I could not return, In my professlon there is no "light duty", it is all very physical labor.

Dr. Parnells office then called Jeanne Rousseau at Job Care, "my" nurse. Ms. Rousseau told Dr. Parnell's office that I was allowed 7 visits. My 7 visits have come and gone, Dr. Parnell has called Job Care to see if we can extend my visits beyond 7...no reply. I have now seen Dr. Parnell 11 or 12 times, in this second go around. I have no idea who will pay her for her services beyond the 7 visits. She says not to worry about it, but I do.

As I write this letter it has been 4 weeks since I have been back on workers compensation. I still can't get anyone at Liberty Mutual to tell me where to go or what to do, and as yet I haven't recieved a compensation check. Try explaining to American Express, Chrysler Credit or your landlord that you will pay them you just can't tell them when.

I am ever so grateful to the people who have cared for me and tried to help me. Dr Parnell, Dr. Kleeman,attorney Gall, the fine people at Prism and the New Hampshire Spine Institute and my wife, Diane, who loves me no matter what. I wish I could group the people at Liberty Mutual, Job Care and Healthsource with the above mentioned professionals, but I can't.

Managed health care is a joke, it's just a big game played by people in big offices, sitting behind their computer screens. They punch your name into their computers and see that you have made 7 visits to your chiropractor and you are not "cured" yet so they bounce you around from doctor to doctor, pool therapy to gym therapy. And they get mad at you because you are showing no improvement.

You get lost in a system that doesn't care about you, they rush you through the "gauntlet" of managed health care and expect you to return to your very physical job, doing "light duty" which, once again in my profession, doesn't exist.

The system in place in the state of New Hampshire is a system that doesn't work...a system that should be replaced.

Joanne R. Ledger
31 Congress St. #26
Nashua, NH 03062

January 28, 1999

To whom it concerns:

It is time that all health insurance companies start fully covering chiropractic visits. My treatments are medically necessary, yet my Tufts P.O.S. plan covers only twelve visits per year at 50% after a $250 deductible. I have had similar negative experiences with other insurance companies in the past. Some did not provide any coverage at all!

I suffer from scoliosis, as well as other spinal problems, and therefore require regular visits to my chiropractor, Dr. Carol Parnell. Through spinal manipulation, my pain is subsiding, and this improvement is also reflected in my six-week progress checks (spinal scans). It is obvious that chiropractic care is extremely beneficial. If my spine is misaligned, no amount of medication is going to cure this.

The insurance companies must start recognizing the chiropractic profession the same way it recognizes all other medical professions. By denying chiropractic coverage, the insurance companies are denying patients of needed care, and are also sending a message to the public that chiropractic care is not beneficial. This must stop. Finally, children must receive care at an early age in order to prevent future problems. If chiropractic care had been recognized when I was a child, my spinal curvature could have been cured and I would not be suffering throughout my adult life.

Sincerely,

Joanne R. Ledger

Joanne R. Ledger

01/29/99
Dear Senators - Representatives

My name is Gary Shalek. I have been a resident of Nashua, N.H. for more than twenty years

I am writing to you in the hope of encouraging your support of legislation regarding Improved Access and Consumer Protection of Chiropractic Services.

I am currently a member of the **Mathew Thornton Health Plan** and a Patient at the **Lahey Hitchcock Clinic.**

I must say that my experience in trying to get *Chiropractic Therapy* has been nearly impossible to deal with.

Just trying to get through to anyone at the health plans Benefit Administrators or Customer Service offices is at least 30 minuets on hold. Every phone call you have to explain your whole story to someone new. Then you're back on hold. You think you are making headway but you find that someone didn't pass the message, get the file, read the report or just didn't give you the right direction to go next

Why should I have to play middleman for two multimillion-dollar medical companies just to get sent back to the office where I started?
It all seems to be a vicious circle of confusion. What am I the average citizen suppose to do if the health plan and clinic personal can't even communicate the proper information between each other to decide what I have to do to get approval and who I have to get it from

There should be one department to handle all authorizations with a with a tree graph of what steps are needed for each type of authorization to cut down on the amount of personnel involved.

The Lahey Hitchcock Clinic in Nashua just lost 9 doctors in the internal medicine department, my primary care doctor was one of them
I was told I had to pick a New Primary Care doctor from the only two they had left before I could be approved for anything. I chose DR. Baker who doesn't know any thing about me and who I likewise know nothing about. Now I have to trust this doctor to make important decisions about my health and wellbeing?

I've never even seen this doctor with my own eyes never mind for a doctor's visit. Yet I'm suppose to believe that the decisions he is making regarding my fiscal health are what is best for me and not what he is instructed to do by the Managed Care provider to help keep their costs down and his pay up. How is it best for me to just stop my treatment and let all the progress that was made goes to waist? Would they cut off my radiation treatment after 10 visits, or tell me I'm not sick enough for the dialysis machine anymore?

How is it possible, that if I tell a doctor, I have had severe back pain for the last five years he can tell just by feeling my back in a few spots that all I have to do is change my bed and sit up strait and ill be fine.

Atleast my chiropractor took the time to do an EMG scan, a full Orthopedic exam and have X-rays done.
Compare that to the two finger back exam that I got at the Lahey Hitchcock Clinic then tell me whom you would be more comfortable with

During the typing of this letter I am still having to dealing with the problem of pass the buck an now its not just about ***back pain*** its about ***mental anguish*** and ***stress*** caused by having to go through this ordeal.

Wouldn't stress caused by Medical provider, HMO or Managed Care provide be counter productive?

All I want is proper care for my back!

I know that what DR. Carol Parnell has done to me. Was not only explained to me in a way I could understand (including all the diagnostic work that was done before any therapy) but was also making a big difference in the way I felt. My children were getting to like a dad that could have fun again.

January 28, 1999

Anthem Blue Cross and Blue Shield of Connecticut
Appeal Committee
370 Bassett Road
North Haven, CT 06473-4201

Re: Claim# 465212 Denial

To Whom It May Concern:

This letter is in reference to my denial of chiropractic services. I have been suffering from pain in my upper back and through my left scapular region for over one year. I have previously treated these conditions with my medical doctor and a physical therapist, which, unfortunately, did not resolve my problems. I decided to pursue chiropractic treatments for these specific conditions. My insurance policy states I have access to fifty chiropractic treatments per calendar year if it's deemed medically necessary. I began treatment with Dr. Parnell on November 25, 1998, and I have been making steady improvement in my overall condition.

Upon my last re-evaluation on January 7, 1999, I had improved approximately fifty percent, overall. Dr. Parnell's request for additional chiropractic treatment (twelve visits within a six week period) on January 11, 1999, was denied. Altogether, I was approved eighteen chiropractic visits out of the fifty I was originally eligible for.

Dr. Parnell strongly feels these additional chiropractic visits are medically necessary to help resolve my condition. Currently, I do not feel that I am at one hundred percent and more chiropractic work is necessary.

I am appealing your decision and feel you are unlawfully denying me access to chiropractic care under the provisions of my policy which I PAY FOR! I respectfully request a reconsideration of this denial, or I will be forced to pursue this matter further with the Insurance Commissioner. Enclosed are Dr. Parnell's treatment plan along with notes regarding my condition. Dr. Parnell is available to you if you have any questions.

Your immediate attention to this matter is requested.

Sincerely,

Kirk Derderian

Kirk Derderian

Denial by Insurance for additional Chiropractic care - even after primary care referral -

To whom it may Concern,

This is to document the progress made by me since going to Dr. Carol Parnell.

(1) Upon start of my treatment with Dr. Parnell, I had been in diapers as I had lost all control of my bladder. With treatment the pressure has been taken off the nerves & the pain that I no longer need diapers & have not needed them for 2 months.

(2) I had constant, excruciating pain in my left hip & the point that I could barely walk. I needed a cane & was on the verge of going to crutches or a walker. I now have no pain at all, need no cane & can walk normally.

(3) My back is so changed that I know it will never be 100%. I had been in constant pain in the lower back for years. No matter what the position, I was in pain. I now have at least a 50% reduction in pain - I can sit & lie down, stand for brief periods & walk short distances - none of which could be done before.

January 23, 1999

To Whom It May Concern,

I would like you to consider the heath and well-being of children, as well as adults before you make decisions regarding what kind of care you deem medically correct.

Let me begin, by sharing my experience with you. Over two and a half years ago my daughter's pediatrician noticed a small degree(less than 10) of spinal curve, which is called scoliosis. At this point it was not serious, but she wanted to check her every six months.

We returned six months later to find her curve had gotten a little worst, about 14 degrees still this was not considered serious.

Once again we returned six months later to find her curve had again worsened to 24 degrees. At this time her pediatrician referred us to a orthopedic doctor, who I was told specialized in scoliosis. After she reviewed my daughter's x-rays and I asked about bracing, we were told to give it another six months.

Six months later the curve was now at 27 degrees. Again I asked about bracing the doctor again said let's wait another six months.

So this fall I brought my daughter back in for x-rays, her curve now was at 40 degrees. At this point the specialist I was sent to was sending us to another specialist, an pediatric orthopedic surgeon.

My daughter is twelve years old and has now been fitted for a Boston brace, that she must wear at least 16 hours a day. And she will continued to be monitored. At best her prognosis is to keep the curve at 40 degrees if it gets any worse her only option is surgery.

This to me is unacceptable. This is a healthy, active twelve year old little girl that this traditional medical field's wait and see approach has put her in an unhealthy state which will alter her life forever.

As you can see if this was your child you would have difficulty accepting this wait and see approach. This is where I turned to the Chiropractic field for help. Her Chiropractor is researching and putting together a program to treat and correct my daughters scoliosis which will included all aspects in which to maintain a healthy spine. This chiropractic field has a treating approach. I wish I had been referred to a chiropractor two years ago. I strongly believe my daughters health would not be in the state it's in right now if the medical and insurance agencies would take the time to educate themselves with chiropractic's and the benefits of treatment. My daughter would have been monitored much closer and she would not be faced with emotional and physical challenges she has to overcome today.

I would encourage you to consider the needs of the patient and what works best, not only what's traditional.

Thank You

Elizabeth Paul

Elizabeth Paul

January 24, 1999

To Whom It May Concern:

I would like to tell my story. My job requires me to sit at a desk all day. After a couple of years I started to get severe shoulder and back pain on top of headaches. I began to dislike my job and didn't want to go to work. I discussed this with my doctor at the time and he suggested getting up and moving around more often. So I tried it to no avail. I even started to get therapeutic massages once a month. The massages were great but they were also very temporary. As soon as I returned to work the pain came rushing back. I returned to my doctor and asked about chiropractic care. My doctor didn't seem to thrilled about my idea, he seemed to want to move to the medicinal approach. I knew what he wanted to do but I felt that taking a muscle relaxer wasn't for me. And I wouldn't have been able to take them at work when I really needed them. I took a drastic step. I decided to change my doctor. I feel that we as patients know our bodies and what we want to do with them. I knew I didn't want to take drugs because I felt that it was a temporary fix not a solution. I changed to a new doctor who said please try it and if you don't see any improvement please let me know so we can try something else. I have been seeing a wonderful chiropractor and my life has changes. Although my problem wasn't as serious as others they were still bothersome. I no longer get headaches and the pain in my back and shoulders has improved so much that I love my job again. And this is all due to my receiving chiropractic care..

Stacy Leach
35 Manchester St
Nashua, NH 03060

To:

Re: Denial of chiropractic care.

Insurance company Harvard Community Heath Care

Primary care physician Dr. Hayne.

To whom it may concern,

As my insurance company requires a referral from a primary care physician, I made request for chiropractic services on 1/96.

My physician responded to this request with a denial. The following reasons were given for this denial. Out of Network She also Said Chiropractic Care is useless and that " Are Not for the money

I have chosen chiropractic as the method of care for my condition. I am currently receiving care for my condition from

Dr. Lanzara At Lanzara Results Chiro.

My primary condition involves Subluxations

I am now seeking an appeal, which would provide the chiropractic benefits, that my policy states that I am entitled to. I do not wish to change my primary care physician or insurance company unless this situation remains unresolved.

Sincerely, Gail Chase

26 Tilton ST 594-8728.

Nashua N.H

To:

Re: Denial of chiropractic care.

Insurance company Health Source HMO

Primary care physician Dr. Martha Jaramillo

To whom it may concern,

As my insurance company requires a referral from a primary care physician, I made request for chiropractic services on _____.

Lahey Hitchcock Managed Care

~~My physician~~ responded to this request with a denial. The following reasons were given for this denial. Did not deny my chiropractic

Referral, but was hesitant (to) refer me and only prescribed 3

treatments.

I have chosen chiropractic as the method of care for my condition. I am currently receiving care for my condition from

Cindy

Dr. Lanzara At Results Chiropractic

My primary condition involves _____

I am now seeking an appeal, which would provide the chiropractic benefits, that my policy states that I am entitled to. I do not wish to change my primary care physician or insurance company unless this situation remains unresolved.

Sincerely,

KIMBERLY CAMPBELL

To:

Re: Denial of chiropractic care.

Insurance company Healthsource HMO

Primary care physician Jane Kliddon

To whom it may concern,

As my insurance company requires a referral from a primary care physician, I made request for chiropractic services on _____.

My physician responded to this request with a denial. The following reasons were given for this denial.

She did not believe it is good for children per the American Academy of Pediatrics recommendation

I have chosen chiropractic as the method of care for my condition. I am currently receiving care for my condition from

Dr. Cindy Lanzara At _____

My primary condition involves _____

I am now seeking an appeal, which would provide the chiropractic benefits, that my policy states that I am entitled to. I do not wish to change my primary care physician or insurance company unless this situation remains unresolved.

I have since changed PCP's

Sincerely,

Arlene Rossfeld for daughter, Hannie

To whom it may concern,

I am writing this letter in regards to the errant dismissal of chiropractic care by medical doctor's who present an uninformed myopic opinion relating to research and statistical data concerning strokes and fatalities caused by chiropractors. Both my wife and I have met resistance in obtaining chiropractic care even though my medical insurance carries a substantial chiropractic benefit. I have switched my primary doctor to avoid any further resistance.

As a patient who has undergone chiropractic care for some 16 years, I can testify to the effectiveness of chiropractic treatment. I have successfully eluded surgery and costly (if not harmful) medications as a result of qualified competent chiropractors. In a world where medical care is evolving into a cold sterile cost-effective turnstile driven by large insurance companies, chiropractors offer a genuine, effective and safe treatment that benefits the individual's entire well-being not just a particular affliction.

In summary, I would endorse any legislation that would enable people seek chiropractic care without seeking approval from an elitist, misinformed, money driven medical community. Thank you for the opportunity to share my opinion and your time and effort devoted to this issue.

Sincerely,

Thomas D. Montresor 1/28/99

Thomas D. Montresor
11 Gregg Street
Wilton, NH 03086

To Whom It May Concern:

I would like to express my concern I have over the extent of ordeals I have gone through in order to obtain chiropractic care for myself:

After having been in many car accidents with neck and back injuries, I suffered from migraine-like headaches. After complaining to a medical doctor (not my current PCP) about them, I asked for chiropractic care. She stated that chiropractic care was like "playing Russian Roulette with my spine". So she referred me to physical therapy. After three long years of PT, I finally got relief from headaches. Then last year I was in another car accident and under the auto insurance, was allowed $5000 worth of medical care. So I went to a chiropractor on my own. I must say that after only seven months of chiropractic care, I finally felt much better overall, and best of all, headache-free! Now I only have to go for an occasional realignment!

At my current employer, I had a choice of three different health insurance companies to choose from. I specifically chose HealthSource HMO because of its benefit of having chiropractic care. However, after receiving the insurance, I then found out that I had to go through my PCP to get a referral. When I called my PCP to obtain the referral, I was told to call another number and that person would give me the referral. I called that number and explained the above to her. She acted very hesitantly about giving me a referral and stated she had never been to one herself. Through some manipulation on my part and some skepticism on her part, she finally gave me a 3-visit referral. Now about three months after this call, I find myself with one referral left. I feel unsettled about the fact of having to go through this same "dance" once again to get the care that I obviously am entitled to from my insurance and from my chiropractic experience, care that is best for me. I believe Chiropractic should be care that anyone can be entitled to from their insurance and not something that they have to basically beg for.

K Campbell 1/29/99

Kimberly S. Campbell

JANICE LONG
9 Wellesley Road, Nashua, NH 03062 • (603) 881-7623

January 27, 1999

RE: Chiropractic Services

Dear Senator and Representative,

Please be advised that my health care is being interrupted as a result of my insurance company limiting my access to my Chiropractor. Several of my health concerns are in the process of being relieved. These are conditions that I have gone to medical doctors for, with unsatisfactory results. I am thrilled by my progress in the short time I have been seeing my Chiropractor.

In short, I had two specific problems for which I went to medical doctors. I had intense pain in my right knee and alleged "irritable bowel syndrome (IBS)." My knee pain prevented me from doing simple things like housework, walking, and going up and down stairs without problems. After months of seeing my primary care physician (PCP), and going to physical therapy, I was finally graced by my PCP with the privilege of seeing a Specialist. After several X-rays, the Specialist told me there was nothing wrong, but when I had pain to use ice and take ibuprofen. The pain got worse and extended from my hip down through my leg. This is what drove me to see my Chiropractor. Regarding my "IBS," my PCP just handed me packets of Metamucil and told me I would have to use them for the rest of my life. I also complained during this time about weight gain that I knew I should not be having because I watch my weight very carefully. She commented "You're 34, it is all down hill from here." I found this unacceptable. I was almost to the point where I was going to beg for a GI series to find out the problems. I was very scared and felt I was not being heard. I did change my PCP, but the results were not much better: She referred me to a nutritionist, who was not very helpful. Adding insult, I found out only later her services were not covered by my insurance.

During my initial visit, my Chiropractor took my full medical history, and I mentioned my "IBS" in passing. My chiropractor did her evaluation of me and diagnosed that I was having difficulties because of skeletal misalignment, particularly in my hip area. This misalignment put pressure on the nerves and muscles all through my leg and also was interfering with my elimination functions. Although this is a simplifed overview, I noticed an improvement in all my complaints almost immediately after chiropractic treatment. Within a few short visits I was functioning better than I have in years. I have more energy, my legs are stronger, and my body is functioning normally. I am so grateful! To be honest, I do not want to return to regular doctors and would love my chiropractor to be my PCP! I get a lot more answers and a lot more results without expensive tests or procedures, and I did not have to miss any work.

I definitely support legislation that would grant me direct access to chiropractic care. I hope you agree. Thank you for your time.

Sincerely,

Janice Long

Janice Long

Date:

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Barbara McGuire

Date:

Re: Freedom of access to chiropractic care

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Sincerely,

Claudette Odesse 35 Van Buren Circle, Goffstown, NH

Date:

Re: Freedom of access to chiropractic care

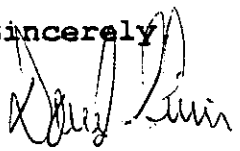
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Sincerely,



Date:

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Sincerely,

Gardner Signor - 4-Pleasant View Dr.
Hooksett, N.H. 03106

Anita Driggs Hillsb. County Nsng Home
400 Mast Rd 03045

Date:

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

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Sincerely,

John E Kelly Jr 2/19/99

191 Glenwood AVE
Manchester NH 03102

Date:

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Sincerely,

Karen P. Bouchard

Date:

Re: Freedom of access to chiropractic care

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Sincerely,

Date:

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It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely, Paul R. Lozeau

Date: 01-22-99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Adele L. McVey

Date: 1-21-99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Date: 1/27/99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Napoleon A. Vachon

Date: 1/22/99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Madeleine L. Vachon

Date: 01-22-99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Helen McHugh

Date: 1/21/99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Suzanne L Avard

Date: 1-27-99

Re: Freedom of access to chiropractic care

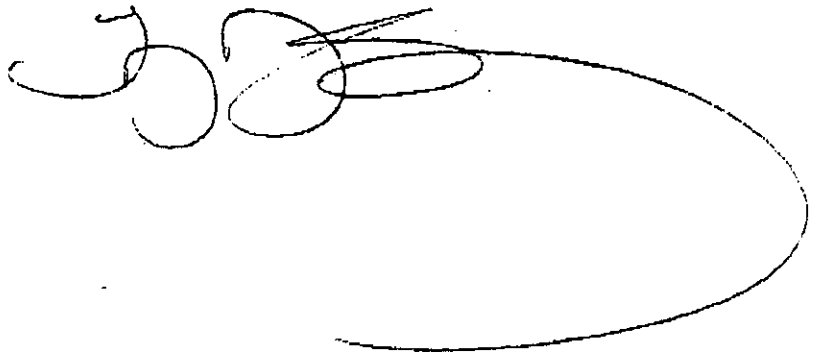
Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,



Date: 1-22-99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Dee Reed

Date: Jan. 28, 1999

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Adelaide Cuddihi

Date: 1/27/99

Re: Freedom of access to chiropractic care

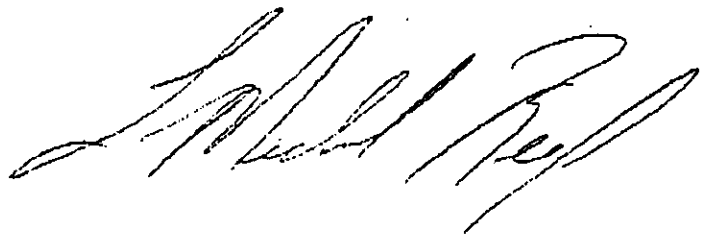
Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,



Date: January 21, 1999

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

John B. Ward, D.C.

John B. Ward, D.C.

Date: 01-22-94

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

J. Robert Dunn

Date: 1/27/99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Randy Fitz

136 Powder Hill Rd
Bedford, NH 03110

123 Chester St.
P.O. Box 276
Chester, NH 03036

Date: 1-27-99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Robin L. Merlino

Date: 1/27/1999

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

ROCK ROBERGE
GOFFSTOWN, NH

Date: 1/28/99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Yvonne R Mercier
523 Lake Ave
Manchester, NH 03103

Date: 1/28/99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Leo J. Mercier
523 Lake Ave
Manchester N.H. 03103

Date: Feb 24 1999

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Rt. Rev. Alexander Kobrasko
306 Beech St.
Manchester, N.H 03107

Date: 2-17-99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Barbara Stratman

170 Knowlton St.
Manchester, N.H. 03103

Date: 2-26-99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Charlotte Goode
4 Country Club Dr #10
Manchester, N.H. 03102

Date: 2/25/99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Steven Vaillancourt 556 Brown Ave. Man NH 03103

Date: 2-17-99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Jeanne Ashham
221 Waverly St.
Manchester, NH 03109
625-5737

Date: 2/24/99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

P.O. Box 342
Goffstown NH 03045

Date: Feb 15 1999

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Marcia Seifert
77 Sage CT
Goffstown NH 03045

Date: Feb 24, 1999

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Martha Kobacker
306 Beech St
Manchester, N.H. 03103

Date: 2/25/99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely, Michael James 1101 Elm St Man. NH. 03101

Date: 2/19/99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Patricia Landis
88 Chuck St.
Weare N.H. 03281

Date: February 19, 1999

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Paula Tremblay
57 Summer St
Raymond, N.H. 03045

Date: 2/19/99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Steven A. Soule

77 SAGE CT.

COEFFSTOWN, NH 03045

Feb. 19-1999

Date:

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Theresa Award
148 Tolles St.
Nashua
N. H.

Feb 19

Date:

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Walter Ford
148 Tolles St
Nashua N.H.

Date: 3/3/99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Erika L. Duffy
33 Orchard Hill Rd
Goffstown, NH 03045

To State Legislator,

I would like to express my thoughts regarding the need for Medical Ins. to accept Chiropractic care, it is as valuable as other needs in the medical field and they should be equally compensated financially. I have been under Chiropractic care for many years with Dr Brian Bigelow. He has helped me with my degenerated spine. He has also found other medical problems that an M.D didn't. I am a Senior Citizen and feel it is a natural way of healing and also preventive instead of medicines which sometimes aggravate. I sincerely hope you consider this situation.

Sincerely
Ms Theresa Joyce
Nashua NH.

INSURANCE QUESTIONNAIRE

To be presented to the State of N.H. state legislature

Are you currently satisfied with your ability to access chiropractic care with your current health insurance plan?

Yes X No____

If no explain - _____

Please comment on any additional concerns you may have - _____

My employer negotiated for better coverage than the standard.

In general, basic plans are inadequate.

Signature (optional)

INSURANCE QUESTIONNAIRE

To be presented to the State of N.H. state legislature

Are you currently satisfied with your ability to access chiropractic care with your current health insurance plan?

Yes X No____

If no explain - _____

_____

_____

_____

_____

Please comment on any additional concerns you may have - _____

_____

_____

_____

Signature (optional)

INSURANCE QUESTIONNAIRE

To be presented to the State of N.H. state legislature

Are you currently satisfied with your ability to access chiropractic care with your current health insurance plan?

Yes____ No X

If no explain - MY HMO - MATTHEW THORNTON DOES NOT COVER CHIROPRACTIC CARE UNLESS REFERRED BY MY PRIMARY CARE PROVIDERS FOR LOWER BACK PROBLEMS

Please comment on any additional concerns you may have - _____

Alden Eames
Signature (optional)

To whom it may concern

January 28, 1999

To whom it may concern,

My name is Gary Merrill and I live in Nashua, New Hampshire. I am writing this letter in support of passage of legislation that would allow individuals the right to make the decision on who they want to treat a medical condition, be it a medical professional or a chiropractor.

In the past 10 years, I have become a very strong advocate of chiropractory.

Now comes the interesting dilemma. Under my current HMO, my primary physician will refer me to a chiropractor, but my wife's and son's physicians will not. There seems to be something wrong with this picture. I pay for medical coverage that should treat all members of my family equally, but two-thirds of my family cannot take advantage of the coverage offered because they don't control that decision – their primary physician does.

Our family believes that there's a time and place for both a medical doctor and a chiropractor. Unfortunately, all the HMOs have the same posture – your primary physician must refer you to a chiropractor.

I think the legislation, which has been proposed, is a step in the right direction for two reasons; one it will allow the patient a choice; secondly it would help to address escalating medical costs. This legislation is a win/win situation for everyone – the patient, the doctors, and the HMOs.

Thank you for your attention

Sincerely

Gary W. Merrill

INSURANCE QUESTIONNAIRE

To be presented to the State of N.H. state legislature

Are you currently satisfied with your ability to access chiropractic care with your current health insurance plan?

Yes____ No X

If no explain - They do not cover "maintenance" - and interpret all claims as "maintenance"!

Please comment on any additional concerns you may have - _____

Barbara A Morrison

Signature (optional)

INSURANCE QUESTIONNAIRE

To be presented to the State of N.H. state legislature

Are you currently satisfied with your ability to access chiropractic care with your current health insurance plan?

Yes ✓ No ____

If no explain - _____

_____

_____

_____

_____

Please comment on any additional concerns you may have - Unfortunately not everyone is as fortunate as I am. My doctor has recently requested a chiropractic referral from her primary & was told to come in for a medicaid card up before thinking of getting a referral. Not quite fair in my opinion. More.

Signature (optional)

Doris M. Nolan
135-7- Amherst Street
Amherst N.H. 03031
January 20, 1998

1/20/99

To Whom it May Concern:

This letter is in response to information that I have received regarding chiropractic restrictions on insurance benefits.

Billions of dollars are spent each year on health care expenses. It has been my experience that highly skilled Chiropractic interventions can prevent long-range problems and reduce further health care expenses.

Sincerely,
Doris Nolan

123 Wire Road
Merrimack NH 03054
January 20, 1999

To Whom It May Concern;

This letter is a reaction to the problems that I have incurred in receiving health insurance coverage for necessary chiropractic work.

If health insurance is to truly be preventative, as it claims, it needs to allow people to receive the skilled procedures that prevent the onset of permanent problems. When patients have to pay for needed medical assistance out of their own pockets, because insurance sets rigid allowances instead of suiting the needs of the patient, they are committing a travesty. The expense of operations and the impact thereof upon patients, is often avoided by early intervention of a chiropractic nature. Sincerely,

Subj: COVERAGE OF MEDICAL PAYMENTS
Date: 1/21/99 11:16:51 AM Atlantic Standard Time
From: TStickney@AGNE.com (Stickney, Tammy)
To: AVARDCHIRO@AOL.COM

I AM WRITING IN REFERENCE TO THE FACT THAT MOST INSURANCE AGENCIES ARE PAYING LESS AND LESS OF CHIROPRACTIC CARE WITHOUT MEDICAL APRPOVAL. THIS IS OF GREAT CONCERN TO ME.

I HAVE BEEN SEEING A CHIROPRACTOR FOR AT LEAST 4 YEARS AND HAVE FOUND THAT THE TREATMENT I HAVE BEEN RECEIVING FOR MY BACK HAS BEEN OF GREAT IMPROVEMENT WITHOUT THE NEED FOR MEDICAL PRESCRIPTIONS. THE ONLY FEE NEEDED TO PAY IS FOR THE VISIT WHICH IS APPROXIMATELY 1/2 THE COST OF A GENERAL PRACTITIONER. I HAVE MADE A MONTHLY VISIT TO MY CHIROPRACTOR SINCE MY ACCIDENT AND I HAVE NOT HAD A RELAPSE FOR MY PREVIOUS CONDITION (MY BACK WAS PUT OUT BY LIFTING A SNOWMOBILE). THE MONTHLY VISITS ARE TO ADJUST WHAT EVER MAY BE SLIGHTLY OUT OF ADJUSTMENT DUE TO OUR INCORRECT LIFTING HABITS. I AM NO LONGER IN GREAT PAIN AND CAN CONTINUE A REGULAR ACTIVE LIFE-STYLE. THANKS TO DR. RON AVARD.

I AM ASKING YOU TO PLEASE SUPPORT CHIROPRACTIC CARE AND WOULD LIKE FREE ACCESS TO CHIROPRACTOR BILLS WITHOUT MEDICAL APPROVAL.

THIS LETTER IS OF MY OWN FREE WILL.

TAMMY STICKNEY
60 MEETINGHOUSE ROAD
MERRIMACK, NH 03054

---------- Headers ----------
Return-Path: <TStickney@AGNE.com>
Received: from rly-zd05.mx.aol.com (rly-zd05.mail.aol.com [172.31.33.229]) by air-zd04.mail.aol.com (v56.22) with SMTP; Thu, 21 Jan 1999 10:16:51 -0500
Received: from Internet.agne.com ([12.6.229.178])
by rly-zd05.mx.aol.com (8.8.8/8.8.5/AOL-4.0.0)
with ESMTP id KAA09904 for <AVARDCHIRO@AOL.COM>;
Thu, 21 Jan 1999 10:16:46 -0500 (EST)
Received: by EXCHANGE with Internet Mail Service (5.0.1460.8)
id <ZFJFFZ6Q>; Thu, 21 Jan 1999 10:15:19 -0500
Message-ID: <01FFCE35A5C9D1119AD80006298228490480EA@EXCHANGE>
From: "Stickney, Tammy" <TStickney@AGNE.com>
To: AVARDCHIRO@AOL.COM
Subject: COVERAGE OF MEDICAL PAYMENTS
Date: Thu, 21 Jan 1999 10:15:18 -0500
Return-Receipt-To: "Stickney, Tammy" <TStickney@AGNE.com>
MIME-Version: 1.0
X-Mailer: Internet Mail Service (5.0.1460.8)
Content-Type: text/plain

Date: 1/27/99

Re: Freedom of access to chiropractic care

Dear Senator and Representative:

I urge you to seriously consider the proposed legislation regarding freedom of access to chiropractic care.

It is time that the residents of New Hampshire be allowed to make personal decisions about their healthcare.

I have found chiropractic care to be beneficial to my health, and I support any legislation that allows me to utilize my insurance coverage without unreasonable restrictions.

Sincerely,

Thomas H Kelley Jr.
31 Boxwood Rd
Bedford NH 03110

Post-it® Fax Note 7671	Date 12/21/98	# of pages ▶ 1
To Dr. Lunatsas/Betty	From Nancy S.	
Co./Dept.	Co.	
Phone #	Phone #	
Fax # 880.6765	Fax # 880.3996	

Nancy P. Schoefl
5 Newhaven Dr., #108
Nashua, NH 03063

December 14, 1998

Matthew Thornton
43 Constitution Drive
Bedford, NH 03110

Dear Folks at Matthew Thornton,

Rather than writing pages, I will quote an old story which tells us, "For want of a nail, the horse was lost."

For want of simple chiropractic maintenance which can correct many physical problems at an early stage, many ailments become chronic and involved and require expensive treatment and drugs.

I realize that money is of prime importance in running your company, but by spending a little you could save much more—and as a side benefit, you could advertize that you care enough to help people *stay* well. You'd have more business than you could handle.

Very sincerely, Nancy P. Schoefl

P.S. You will be canceling my "Lifetime" Health insurance shortly because you did not make enough money. I write not only to benefit your business, but for those you could help.

ERNEST M. MARINO
D.M.D.

Practice Limited to Periodontics and Implantology
www.drmarino.com

74 Allds Street
Nashua, NH 03060

Tel (603) 883-1544
Fax (603) 598-0085

January 27, 1999

To: New Hampshire Legislators

Dear Sirs:

Over the past seventeen years I have averaged visits to my chiropractor at least once monthly. As a dentist I often have back and neck discomfort. Without the availability of chiropractic services I do not think I would be practicing today.

All members of my family have also visited the chiropractic.

The contributions of chiropractics to the health and well being of the public are exceptional. Making these services more readily available to the public would be very beneficial. Better access to the chiropractor with insurance benefits is important.

I cannot say enough about the contributions these fine professionals have made for my health.

Sincerely,

Ernest M. Marino

Date: Jan. 25, 1999

Dear NH Legislator,

I am a patient at the Elm Chiropractic Center in Milford, NH. I have had good improvement of my condition when medical treatment has failed.

I support a change to the current HMO legislation:

- I want the option of seeking the treatment of my choice of medical care without the mandatory PCP office visit now required.
- You need to stop HMO policies in prescribing a specific number of visits needed for chiropractic treatments regardless of the diagnosis or extenuating conditions.
- You must stop HMO policies and the PCP from denying me "approval" to seek chiropractic treatments when this is my right that I have paid for in my policy!.

Sincerely,

Doreen D. Muggeo

Name: Doreen D. Muggeo
Address: 24 Hackett Drive,
Notes: Amherst, New Hampshire, 03031

I need this treatment to maintain a life without constant pain.

Date: Jan 27, 1999

Dear NH Legislator,

I am a patient at the Elm Chiropractic Center in Milford, NH. I have had good improvement of my condition when medical treatment has failed.

I support a change to the current HMO legislation:

- I want the option of seeking the treatment of my choice of medical care <u>without</u> the mandatory PCP office visit now required.
- You need to stop HMO policies in prescribing a specific <u>number</u> of visits needed for chiropractic treatments regardless of the diagnosis or extenuating conditions.
- You must stop HMO policies and the PCP from denying me "approval" to seek chiropractic treatments when this is my right that I have paid for in my policy!.

Sincerely,

June MinKKinen

Name: June MinKKinen
Address: 91 Colburn Rd Milford

Notes:
What about the wellness program?
Chiropactor are the best for this program
Preventative maintenance

Date: 1-25-99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company PFL Insurance indicated that chiropractic care was available through my policy. My ability to receive care was denied through my Primary Doctors office. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Steve Everett

New Hampshire State Senator
New Hampshire State Representative

RE: Chiropractic Care

Dear State Senator and Representative:

My insurance company denies me chiropractic care. It is a necessity for my well being. My insurance company has made the decision for me, not be covered.

Therefore, I support the need for this to pass.

Margaret Robbins

Margaret Robbins
32 Brown Road
Raymond, NH 03077
(603) 895-2834

Mr. & Mrs. Paul D. Bernard
22 Lisa Ave.
PO Box 770
RAYMOND, N.H. 03077

January 20, 1999

New Hampshire State Senator
New Hapshire State Representative

Re: Chiropractic Care

Dear Sirs,,

Although we have not had any difficulty in receiving Chiropractic Care at this time. We would like to keep it this way in the future.

So, We would have to say that we're in favor of any bill before you that would keep this opportunity open to everyone in the future. This is a field that has allot of impact on it's Patients well being.

Sincerely,

Paul D. Bernard

RAYMOND. N.H

NEW HAMPSHIRE STATE SENATOR
NEW HAMPSHIRE STATE REPRESENTATIVE

JANUARY 19,1999

RE; CHIROPRACTIC CARE

DEAR SIRS;

I became a new patient at a local Healthcare Facility. As this facility is extremely busy,my soonest appointment was scheduled 5 months from the initial phone call. A severe back injury allowed me to visit this facility right away but not with my primary care physician.After 5 days of medical treatment,loss of sensation and muscular weakness on my right,I paniced.. I therefore began chiropractic care hoping my primary care physician would agree to this treatment.Unable to get a short appointment with her until two weeks into my chiropractic care , I am only allowed twelve visits according to my specific insurance coverage. I feel I have been penalized for not being allowed an appointment with my primary care physician for 2 weeks into my treatment ,and also for not being given coverage for the amount of time my chiropractor deems necessary for a full recovery.

I support legislation which would allow access to chiropractic care for necessary treatments needed for full recovery .

Sincerely yours,

Paula Arnazeau

24 Nottingham Road
Deerfield,NH 03037
Phone number- (603) 463-7467

January 22,1999

Dear Senator/Representative:

I am writing you for your support of upcoming legislation in protecting the rights of insurance consumers to obtain safe and accessible chiropractic care from their HMO's. The benefits I receive from regular chiropractic care are immeasurable.

Sincerely,

Melissa McGee

Melissa McGee
47 North Road
Brentwood, NH 03833

NH State Senator
NH State Representative

RE: Chiropractic Care

Dear State Senator and Representative:

Last year when Roberts Company changed insurance carriers (i.e. Blue Cross Blue Shield to Tufts) we had to wait six months until they covered Chiropractic Care.

Please support legislation that allows us access to Chiropractic Care.

Wendy S. Bigley & Robert C. Bigley
237 St. Rt. 27 ~~Hwy~~
Raymond NH 03077
1-603-895-3990

January 25, 1999

TO WHOM IT MAY CONCERN:

I suffered weekly migraine headaches for a couple of years before my primary care physician diagnosed me. He wanted me to take daily medication as a preventive measure against the re-occurrence of migraines. I did not want to spend the rest of my life taking medication, so I turned to chiropractic services. Since beginning chiropractic services, I have had fewer and fewer episodes of migraine attacks and I do not take any medications. I plan to continue my monthly chiropractic sessions as my preventive strategy. It definitely has increased my quality of life.

Sincerely,

Kathy A. Bizarro
Sutton Mills, New Hampshire

January 25, 1999

TO WHOM IT MAY CONCERN:

I've owned my own construction company and am now employed full time as a construction manager for a local hospital. I have been plagued with acute lower back pain off and on for several years. The only way to relieve my back pain, without constant use of pain medication, is to use chiropractic services. Medication was not an option for me working construction. Chiropractic has been a lifesaver for me – especially when I was running my own business. If I wasn't healthy, I couldn't work. I plan to continue my monthly chiropractic sessions as my preventive strategy. It definitely has increased my quality of life.

Sincerely,

William G. Bizarro, Jr.
Sutton Mills, New Hampshire

2-1-1999

Dear State Senator and Representative,

Re: Chiropractic Care

I am writing to you on behalf of supporting legislation that would allow me better access to chiropractic care without the hassels we now go trough with referrals from our HMO's.

Sincerely,

Barbara P. Hildred
PO Box 1020
Raymond, NH 03077
(603) 895-9399

January 29, 1999

Dear Senator/Representative:

I am writing you to encourage your support of legislation you will be reviewing in the weeks ahead regarding improved access and consumer protection of chiropractic services.

My HMO is Healthsource of NH and I had no difficulties obtaining a referral from my PCP for chiropractic care. I was very pleased with the ease in which it was done and would like for it to continue. My chiropractor is a dedicated professional and has helped me. I would always like this quality of service to continue.

Thank you,

Julia H. Crowley

Julia H. Crowley
9 Village Drive
Raymond, NH 03077

January 20, 1999

Dear Senator/State Representative:

I am writing to encourage your support of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

- ☐ I have been denied chiropractic care by my insurance company.
- ☑ I have been denied chiropractic care based on my primary care physician's "opinion" of chiropractic.
- ☐ My primary care physician only allows a minimal number of visits per episode, regardless of my condition.
- ☐ I do not have chiropractic benefits with my insurance plan.
- ☐ My insurance only allows a certain number of visits per calendar year. Once they have been met, a review is made by a nurse or managed care review board that does not always consist of a chiropractor, to determine medical necessity and authorize more visits.

I thank you for your time and respect that these insurance issues will be addressed to the best interest of me, the patient and the consumer.

Sincerely,

Ellen Hayes Wienberg Ellen Wienberg

Ellen Hayes Wienberg
328 Ledgewood Rd.
Manchester NH 03104

JANUARY 20, 1999

DEAR SENATOR/STATE REPRESENTATIVE:

I AM WRITING TO ENCOURAGE YOUR SUPPORT OF LEGISLATION YOU WILL BE REVIEWING IN THE WEEKS AHEAD REGARDING IMPROVE ACCESS AND CONSUMER PROTECTION OF CHIROPRACTIC SERVICES.

- ☐ I HAVE BEEN DENIED CHIROPRACTIC CARE BY MY INSURANCE COMPANY.
- ☐ I HAVE BEEN DENIED CHIROPRACTIC CARE BASED ON MY PRIMARY CARE PHYSICIAN'S "OPINION" OF CHIROPRACTIC.
- ☐ MY PRIMARY CARE PHYSICIAN ONLY ALLOWS A MINIMAL NUMBER OF VISITS PER EPISODE, REGARDLESS OF MY CONDITION.
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I THANK YOU FOR YOUR TIME AND RESPECT THAT THESE INSURANCE ISSUES WILL BE ADDRESSED TO THE BEST INTEREST OF ME, THE PATIENT AND THE CONSUMER.

SINCERELY,

Christine J. Southmayd

Christine Southmayd
1 Mobil Drive
Hudson, NH 03051

January 20, 1999

Dear Senator/State Representative:

I am writing to encourage your support of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

- ☐ I have been denied chiropractic care by my insurance company.
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I thank you for your time and respect that these insurance issues will be addressed to the best interest of me, the patient and the consumer.

Sincerely,

Janet R Armstrong
26 Sparhawk Dr.
Londonderry NH 03053

January 20, 1999

Dear Senator/State Representative:

I am writing to encourage your support of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

- ☐ I have been denied chiropractic care by my insurance company.
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I thank you for your time and respect that these insurance issues will be addressed to the best interest of me, the patient and the consumer.

Sincerely,

Daniel J. Simcox

10 Tyler St.

Salem, NH 03079

JANUARY 20, 1999

DEAR SENATOR/STATE REPRESENTATIVE:

I AM WRITING TO ENCOURAGE YOUR SUPPORT OF LEGISLATION YOU WILL BE REVIEWING IN THE WEEKS AHEAD REGARDING IMPROVE ACCESS AND CONSUMER PROTECTION OF CHIROPRACTIC SERVICES.

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I THANK YOU FOR YOUR TIME AND RESPECT THAT THESE INSURANCE ISSUES WILL BE ADDRESSED TO THE BEST INTEREST OF ME, THE PATIENT AND THE CONSUMER.

SINCERELY,

George Madden

George Madden
21 Aiken St
Derry, NH 03038

JANUARY 20, 1999

DEAR SENATOR/STATE REPRESENTATIVE:

I AM WRITING TO ENCOURAGE YOUR SUPPORT OF LEGISLATION YOU WILL BE REVIEWING IN THE WEEKS AHEAD REGARDING IMPROVE ACCESS AND CONSUMER PROTECTION OF CHIROPRACTIC SERVICES.

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SINCERELY,

Judith Finch

Judith Finch
9 Horseshoe
Windham, NH

January 20, 1999

Dear Senator/State Representative:

I am writing to encourage your support of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

- ☐ I have been denied chiropractic care by my insurance company.
- ☒ I have been denied chiropractic care based on my primary care physician's "opinion" of chiropractic.
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I thank you for your time and respect that these insurance issues will be addressed to the best interest of me, the patient and the consumer.

Sincerely,

Charles Winsberg

Charles Winsberg
328 Ledgewood Rd
Manchester, NH 03104

JANUARY 20, 1999

DEAR SENATOR/STATE REPRESENTATIVE:

I AM WRITING TO ENCOURAGE YOUR SUPPORT OF LEGISLATION YOU WILL BE REVIEWING IN THE WEEKS AHEAD REGARDING IMPROVE ACCESS AND CONSUMER PROTECTION OF CHIROPRACTIC SERVICES.

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SINCERELY,

George Madden

George Madden
21 Aiken St
Derry, NH 03038

January 20, 1999

Dear Senator/State Representative:

I am writing to encourage your support of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

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I thank you for your time and respect that these insurance issues will be addressed to the best interest of me, the patient and the consumer.

Sincerely,

Cheryl Paul

51 Otis Rd

Merrimack NH 03054

Cheryl Paul

January 20, 1999

Dear Senator/State Representative:

I am writing to encourage your support of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

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I thank you for your time and respect that these insurance issues will be addressed to the best interest of me, the patient and the consumer.

Sincerely,

Jane L. Beaudin
9 Stacey Circle
Windham NH 03057

January 20, 1999

Dear Senator/State Representative:

I am writing to encourage your support of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

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Sincerely,

Shirley Ewing

January 20, 1999

Dear Senator/State Representative:

I am writing to encourage your support of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

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I thank you for your time and respect that these insurance issues will be addressed to the best interest of me, the patient and the consumer.

Sincerely,

Alison Kenler

January 20, 1999

Dear Senator/State Representative:

I am writing to encourage your support of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

- [x] I have been denied chiropractic care by my insurance company.
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I thank you for your time and respect that these insurance issues will be addressed to the best interest of me, the patient and the consumer.

Sincerely,

Patty Heeke

Plaistow, NH

January 20, 1999

Dear Senator/State Representative:

I am writing to encourage your support of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

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Sincerely,

T Raymond Richard Jr

5 HAIGH AVE

SALEM NH 03079

January 20, 1999

Dear Senator/State Representative:

I am writing to encourage your support of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

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I thank you for your time and respect that these insurance issues will be addressed to the best interest of me, the patient and the consumer.

Sincerely,

Karen Miller

January 20, 1999

Dear Senator/State Representative:

I am writing to encourage your support of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

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Sincerely,

Norma T. Hart

January 20, 1999

Dear Senator/State Representative:

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Sincerely,

Kathleen F. Zani

January 20, 1999

Dear Senator/State Representative:

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I thank you for your time and respect that these insurance issues will be addressed to the best interest of me, the patient and the consumer.

Sincerely,

Melissa Bowell
16 Griffin St
Derry, NH 03038

JANUARY 20, 1999

DEAR SENATOR/STATE REPRESENTATIVE:

I AM WRITING TO ENCOURAGE YOUR SUPPORT of legislation you will be REVIEWING IN THE WEEKS AHEAD REGARDING IMPROVE ACCESS AND CONSUMER PROTECTION of CHIROPRACTIC SERVICES.

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I THANK YOU FOR YOUR TIME AND RESPECT THAT THESE INSURANCE ISSUES will be ADDRESSED TO THE BEST INTEREST of ME, THE PATIENT AND THE CONSUMER.

SINCERELY,

Nancy A Cowe
4 Ashapple Ln.
Londonderry, NH 03053

JANUARY 20, 1999

DEAR SENATOR/STATE REPRESENTATIVE:

I AM WRITING TO ENCOURAGE YOUR SUPPORT OF LEGISLATION YOU WILL BE REVIEWING IN THE WEEKS AHEAD REGARDING IMPROVE ACCESS AND CONSUMER PROTECTION OF CHIROPRACTIC SERVICES.

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I THANK YOU FOR YOUR TIME AND RESPECT THAT THESE INSURANCE ISSUES WILL BE ADDRESSED TO THE BEST INTEREST OF ME, THE PATIENT AND THE CONSUMER.

SINCERELY,

Karen Page
60 Brady Cir
Manchester NH
03104

January 20, 1999

Dear Senator/State Representative:

I am writing to encourage your support of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

- [x] I have been denied chiropractic care by my insurance company.
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I thank you for your time and respect that these insurance issues will be addressed to the best interest of me, the patient and the consumer.

Sincerely,

Nancy S. Nash
11 Lindsay Rd.
Hooksett, NH. 03106

JANUARY 20, 1999

DEAR SENATOR/STATE REPRESENTATIVE:

I AM WRITING TO ENCOURAGE YOUR SUPPORT of legislation you will be reviewing in the weeks ahead regarding improve access and consumer protection of chiropractic services.

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SINCERELY,

Bill Coyne

27 Tolman Dr

Londonderry, NH 03053

Rob Koch

Robert G. Koch, M.A.
Expressive Therapist
29 Pine Street
Peterborough, NH 03458

603-924-7513
fishtale@top.monad.net

January 26, 1999

State of New Hampshire
New Hampshire Senate
State House
107 North State Street
Concord, New Hampshire 03301

To the NH Senate:

Two years ago the pain in my neck and lower back were causing extreme discomfort whenever I moved. The only relief came by laying on the floor and "cracking" my spine or twisting my neck for a similar "cracking" or scrunching sensation. In either case it was not pleasant and only served as a temporary fix. Not an advocate for quick fixes, pill-popping instant relief or unnecessary and costly surgery, I went to a chiropractor, Dr. Nancy Ota, on the suggestion of my wife who had had help from Dr. Ota's non-invasive methods. The results were amazing and I began to feel a positive change from my first visit. Today, I no longer have the pain and would highly recommend chiropractic methods and techniques.

Apparently, there is legislature before the Senate allowing direct access to chiropractic care rather than the present more cumbersome and costly scheme by which HMOs and insurance companies limit and dictate services. In my own case, a traditional medical diagnosis might have suggested costly, unnecessary and risky surgery. Chiropractic care and adjustment, however, proved more effective and less costly. I, therefore, support and urge the New Hampshire Senate to pass legislature to ease insurance company restrictions and limitations and allow chiropractic care more accessible to the public.

Sincerely,

Robert G. Koch

16 Hartshorn Mill Road
Milford, New Hampshire 03055

January 17, 1999

To Whom It May Concern House of Representatives/Senate:

I have been seeking chiropractic care for the past two months. Before, I was experiencing some pretty intense neck pains. I knew that a normal medical doctor would not be able to help me.

I started seeing Dr. Nancy Ota in November of 1998. She told me that I would be in her care for about a year, and that she would be able to correct my spinal problems. Two months later, my neck feels 200% better. I can not begin to express to you how nice it is to be able to move my neck to both the left and right!

I think chiropractic care is an important part of one's life. Chiropractic care should not be denied to anyone.

Thank you for your time and consideration.

Sincerely,
Sarah M. Walsh
Sarah Walsh

January 25, 1999

RE: Chiropractic Services

Dear Senator and Representative,

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from headaches, anxiety and coccyx pain and feet pain and I have not been helped by my medical doctor. I have found chiropractic care to be very beneficial and my insurance company has restricted my care without justification. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Lisa DeLord

One Spring Rd
Amherst, NH 03031

January 19, 1999

To Whom It May Concern at the House of Representatives/Senate,

I have been under chiropractic care for 1 ½ years. It's a great approach to health care. I used to be an Advil, Tylenol and Motrin user, everyday. I'm quite sure I should have bought stock in those companies but I've learned that our nervous system is our master control center for our body and with interference, subluxation, I can't function at 100%. So please hear us. Chiropractic works. 100% in natural health is better than having 80% of ok health with drug use. It's not worth polluting your body.

Thank you,

Cindy Lou Dougherty

Cindy Lou Dougherty

JUDY M. KOCH

29 PINE STREET
PETERBOROUGH, NH 03458

PHONE: 603-924-7513
EMAIL: FISHTALE@TOP.MONAD.NET

January 26, 1999

State of New Hampshire
New Hampshire House of Representatives
State House
Room 310
107 North State Street
Concord, New Hampshire 03301

To the NH House Representatives:

Two years ago the pain in my neck and lower back were causing extreme discomfort whenever I moved. I could no longer turn my neck to even safely change lanes when driving, nor could I accomplish simple daily household chores without experiencing excruciating lower back pain. Over the past twenty-four years since I fell on an icy parking lot breaking my coccyx, I have sought relief from medical doctors, orthopedic doctors, osteopaths, and physical therapists, along with excessive ingestion of pain relieving medication. These proved to serve as only temporary fixes. In extreme pain and desperation, I decided to see a chiropractor, Dr. Nancy Ota. The results were amazing from Dr. Ota's non-invasive methods. I began to feel a positive change from my first visit. I would highly recommend chiropractic methods and techniques. Although I still experience some degree of discomfort from time to time, I believe my body will take time to heal after being out of alignment for the twenty-two years. Today, I can exercise regularly and attend to daily activities without pain medication and becoming incapacitated.

Apparently, there is legislature before the Senate allowing direct access to chiropractic care rather than the present more cumbersome and costly scheme by which HMOs and insurance companies limit and dictate services. In my own case, a traditional medical approaches gave me no relief. They were quick fixes with no lasting benefit. Chiropractic care and adjustment, however, has proved more effective and certainly less costly. I, therefore, support and urge the New Hampshire House of Representatives to pass legislature to remove insurance company restrictions and limitations and allow chiropractic care to be more accessible to the public.

Sincerely,

Judy M. Koch

Judy M. Koch

Kyle Oliver
RR 1 Box 408 Dutton Road
Lyndeborough, NH 03082
(603) 654-3929

January 16, 1999

The House of Representatives and the Senate

To Whom It May Concern:

I am writing as a concerned citizen and medical care consumer to ask that you seriously consider the proposal being put before you by the Chiropractic community.

Over the years I have suffered from low back pain, sciatica, neck and shoulder pain and numbness. These were not caused by injuries, but by working every day as a secretary and computer operator. I originally sought help from an orthopedic surgeon, but was told there was nothing they could do for me. The only relief I have received has been from chiropractic care. Not only has it reduced my acute pain at the time of treatment, but continued sessions have resulted in less severe episodes when my condition does become aggravated. Also, my range of motion has increased over time.

If it were not for my chiropractic care, I'm not sure I would be working right now.

I view chiropractors as the equivalent of any other medical specialist, and believe they should receive equal pay for equal service. I would like to see greater insurance coverage for these treatments so that more people, like myself, can be kept functional and working, rather than becoming a financial burden to our families and others.

Thank you for your time and consideration.

Yours Truly,

Kyle Oliver

Kyle Oliver

January 19, 1999

To Whom It May Concern at the House of Representatives/Senate,

I receive chiropractic care to relieve back and neck pain due to hard work. A added benefit is that my whole body benefits from these treatments. In this day of unbelievable medical costs, I feel it is cheaper to maintain good health through chiropractic care than to fall into poor health and go the conventional path (most expensive) of health care. Please support the bill to make chiropractic care more accessible.

Thank you,

Francis J. Dougherty Jr.

Francis J. Dougherty, Jr.

To Whom It May Concern(ie) "JAN 15th 99"
N.H. House of Representitives;
N.H. Senate:

I have a part time Janitorial position at New Boston Central School and was about to resign because of the extreme pain in my left Hip area. I was at a point where I could barely get in or out of the car let alone perform my Janitorial Chores!

I should point out that my father had an artificial Hip Replacement Surgery performed in his early Sixties and never really benifitted from that Procedure and I was in fear but determined not too put myself

thru that!

A friend, Norma Darr Recomended a Chiropractor, Dr. Nancey Ota of "Chiropractic Naturally" for Trantment.

So, skeptical as I was, I made an appointment too see Dr. Ota, that was in Nov of "97".

She started with a Complete physical exam with X-Rays of my hips and back area.

Dr. Ota determined that I should see her three times a week and the results were ~~not~~ instant!

Over time the appointments have gone from three, too two, too once a week and currently, once

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every Two weeks with Physicals and X-RAY's STRATEGICALLY inserted Too Verify the Progress.

My Physician is Dr. George J. Boore of 81 Mount Vernon St. in Milford, N.H. and have been in His Care Since the Summer of 1987 and SKEPTICAL (Like myself) AT the onset, HAS seen the Positive Results of DR. OTA's Service.

Unfortunately my health CARE Provider (HEALTHSOURCE of New HAMPSHIRE) has only CONTRIBUTED only A very SMALL PERCENTAGE (A Couple of Hundred dollars) of DR. OTA's fees, Ive Paid them out of My own Pocket and I'M Not Complaining Because the Results

of Her Service HAVE been so Positive that I'd be Remiss if I didn't share that with you folks.

Indeed, I TAKE good CARE of My self By seeing DR. Boore for Physicals XAMS OR AS REQUIRED and JUST AS IMPORTANT DR. OTA AS Scheduled. IF these Services were eliminated I would Be PUTTING My self in HARM'S way, I finally believe that!

I'M A Retired employee of LockHeed SANDER'S with Twenty five YEARS of Service, SIXTY Three YEAR'S YOUNG!!

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Thank you for Taking the Time
To Read this and if I can Be
of any ~~Factor~~ Further Assistance
in this Regard don't Hesitate
Too Contact ~~Me~~ Me!

Thanx

Tom Thornton
P.O. Box #512
New Boston N.H.
03070-0512
Tel (603) 487-3772
Cell ~~Phone~~ # 533-3884

January 26, 1999

TO WHOM IT MAY CONCERN:

I am very concerned about chiropractic health coverage in the state of New Hampshire and how it is viewed by the insurance compnies.

I have had an extremely good experience with my chiropractic treatment. In fact, After 5 years of trying to have a baby, including 6 miscarriages, and thousands and thousands of dollars in infertility treatment, I was able to conceive and carry my daughter to full term and delivery with only chiropractic treatment guiding me along.

When chiropractic care is used correctly, it can save insurance companies thousands of dollars of other medical bills. In my case, it was discovered that the bones in my pelvic area where grossly misaligned and there was obvious pressure on the nerves which represent the 'reproductive' are on the spinal cord. This was never discovered in years of treatment at an infertility clinic because they do not use chiropractic medicine. The specialists never found anything wrong with me, but were willing to keep working with me and injecting all sorts of medicines to help me carry a child to full term.

Please stand behind the benefits of good chiropractic care, both as a tool to help specific problems and to prevent future problems from arising.

Sincerely,

Karen Clough

Karen Clough
51 Mountain View Drive
New Ipswich, NH 03071

January 28, 1999

RE: Chiropractic Services

Dear Senator and Representative,

I think it is important for you to know that I have had an undue burden placed on me. I do not have medical insurance and a part of the reason other than outrageous cost for health insurance is the little to no coverage that has been offered for chiropractic care. I have suffered from low back, shoulder and neck pain and I have not been helped by my medical doctor. I have found chiropractic care to be very beneficial and would like chiropractic care covered as major medical expenses are covered. Chiropractic care is more cost-effective and non-invasive to my body.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Albert Eudley

P.O. Box 102
Mont Vernon, NH 03057

Alfred F. Doucet
1 Arlington Rd. Merrimack, NH 03054
(603) 424-1479

January 27, 1999

RE: Chiropractic Services

Dear Senator and Representative,

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from low back and shoulder pain and I have not been helped by my medical doctor. I have found chiropractic care to be very beneficial and would like chiropractic care covered as major medical expenses are covered. Chiropractic care is more cost-effective and non-invasive to my body.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Alfred F. Doucet

January 25, 1999

RE: Chiropractic Services

Dear Senator and Representative,

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from low back pain, shoulder pain and feet pain and I have not been helped by my medical doctor. I have found chiropractic care to be very beneficial and my insurance company has restricted my care without justification. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Wesley P. DeLoid

Wesley P. DeLoid
15 Spring Rd
Amherst NH 03031

January 27, 1999

RE: Chiropractic Services

Dear Senator and Representative,

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from low back and shoulder/neck pain and I have not been helped by my medical doctor. I have found chiropractic care to be very beneficial and my insurance company has restricted my care without justification. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Tina Bilodeau
192 Bypass 28
Box 58
Peru, NH 03458-7305

January 27, 1999

RE: Chiropractic Services

Dear Senator and Representative,

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from neck/shoulder pain and I have not been helped by my medical doctor. I have found chiropractic care to be very beneficial and would like chiropractic care covered as major medical expenses are covered. Chiropractic care is more cost-effective and non-invasive to my body.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Catherine M Cyphers
6 Belle Acre Ave
Nashua, NH 03060

January 27, 1999

RE: Chiropractic Services

Dear Senator and Representative,

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from low back and neck pain and I have not been helped by my medical doctor. I have found chiropractic care to be very beneficial and my insurance company has restricted my care without justification. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Kevin M. Simonian

KEVIN M. SIMONIAN
479 N. RIVER Rd #8
MILFORD, N.H. 03055

January 27, 1999

RE: Chiropractic Services

Dear Senator and Representative,

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from knee and low back pain and I have not been helped by my medical doctor. I have found chiropractic care to be very beneficial and would like chiropractic care covered as major medical expenses are covered. Chiropractic care is more cost-effective and non-invasive to my body.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Gail Baker
PO Box 1305
Nashua, NH
03061

January 27, 1999

RE: Chiropractic Services

Dear Senator and Representative,

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from headaches and shoulder/neck pain and I have not been helped by my medical doctor. I have found chiropractic care to be very beneficial and my insurance company has restricted my care without justification. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Dorothy M. Thistle

325 Silver Lake Rd.
Hollis, NH 03049

January 27, 1999

RE: Chiropractic Services

Dear Senator and Representative,

I think it is important for you to know that my insurance company has placed an undue burden on me and my family. I have suffered from low back pain and I have not been helped by my medical doctor. I have found chiropractic care to be very beneficial and my insurance company has restricted my care without justification. I would like to receive the care that was advertised in my policy.

I would support legislation that would allow me DIRECT ACCESS to chiropractic care.

Sincerely,

Mary Ward-Nichols

92 Oakland Dr
Milford, N.H.
03055

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? (YES) NO
2. Do you need a referral from your Primary Care Doctor? (YES) NO
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? YES (NO)
4. Can you choose your M.D. of choice? (YES) NO
5. Can you choose your Chiropractor of choice? (YES) NO
6. If you have chiropractic coverage has it been easy for you to use your benefit? (YES) NO
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES (NO)
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

The benefit is not enough — only $500/annually

New Hampshire House of Representatives,

To Whom it May Concern,

Why can't we get the kind of medical care we are paying for in this state? If my condition can be helped by chiropractic I don't want ~~from~~ another medical professional telling me I can't have the care I'm happy with - which is effective.

Please help us.

Sincerely,
Susan Provencher

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)
2. Do you need a referral from your Primary Care Doctor? (YES) NO
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO
4. Can you choose your M.D. of choice? YES (NO)
5. Can you choose your Chiropractor of choice? YES (NO)
6. If you have chiropractic coverage has it been easy for you to use your benefit? YES (NO)
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES NO ?
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS: I have in the past refused to join certain health plans because I would be unable to visit the doctors of my choice. I have had a condition for over 25 yrs. My doctor for all this time is in Boston + I refuse to see anyone else.

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)
2. Do you need a referral from your Primary Care Doctor? (YES) NO
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO
4. Can you choose your M.D. of choice? YES (NO)
5. Can you choose your Chiropractor of choice? YES (NO)
6. If you have chiropractic coverage has it been easy for you to use your benefit? YES (NO)
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? (YES) NO
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS: Karen Bell

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? (YES) NO
2. Do you need a referral from your Primary Care Doctor? YES (NO)
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? YES (NO)
4. Can you choose your M.D. of choice? (YES) NO
5. Can you choose your Chiropractor of choice? (YES) NO
6. If you have chiropractic coverage has it been easy for you to use your benefit? (YES) NO
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? (YES) NO
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

I'm very lucky to have an insurance company through my husband's company that is not an HMO of any kind. I know people, however, who suffer from great back pain because they don't have coverage and their Primary Care Doctor does not believe in Chiropractice procedures. It should be the individuals' choice.

Janet L. Standbridge

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)

2. Do you need a referral from your Primary Care Doctor? (YES) NO

3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO

4. Can you choose your M.D. of choice? YES (NO)

5. Can you choose your Chiropractor of choice? YES (NO)

6. If you have chiropractic coverage has it been easy for you to use your benefit? (YES) NO

7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES (NO)

8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS: Roy A. Hoover

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)
2. Do you need a referral from your Primary Care Doctor? (YES) NO
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO
4. Can you choose your M.D. of choice? (YES) NO
5. Can you choose your Chiropractor of choice? (YES) NO
6. If you have chiropractic coverage has it been easy for you to use your benefit? YES (NO)
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? (YES) NO
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS: My Health insurance does not have a rider covering chiropractic services so I have to pay out of pocket to cover it. This is the only way I can live a normal live & I feel all insurance company should cover Chiropractors under there Basic plan.

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? (YES) & (NO) Referrals are a pain
2. Do you need a referral from your Primary Care Doctor? (YES) NO
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO
4. Can you choose your M.D. of choice? (YES) NO
5. Can you choose your Chiropractor of choice? (YES) NO
6. If you have chiropractic coverage has it been easy for you to use your benefit? (YES) + (NO)
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? (YES) + (NO) depends on who you see
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:



HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? (YES) NO
2. Do you need a referral from your Primary Care Doctor? (YES) NO
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO
4. Can you choose your M.D. of choice? YES (NO)
5. Can you choose your Chiropractor of choice? YES (NO)
6. If you have chiropractic coverage has it been easy for you to use your benefit? YES NO
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? (YES) NO
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)

2. Do you need a referral from your Primary Care Doctor? (YES) NO

3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO

4. Can you choose your M.D. of choice? YES (NO)

5. Can you choose your Chiropractor of choice? YES (NO)

6. If you have chiropractic coverage has it been easy for you to use your benefit? YES NO *un*

7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES (NO)

8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

William A Poitras

William A Poitras

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? (YES) NO

2. Do you need a referral from your Primary Care Doctor? (YES) NO

3. Do you need to see your Primary Care Physician in an office visit to attain a referral? YES NO sometimes

4. Can you choose your M.D. of choice? (YES) NO

5. Can you choose your Chiropractor of choice? (YES) NO

6. If you have chiropractic coverage has it been easy for you to use your benefit? YES (NO)

7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES (NO)

8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

HEALTHCARE QUESTIONAIRE.

1. Are you happy with your health insurance? (YES) NO

2. Do you need a referral from your Primary Care Doctor? (YES) NO

3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO

4. Can you choose your M.D. of choice? (YES) NO if they're on the HMO's list.

5. Can you choose your Chiropractor of choice? (YES) NO if they're on the list

6. If you have chiropractic coverage has it been easy for you to use your benefit? YES (NO)

7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES (NO)

8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS: I've had to change primary care M.D. in order to get a referral to a chiropractor.

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)

2. Do you need a referral from your Primary Care Doctor? (YES) NO

3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO

4. Can you choose your M.D. of choice? YES (NO)

5. Can you choose your Chiropractor of choice? YES (NO)

6. If you have chiropractic coverage has it been easy for you to use your benefit? (YES) NO

7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES (NO)

8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS: Recently 1/16/99 on my part time job I fell from slipping on the ice. I wanted to be able to come to a Chiropractor (of whom I have had treatment before) and was told that I had to go see a medical physician first and then get referred. I did not like this idea because its no secret that physicians don't like to refer Chiropractors. I am the person getting the treatment & I should have the choice of who I want to see. Ten years ago if my wife had listened to a medical physician she would possibly be paralyzed now. By seeing a Chiropractor she is walking.

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)
2. Do you need a referral from your Primary Care Doctor? (YES) NO
3. Do you need to see ~~your~~ Primary Care Physician in an office visit to attain a referral? (YES) — (NO)
4. Can you choose your M.D. of choice? YES (NO)
5. Can you choose your Chiropractor of choice? (YES) NO
6. If you have chiropractic coverage has it been easy for you to ~~use~~ your benefit? YES (NO)
   * The Dr that gave Referral left Hitchcock clinic. (Hitchcock Clinic) (Did not say how many visits covered)
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES (NO)
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

(MTHP insurance) need the referral — very vague insurance — not specific.

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)
2. Do you need a referral from your Primary Care Doctor? (YES) NO
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO
4. Can you choose your M.D. of choice? YES NO *not Always*
5. Can you choose your Chiropractor of choice? (YES) NO
6. If you have chiropractic coverage has it been easy for you to use your benefit? YES (NO)
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES (NO)
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

(5) Can choose a chiropractor of my choice, but I will be responsible for payment.

(7) Feels that Chiropractors are only needed when Physical therapy is needed.

Cynthia Mitchell

01/13/95 12:48 [illegible]

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)
2. Do you need a referral from your Primary Care Doctor? (YES) NO
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? YES (NO)
4. Can you choose your M.D. of choice? YES (NO)
5. Can you choose your Chiropractor of choice? YES (NO)
6. If you have chiropractic coverage has it been easy for you to use your benefit? (YES) NO
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES (NO)
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS: Don't like having to ~~get~~ pick up my referral in person.
Don't like wanting to see a certain physician and not being able to because they are not covered by my insurance.

Mary P. Davidson

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? (YES) NO
2. Do you need a referral from your Primary Care Doctor? (YES) NO
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO
4. Can you choose your M.D. of choice? YES (NO) *
5. Can you choose your Chiropractor of choice? (YES) NO
6. If you have chiropractic coverage has it been easy for you to use your benefit? YES (NO)
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES (NO)
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

* My health insurance has a large list of MD's, yet does not cover all in my area. Once an MD is chosen; Then referrals are usually kept w/in Their "submit"; for example a [redacted] Southern NH Regional Medical Foundation MD requires a foundation referral - This is very limiting

It is really dependent on The MD you chose whether or not chiropractic referrals are obtainable.

* It would save much time + money if I were able to come to my chiropractor 1-2x/month for maintenance bypassing The primary care doctor, keeping his time

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)
2. Do you need a referral from your Primary Care Doctor? (YES) NO
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO
4. Can you choose your M.D. of choice? YES (NO)
5. Can you choose your Chiropractor of choice? YES (NO)
6. If you have chiropractic coverage has it been easy for you to use your benefit? YES (NO)
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES (NO)
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

Retired CNA, prefer to choose my own Doctor for the best treatment and prognosis.

Rick R. O'Loan

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES NO

2. Do you need a referral from your Primary Care Doctor? YES NO

3. Do you need to see your Primary Care Physician in an office visit to attain a referral? YES NO

4. Can you choose your M.D. of choice? YES NO

5. Can you choose your Chiropractor of choice? YES NO

6. If you have chiropractic coverage has it been easy for you to use your benefit? YES NO

7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES NO

8. Do you want adjusting performed by a highly trained Chiropractor? YES NO
or a Physician or Therapist that took a weekend course. YES NO

COMMENTS:

I would benefit from periodic massage therapy but my insurance does not cover this. I this is upsetting to me.

Kathy Sheehan

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? (YES) NO To a degree
2. Do you need a referral from your Primary Care Doctor? (YES) NO ?
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? YES NO Don't Know
4. Can you choose your M.D. of choice? (YES) NO Sort of
5. Can you choose your Chiropractor of choice? (YES) NO
6. If you have chiropractic coverage has it been easy for you to use your benefit? (YES) NO
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? (YES) NO
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

#1. Coverage for most types of medical treatment is very good. Coverage for Chiropractic care is limited.

#2. Actually it has to come from the Health Care provider from our primary care Dr.

#3. Have not had an occasion where I have needed a referral so I am not sure.

#4 D... D... Health care provider has supplied →

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? (YES) In the most part NO

2. Do you need a referral from your Primary Care Doctor? YES (NO)

3. Do you need to see your Primary Care Physician in an office visit to attain a referral? YES (NO)

4. Can you choose your M.D. of choice? (YES) NO

5. Can you choose your Chiropractor of choice? (YES) NO

6. If you have chiropractic coverage has it been easy for you to use your benefit? YES (NO)

7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES (NO)

8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)

2. Do you need a referral from your Primary Care Doctor? YES (NO)

3. Do you need to see your Primary Care Physician in an office visit to attain a referral? YES (NO)

4. Can you choose your M.D. of choice? (YES) NO

5. Can you choose your Chiropractor of choice? (YES) NO

6. If you have chiropractic coverage has it been easy for you to use your benefit? YES (NO)

7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES (NO)

8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? (YES) NO

2. Do you need a referral from your Primary Care Doctor? (YES) NO

3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO

4. Can you choose your M.D. of choice? YES (NO)

5. Can you choose your Chiropractor of choice? (YES) (NO)

6. If you have chiropractic coverage has it been easy for you to use your benefit? YES NO

7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES NO

8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS: I think anyone should have a freedom of choice of Doctors.

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)

2. Do you need a referral from your Primary Care Doctor? YES (NO)

3. Do you need to see your Primary Care Physician in an office visit to attain a referral? (YES) NO

4. Can you choose your M.D. of choice? (YES) NO

5. Can you choose your Chiropractor of choice? (YES) NO

6. If you have chiropractic coverage has it been easy for you to use your benefit? YES (NO)

7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES NO M/A

8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

I had to change PC's to someone who would even consider giving me a referral for Chiro.

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES NO

2. Do you need a referral from your Primary Care Doctor? YES NO

3. Do you need to see your Primary Care Physician in an office visit to attain a referral? YES NO

4. Can you choose your M.D. of choice? YES NO

5. Can you choose your Chiropractor of choice? YES NO

6. If you have chiropractic coverage has it been easy for you to use your benefit? YES NO

7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? YES NO

8. Do you want adjusting performed by a highly trained Chiropractor? YES NO
or a Physician or Therapist that took a weekend course. YES NO

COMMENTS:

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)
2. Do you need a referral from your Primary Care Doctor? YES (NO)
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? YES (NO)
4. Can you choose your M.D. of choice? YES (NO)
5. Can you choose your Chiropractor of choice? (YES) NO
6. If you have chiropractic coverage has it been easy for you to use your benefit? (YES) NO
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? (YES) NO
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

COMMENTS:

Chiropractic Care is a cure for alot of ailments that I lived with for a number of years —

Walter Buschick Jr.
Hudson, NH

HEALTHCARE QUESTIONAIRE

1. Are you happy with your health insurance? YES (NO)
2. Do you need a referral from your Primary Care Doctor? YES (NO)
3. Do you need to see your Primary Care Physician in an office visit to attain a referral? YES (NO)
4. Can you choose your M.D. of choice? YES (NO)
5. Can you choose your Chiropractor of choice? (YES) NO
6. If you have chiropractic coverage has it been easy for you to use your benefit? (YES) NO
7. Does your Primary Care Doctor appear to understand how your Chiropractor helps you? (YES) NO
8. Do you want adjusting performed by a highly trained Chiropractor? (YES) NO
   or a Physician or Therapist that took a weekend course. YES (NO)

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18 Oakridge Ave Apt 18, PO Box 590
Salem, NH 03079

Donna Bourbeau
283 Franklin Rd
Salisbury, NH 03268

Lisa Bartz
PO Box 247
Salisbury, NH 03268

Patrick & Becky Guyer
194 Woodman Rd
Sanbornton, NH 03269

Mary Brickhouse
355 Hermit Woods
Sanbornton, NH 03269

Joyce Hamel
23 Sweet Fern Rd
Sandown, NH 03873

Kevin Ferland
37 Rovleau Dr
Somersworth, NH 03878

David Fielder
Box 268
Springfield, NH 03284

A. Hilltach
HC 74 Box 637
Strafford, NH 03884

Dick Capron
20 Squamscott Rd
Stratham, NH 03855

Resident
16 Jason Dr
Stratham, NH 03885

Gregg Altman
37 Riverside Dr
Sunapee, NH 03782

Steve Avery
408 Nutting Rd
Sunapee, NH 03782

Bonnie Ashworth
355 Hermit Woods Rd
Sanbornton, NH 03269

Wayne & Shirley Blanchard
15 Bennetts Ferry Rd
Sanbornton, NH 03264

Kathleen & William Bizarro
PO Box 504
So. Sutton, NH 03273

Resident
7 Ben Rich Dr
Somersworth, NH 03878

Resident
PO Box 137
Springfield, NH 03284

Jennifer Ramsay
3 Lockershie Lane
Stratham, NH 03855

Robert Albine
3 Thornhill Dr
Stratham, NH 03885

Richard Bielefield
5 Route 18
Sugar Hill, NH

Ann Eckenrode
38 High Ridge Road
Sunapee, NH 03782

Matt Allgeyer
PO Box 176
Suncook, NH 03275

J. Valle
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2 Indian Hill Rd
Sandown, NH 03873

Marsha Kennedy
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Somersworth, NH 03878

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D Clapper
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Donna Parker
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Stratham, NH 03883

Jim Proulx
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Stratham, NH 03885

Edward Tenney
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Sunapee, NH 03782

Catherine Harold
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Sunapee, NH 03782

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Sutton, NH 03273

John Lambert
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Georgia McNamara
RFD 1 Box 800
Thornton, NH 03223

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Mary Ann Palmer
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Tilton, NH 03276

Linda Sharon
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Tilton, NH 03276

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Warner, NH 03278

William Sirois
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Warner, NH 03278

Linda Wyment
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Warner, NH 03278

Wayne Eigabroadt
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Warner, NH 03278

Judy Ramsay
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Florence Corey
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Weare, NH 03281

B. Paradis
88 Chuck St
Weare, NH 03281

Gordon Williams
165 Walker Hill Rd
Weare, NH 03281

Steven Pomeleau
174 South Park Hwy loy 40
Weare, NH 03281

Mark Nieman
179 Pine Hill Rd
Weare, NH 03281

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Webster, NH 03303

Susan Lantman
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Webster, NH 03303

Brian Strong
596 Deer Meadow Rd
Webster, NH 03303

Bernard & Gloria Cornell
73 Concord Dr
Webster, NH 03303

Kevin Sousa
PO Box 5509
Weirs Beach, NH 03246

Annette Poiria
PO Box 5144
Weirs Beach, NH 03247

D. Driscoll
12 Maple Street
Weirs Beach, NH 03246

Wayne & Margaret DeCotis
Gove Lane
Wentworth, NH 03282

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West Lebanon, NH 03784

Shari Gardner
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West Lebanon, NH 03784

Steve Wantuch
69 Maple Street
West Lebanon, NH 03784

S. Thompson
10 Benning St #115
West Lebanon, NH 03784

Nancy Henry
PO Box 5352
West Lebanon, NH 03784

Wayne Brooks
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West Lebanon, NH 03784

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West Lebanon, NH 03784

Shari Gardner
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West Lebanon, NH 03748

Wendell & Nancy Rogers
12 Tenley Dr
West Lebanon, NH 03784

Frances Holt
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West Lebanon, NH 03784

Thomas Demers
9 Botcheldes Av
West Lebanon, NH 03784

Forrest & Barbara Mac Donald
PO Box 83
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Walter Nystedt
PO Box 692
West Ossipee, NH 03890

Leo Gareau
195 San Born Hill RD
West Springfield, NH 03284

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West Swanzey, NH 03469

E. Towle
48 Brown St
Whitefield, NH 03598

David Dresser
693 Parker Rd
Whitefield, NH 03598

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302 Cross Hill Rd
Wilmot, NH 03287

The Spotts Family
8 Juniper Lane
Wilmot, NH 03287

Robb Schlosser
PO Box 112
Wilmot, NH 03287

Tom Kraeger
PO Box 9 Cross Hill Rd
Wilmot, NH 03287

Carol Spatts
8 Juniper Lane, PO Box 16
Wilmot, NH 03287

Renee Lecaroz
PO Box 6
Wilmot, NH 03287

Holly Grossenan
PO Box 131
Wilmot Flat, NH 03287

Maralyn Lee
Kearsarge Valley Rd
Wilmot Flat, NH 03287

Sara Bullard
126 Temple Rd #2
Wilton, NH 03086

Thomas Montregor
11 Gregg St
Wilton, NH 03086

Paula Morin
34 Beacon Hill Road
Windham, NH 03087

Jeanne Strout
43 Rockingham Rd
Windham, NH 03087

Elizabeth Rencor
7 Ridgemond Rd
Windham, NH 03087

Judith Finch
9 Horseshoe
Windham, NH 03087

Jane Beaudin
9 Stacey Circle
Windham, NH 03087

Donna Bostwick
PO Box 424
Winninquam, NH 03289

Richard & Jane Sanborn
PO Box 1143
Wolfeboro, NH 03894

John Gray
PO Box 81
Wolfeboro, NH 03894

Susan Pike
375 Pine Hill Rd
Wolfeboro, NH 03894

John Klark
PO Box 145
Woodsville, NH 03785

James & Judith Hall
12 Terrace Street
Woodsville, NH 03785

Voting Sheets

HOUSE COMMITTEE ON COMMERCE

EXECUTIVE SESSION on SB 147

BILL TITLE: **relative to self-referrals for chiropractic care under managed care organizations.**

DATE: June 17, 1999

LOB ROOM: 302

Amendments:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, ITL, Re-Refer, Interim Study (Please circle one.)

Moved by Rep. Herman

Seconded by Rep. McGough

Vote: 14-0 (Please attach record of roll call vote.)

Motions: OTP, OTP/A, ITL, Re-Refer, Interim Study (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE: Unanimous

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. Sheila T. Francoeur, Clerk

HOUSE COMMITTEE ON COMMERCE

EXECUTIVE SESSION on SB 147

BILL TITLE:

DATE: 6/17/99

LOB ROOM: 302

Amendments:

Sponsor: Rep. _____ OLS Document #: _____ Adopted/Failed

Sponsor: Rep. _____ OLS Document #: _____ Adopted/Failed

Sponsor: Rep. _____ OLS Document #: _____ Adopted/Failed

Motions: OTP, OTP/A, ITL, (Re-Refer), Interim Study (Please circle one.)

Moved by Rep. Herman

Seconded by Rep. McGuire

Vote: 14-0 (Please attach record of roll call vote.)

Motions: OTP, OTP/A, ITL, Re-Refer, Interim Study (Please circle one.)

Moved by Rep. _____

Seconded by Rep. _____

Vote: _____ (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE: _____

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. Sheila T. Francoeur, Clerk

COMMERCE 1999 SESSION

Bill # SB 147

Public Hearings _____ Executive Session _____

COMMITTEE REPORT: Re-refer

	YEAS	NAYS
Hunt, John B, Chairman		
Herman, Keith R, V Chairman	✓	
Tsiros, William B	✓	
Belanger, Ronald J	✓	
Francoeur, Sheila T, Clerk	✓	
McGough, Tim S	✓	
Avery, Stephen G	✓	
Kenney, Joseph D	✓	
Langley, Jane S		
Pappas, Marc P	✓	
Dalianis, Griffin T	✓	
DiFruscia, Anthony R		
Marshall, Gene B	✓	
Clark, Martha Fuller		
Crosby, Toni M		
Russell, Ronald G		
Reardon, Tara G		
Vachon, Dennis P	✓	
Taylor, Kathleen N	✓	
Curran, James C		
Garrish, Linda L	✓	
Keye, Harvey	✓	
TOTAL VOTE		

Appeared in Favor	Appeared in Opposition
14	0

EXECUTIVE SESSION

COMMITTEE Commerce

BILL NUMBER SB 147

BILL TITLE: Relative to self referrals for chiropractic care under managed care organizations

DATE: 10/27/99 LOB ROOM: 302

Amendments:

Sponsor: Rep. Fuller Clark OLS Document #: 2196h (Adopted)/Failed

Sponsor: Rep. _____ OLS Document #: _____ Adopted/Failed

Sponsor: Rep. _____ OLS Document #: _____ Adopted/Failed

Motions: OTP, (OTP/A), ITL, Re-Refer, Interim Study (Please circle one.)

Moved by Rep. Fuller Clark

Seconded by Rep. Garrish

Vote: 13-0 (Please attach record of roll call vote.)

Motions: OTP, OTP/A, ITL, Re-Refer, Interim Study (Please circle one.)

Moved by Rep. _____

Seconded by Rep. _____

Vote: _____ (Please attach record of roll call vote.)

CONSENT ~~CALENDAR~~ VOTE: _____

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. Stephen S. Avery, Clerk

COMMERCE 1999 SESSION

Bill # SB147

Public Hearings _____ Executive Session 10/27/99

COMMITTEE REPORT: OTPA

	YEAS	NAYS
Hunt, John B, Chairman		
Herman, Keith R, V Chairman		
Tsiros, William B		
Belanger, Ronald J	✓	
Francoeur, Sheila T, Clerk	✓	
McGough, Tim S		
Avery, Stephen G	✓	
Kenney, Joseph D	✓	
Langley, Jane S	✓	
Pappas, Marc P		
Dalianis, Griffin T		
DiFruscia, Anthony R		
Marshall, Gene B	✓	
Clark, Martha Fuller	✓	
Crosby, Toni M		
Russell, Ronald G	✓	
Reardon, Tara G		
Vachon, Dennis P	✓	
Taylor, Kathleen N	✓	
Curran, James C	✓	
Garrish, Linda L	✓	
Keye, Harvey	✓	
TOTAL VOTE	13	0

Appeared in Favor	Appeared in Opposition

COMMERCE 1999 SESSION

Bill # SB 147

Public Hearings _____ Executive Session 10/27/99

COMMITTEE REPORT: Amendment 2196h

	YEAS	NAYS
Hunt, John B, Chairman		
Herman, Keith R, V Chairman		
Tsiros, William B		
Belanger, Ronald J	✓	
Francoeur, Sheila T, Clerk	✓	
McGough, Tim S		
Avery, Stephen G	✓	
Kenney, Joseph D	✓	
Langley, Jane S	✓	
Pappas, Marc P		
Dalianis, Griffin T		
DiFruscia, Anthony R		
Marshall, Gene B	✓	
Clark, Martha Fuller	✓	
Crosby, Toni M		
Russell, Ronald G	✓	
Reardon, Tara G		
Wachon, Dennis P	✓	
Taylor, Kathleen N	✓	
Curran, James C	✓	
Garrish, Linda L	✓	
Keye, Harvey	✓	
TOTAL VOTE	13	0

Appeared in Favor | Appeared in Opposition

HOUSE COMMITTEE ON COMMERCE

EXECUTIVE SESSION on SB

BILL TITLE: relative to self referrals on chiropotric care

DATE: 1/18/2006

LOB ROOM: 302

Amendments:

Sponsor: Rep. Commerce OLS Document #: 3066h (Adopted)/Failed

Sponsor: Rep. _____ OLS Document #: _____ Adopted/Failed

Sponsor: Rep. _____ OLS Document #: _____ Adopted/Failed

Motions: (OTP), OTP/A, ITL, Re-Refer, Interim Study (Please circle one.)

Moved by Rep. Francoeur.

Seconded by Rep. McGough.

Vote: 11 - 1 (Please attach record of roll call vote.)

Motions: OTP, OTP/A, ITL, Re-Refer, Interim Study (Please circle one.)

Moved by Rep. _____

Seconded by Rep. _____

Vote: _____ (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE: _____

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. ~~Sheila T. Francoeur~~, Clerk

Stephen G. Avery

OFFICE OF THE HOUSE CLERK

2000 SESSION

COMMERCE

Bill #: SB147 Title: Self referals on chiropatric care

PH Date: ___/___/___ Exec Session Date: 1 / 18 / 2000

Motion: OTP as amended Amendment #: ___

MEMBER	YEAS	NAYS
Hunt, John B, Chairman		
Francoeur, Sheila T, V Chairman	✓	
Herman, Keith R		
Tsiros, William B		
Belanger, Ronald J		✓
McGough, Tim S	✓	
Avery, Stephen G, Clerk	✓	
Kenney, Joseph D		
Langley, Jane S	✓	
Pappas, Marc P		
Dalianis, Griffin T		
DiFruscia, Anthony R	✓	
Marshall, Gene B	✓	
Clark, Martha Fuller		
Crosby, Toni M	✓	
Russell, Ronald G	✓	
Reardon, Tara G	✓	
Vachon, Dennis P		
Taylor, Kathleen N	✓	
Curran, James C		
Garrish, Linda L		
Keye, Harvey	✓	
	11	1

TOTAL VOTE:

Printed: 12/30/1999

OFFICE OF THE HOUSE CLERK 2000 SESSION

COMMERCE

Bill #: SB 147 **Title:** Self referals on chiropratic care

PH Date: ____/____/____ **Exec Session Date:** 1 / 18 / 2000

Motion: _____ **Amendment #:** 3066h.

MEMBER	YEAS	NAYS
Hunt, John B, Chairman	✓	
Francoeur, Sheila T, V Chairman	✓	
Herman, Keith R		
Tsiros, William B		
Belanger, Ronald J		✓
McGough, Tim S	✓	
Avery, Stephen G, Clerk	✓	
Kenney, Joseph D		
Langley, Jane S	✓	
Pappas, Marc P		
Dalianis, Griffin T		
DiFruscia, Anthony R		
Marshall, Gene B	✓	
Clark, Martha Fuller		
Crosby, Toni M	✓	
Russell, Ronald G	✓	
Reardon, Tara G	✓	
Vachon, Dennis P		
Taylor, Kathleen N	✓	
Curran, James C		
Garrish, Linda L		
Keye, Harvey	✓	
	11	1

TOTAL VOTE:

Printed: 12/30/1999

Committee Report

COMMITTEE REPORT

COMMITTEE: **Commerce**

BILL NUMBER: **SB 147**

TITLE: relative to self-referrals for chiropractic care under managed care organizations.

DATE: June 17, 1999 CONSENT CALENDAR YES ☒ NO ☐

☐ OUGHT TO PASS

☐ OUGHT TO PASS WITH AMENDMENT

☐ INEXPEDIENT TO LEGISLATE

☒ RE-REFER

☐ REFER TO COMMITTEE FOR INTERIM STUDY
(Available only in second year of biennium.)

STATEMENT OF INTENT
(Include Committee Vote)

This bill came to the House late in the legislative process. While significant issues were raised during a well-attended public hearing, there is inadequate time to give the bill the committee's full consideration. There is broad agreement that something has to be done to address the concerns raised during the hearing; therefore, the committee will work with the Department of Insurance, chiropractors, their patients, and the managed care plans to seek a resolution.

Vote 14-0.

Rep. Keith R. Herman
FOR THE COMMITTEE

Original: House Clerk
cc: Committee Bill file

USE ANOTHER REPORT FOR MINORITY REPORT

CONSENT CALENDAR

Commerce

SB 147, relative to self-referrals for chiropractic care under managed care organizations. RE-REFER

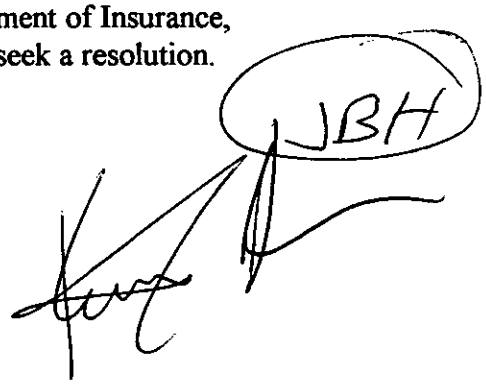
Rep. Keith R. Herman for **Commerce:** This bill came to the House late in the legislative process. While significant issues were raised during a well-attended public hearing, there is inadequate time to give the bill the committee's full consideration. There is broad agreement that something has to be done to address the concerns raised during the hearing; therefore, the committee will work with the Department of Insurance, chiropractors, their patients, and the managed care plans to seek a resolution. Vote 14-0.

Commerce Committee Report

June 17, 1999

Senate Bill 147, an act relative to self-referrals for chiropractic care under managed care organizations. RE-REFER TO COMMITTEE

Rep. Keith R. Herman for Commerce: This bill came to the House late in the legislative process. While significant issues were raised during a well-attended public hearing, there is inadequate time to give the bill the committee's full consideration. There is broad agreement that something has to be done to address the concerns raised during the hearing; therefore, the committee will work with the Department of Insurance, chiropractors, their patients, and the managed care plans to seek a resolution.



Herman

COMMITTEE REPORT

COMMITTEE: **COMMERCE**

BILL NUMBER: **SB** 147

TITLE:

DATE: 4/12/99 CONSENT CALENDAR YES ☒ NO ☐

☐ OUGHT TO PASS

☐ OUGHT TO PASS WITH AMENDMENT

☐ INEXPEDIENT TO LEGISLATE

☒ RE-REFER

☐ REFER TO COMMITTEE FOR INTERIM STUDY
(Available only in second year of biennium.)

STATEMENT OF INTENT
(Include Committee Vote)

See Attached

Vote _____.

Rep. _____
FOR THE COMMITTEE

Original: House Clerk
cc: Committee Bill file

USE ANOTHER REPORT FOR MINORITY REPORT

COMMITTEE REPORT

COMMITTEE: **Commerce**

BILL NUMBER: **SB 147**

TITLE: relative to self-referrals for chiropractic care under managed care organizations.

DATE: October 27, 1999 CONSENT CALENDAR YES ☐ NO ☒

☐ OUGHT TO PASS

☒ OUGHT TO PASS WITH AMENDMENT

☐ INEXPEDIENT TO LEGISLATE

☐ RE-REFER

☐ REFER TO COMMITTEE FOR INTERIM STUDY
(Available only in second year of biennium.)

STATEMENT OF INTENT
(Include Committee Vote)

The committee heard testimony in a hugely attended public hearing about current problems with managed care's inability to manage effectively chiropractic benefits. Many healthcare consumers claimed that they are being denied access to chiropractic care for which they have already purchased coverage. The amendment to SB 147 stipulates that managed care plans that already sell chiropractic benefits must allow 12 self-referral chiropractic visits before utilization review of treatment will be required. It also requires a doctor of chiropractic services be consulted during such utilization review. The chiropractic doctor, after an initial consultation, must send documentation to the insurer and/or the primary care physician. A section of the Senate version would have required that insurers pay all chiropractic providers a comparable fee if they perform a comparable service. The Commerce Committee has substituted non-discrimination language instead, believing it to be the better solution.

Vote 13-0.

Rep. Martha Fuller Clark
FOR THE COMMITTEE

Original: House Clerk
cc: Committee Bill file

USE ANOTHER REPORT FOR MINORITY REPORT

Commerce

SB 147, relative to self-referrals for chiropractic care under managed care organizations. OUGHT TO PASS WITH AMENDMENT

Rep. Martha Fuller Clark for **Commerce:** The committee heard testimony in a hugely attended public hearing about current problems with managed care's inability to manage effectively chiropractic benefits. Many healthcare consumers claimed that they are being denied access to chiropractic care for which they have already purchased coverage. The amendment to SB 147 stipulates that managed care plans that already sell chiropractic benefits must allow 12 self-referral chiropractic visits before utilization review of treatment will be required. It also requires a doctor of chiropractic services be consulted during such utilization review. The chiropractic doctor, after an initial consultation, must send documentation to the insurer and/or the primary care physician. A section of the Senate version would have required that insurers pay all chiropractic providers a comparable fee if they perform a comparable service. The Commerce Committee has substituted non-discrimination language instead, believing it to be the better solution. Vote 13-0.

COMMITTEE REPORT

COMMITTEE: Commerce

BILL NUMBER: SB 147

TITLE: Relative to self referals for chiropratic care under managed care organizations

DATE: 10/27/99 CONSENT CALENDAR: YES ☐ NO ☒

☐ OUGHT TO PASS

☒ OUGHT TO PASS W/ AMENDMENT

☐ INEXPEDIENT TO LEGISLATE

☐ RE-REFER

☐ INTERIM STUDY (Available only 2nd year of biennium)

Amendment No. _____

STATEMENT OF INTENT:

see attached

COMMITTEE VOTE: 13-0

- **Copy to Committee Bill File**
- **Use Another Report for Minority Report**

RESPECTFULLY SUBMITTED,

JBH

Rep. Marjorie Smith Clark

For the Committee

Rev. 07/30/99

The committee heard testimony in a heavily attended public hearing about current problems with managed care's inability to manage effectively chiropractic benefits. Many healthcare consumers claimed that they are being denied access to chiropractic care for which they have already purchased coverage. The amendment to SB147 stipulates that managed care plans that

already sell chiropractic benefits must allow 12 self-referral chiropractic visits before utilization review of treatment will be required. It also requires a doctor of Chiropractic services be consulted during such utilization review. The chiropractic doctor, after an initial consultation, must send documentation to the insurer and/or the

p.3 primary care physician.

A section of the senate version would have required that insurers pay all chiropractic providers a comparable fee if they perform a comparable service. The COMMERCE committee has substituted non-discrimination language instead, believing it to be the better solution.

Matthew Weiland

COMMITTEE REPORT

COMMITTEE: **Commerce**

BILL NUMBER: **SB 147**

TITLE: relative to self-referrals for chiropractic care under managed care organizations.

DATE: January 18, 2000 CONSENT CALENDAR YES ☐ NO ☒

☐ OUGHT TO PASS

☒ OUGHT TO PASS WITH AMENDMENT

☐ INEXPEDIENT TO LEGISLATE

☐ RE-REFER

☐ REFER TO COMMITTEE FOR INTERIM STUDY
(Available only in second year of biennium.)

STATEMENT OF INTENT
(Include Committee Vote)

This bill was re-committed to the committee for a minor correction. The original committee amendment provided for a "maximum" of 12 direct access chiropractic visits under managed care for those plans that choose to sell a chiropractic benefit. The use of the term maximum had the potential of creating the unintended consequence of limiting those plans that presently allow for more than 12 direct access visits. To address this concern, the term "maximum" was removed. With the new committee amendment, the bill makes it clear that managed care plans can offer more than 12 annual direct access visits for chiropractic care if they choose to. In working on this legislation, the committee heard testimony in a hugely attended public hearing about current problems with managed care's inability to manage effectively chiropractic benefits. Many healthcare consumers claimed that they are being denied access to chiropractic care for which they have already purchased coverage. The amendment to SB 147 stipulates that managed care plans that already sell chiropractic benefits must allow 12 annual self-referral chiropractic visits before utilization review of treatment will be required. It also requires a doctor, after an initial consultation, must send documentation to the insurer and/or the primary care physician. A section of the Senate version would have required that insurers pay all chiropractic providers a comparable fee if they perform a comparable service. The Commerce Committee has substituted non-discrimination language instead, believing it to be the better solution.

Vote 11-1.

Rep. Martha Fuller Clark
FOR THE COMMITTEE

Original: House Clerk
cc: Committee Bill file

USE ANOTHER REPORT FOR MINORITY REPORT

Commerce

SB 147, relative to self-referrals for chiropractic care under managed care organizations. OUGHT TO PASS WITH AMENDMENT

Rep. Martha Fuller Clark for **Commerce:** This bill was re-committed to the committee for a minor correction. The original committee amendment provided for a "maximum" of 12 direct access chiropractic visits under managed care for those plans that choose to sell a chiropractic benefit. The use of the term maximum had the potential of creating the unintended consequence of limiting those plans that presently allow for more than 12 direct access visits. To address this concern, the term "maximum" was removed. With the new committee amendment, the bill makes it clear that managed care plans can offer more than 12 annual direct access visits for chiropractic care if they choose to. In working on this legislation, the committee heard testimony in a hugely attended public hearing about current problems with managed care's inability to manage effectively chiropractic benefits. Many healthcare consumers claimed that they are being denied access to chiropractic care for which they have already purchased coverage. The amendment to SB 147 stipulates that managed care plans that already sell chiropractic benefits must allow 12 annual self-referral chiropractic visits before utilization review of treatment will be required. It also requires a doctor, after an initial consultation, must send documentation to the insurer and/or the primary care physician. A section of the Senate version would have required that insurers pay all chiropractic providers a comparable fee if they perform a comparable service. The Commerce Committee has substituted non-discrimination language instead, believing it to be the better solution.

Vote 11-1.

Original: House Clerk
cc: Committee Bill file

USE ANOTHER REPORT FOR MINORITY REPORT

COMMITTEE REPORT

COMMITTEE: COMMERCE

BILL NUMBER: SB

TITLE:

DATE: 1/18/00 CONSENT CALENDAR YES ☐ NO ☑

☐ OUGHT TO PASS

☑ OUGHT TO PASS WITH AMENDMENT

☐ INEXPEDIENT TO LEGISLATE

☐ RE-REFER

☐ REFER TO COMMITTEE FOR INTERIM STUDY
(Available only in second year of biennium.)

STATEMENT OF INTENT
(Include Committee Vote)

see attached

Vote 11-1.

Rep. Martin Jean Clark
FOR THE COMMITTEE

Original: House Clerk
cc: Committee Bill file

USE ANOTHER REPORT FOR MINORITY REPORT