Bill as Introduced

SB 147 - AS INTRODUCED

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Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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 6-f the following new section:

415:6-g 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.

2 New Sections; Chiropractic Care. Amend RSA 415 by inserting after section 18-h the following new sections:

415:18-i Self-referrals for Chiropractic Care. Each insurer that issues or renews any policy of group or blanket accident or health insurance providing benefits for medical or hospital expenses, and offering chiropractic benefits shall provide benefits to a certificate holder who utilizes services of a chiropractic provider (doctor of chiropractic) by self-referral under the following conditions:

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

II. The insurer 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. The commissioner of insurance shall adopt rules, under RSA 541-A, regarding presentation of these terms and conditions to facilitate the comparison by the certificate holder of the terms and conditions of each option.

III. Within 10 working days of the first visit or consultation the doctor of chiropractic shall send to the insurer, or its designee, the chiropractic case findings. This shall be sufficient documentation for the initial 12 visits or the first 4 weeks of care, whichever comes first.

IV. If the chiropractic provider recommends care beyond 12 visits or 4 weeks, the participating doctor of chiropractic shall send to the insurer, or its designee, documentation containing information on the certificate holder's progress and necessity of care as well as a care plan for extended chiropractic care up to 6 additional weeks or a maximum of 12 additional visits, whichever occurs first. This is recommended to provide the patient with 24 visits or 10 weeks of

care without pre-certification or pre-approval. If the doctor of chiropractic fails to provide the required documentation, the insurer or its certificate holder shall not be liable to the chiropractic provider for any unpaid fees.

V. If the doctor of chiropractic recommends care beyond 24 visits or 10 weeks, the participating doctor of chiropractic shall send to the insurer, or its designee, documentation containing information on the certificate holder's progress and necessity of care as well as a care plan for extended chiropractic care up to 6 additional weeks or a maximum of 12 additional visits, whichever occurs first. This is recommended to provide the patient with 36 visits, or 16 weeks of care without pre-certification or pre-approval. If the doctor of chiropractic fails to provide the required documentation, the insurer or its certificate holder is not liable to the chiropractic provider for any unpaid fees.

VI. After a maximum of 36 visits, a certificate holder who is continuing chiropractic care shall receive prior authorization from the insurer or its designee for the purpose of continued care. Without the approval of the insurer, or its designee, and the establishment of chiropractic necessity of care, the certificate holder shall not receive benefits for more than 36 visits for the same condition to a participating doctor of chiropractic in a 12-month period.

VII. The capitation rates shall not be less than the sum equivalent of the prevailing fees relative to the designated number of visits.

VIII. The patient shall retain the right to choose chiropractic care on an elective, self-pay, fee-for-service basis.

415:18-j Comparable Fees Required. Every insurer 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 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.

3 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, regarding presentation of these terms and conditions to facilitate the comparison by the subscriber of the terms and conditions of each option.

III. Within 10 working days of the first visit or consultation the doctor of chiropractic shall send to the health service corporation, or its designee, the chiropractic case findings. This shall be sufficient documentation for the initial 12 visits or the first 4 weeks of care, whichever comes first.

IV. If the chiropractic provider recommends care beyond 12 visits or 4 weeks, the participating doctor of chiropractic shall send to the health service corporation, or its designee, documentation containing information on the subscriber's progress and necessity of care as well as a care plan for extended chiropractic care up to 6 additional weeks or a maximum of 12 additional visits, whichever occurs first. This is recommended to provide the patient with 24 visits or 10 weeks of care without pre-certification or pre-approval. If the doctor of chiropractic fails to provide the required documentation, the health service corporation or its subscriber shall not be liable to the chiropractic provider for any unpaid fees.

V. If the doctor of chiropractic recommends care beyond 24 visits or 10 weeks, the participating doctor of chiropractic shall send to the health service corporation, or its designee, documentation containing information on the subscriber's progress and necessity of care as well as a care plan for extended chiropractic care up to 6 additional weeks or a maximum of 12 additional visits, whichever occurs first. This is recommended to provide the patient with 36 visits, or 16 weeks of care without pre-certification or pre-approval. If the doctor of chiropractic fails to provide the required documentation, the health service corporation or its subscriber is not liable to the chiropractic provider for any unpaid fees.

VI. After a maximum of 36 visits, a subscriber who is continuing chiropractic care shall receive prior authorization from the health service corporation or its designee for the purpose of continued care. Without the approval of the health service corporation, or its designee, and the establishment of chiropractic necessity of care, the subscriber shall not receive benefits for more than 36 visits for the same condition to a participating doctor of chiropractic in a 12-month period.

VII. The capitation rates shall not be less than the sum equivalent of the prevailing fees relative to the designated number of visits.

VIII. The patient shall retain the right to choose chiropractic 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.

4 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 (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 enrollee 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, regarding presentation of these terms and conditions to facilitate the comparison by the enrollee of the terms and conditions of each option.

III. Within 10 working days of the first visit or consultation the doctor of chiropractic shall send to the health maintenance organization, or its designee, the chiropractic case findings. This shall be sufficient documentation for the initial 12 visits or the first 4 weeks of care, whichever comes first.

IV. If the chiropractic provider recommends care beyond 12 visits or 4 weeks, the participating doctor of chiropractic shall send to the health maintenance organization, or its designee, documentation containing information on the enrollee's progress and necessity of care as well as a care plan for extended chiropractic care up to 6 additional weeks or a maximum of 12 additional visits, whichever occurs first. This is recommended to provide the patient with 24 visits or 10 weeks of care without pre-certification or pre-approval. If the doctor of chiropractic fails to provide the required documentation, the health maintenance organization or its enrollee shall not be liable to the chiropractic provider for any unpaid fees.

V. If the doctor of chiropractic recommends care beyond 24 visits or 10 weeks, the participating doctor of chiropractic shall send to the health maintenance organization, or its designee, documentation containing information on the enrollee's progress and necessity of care as well as a care plan for extended chiropractic care up to 6 additional weeks or a maximum of 12 additional visits, whichever occurs first. This is recommended to provide the patient with 36 visits, or 16 weeks of care without pre-certification or pre-approval. If the doctor of chiropractic fails to provide the required documentation, the health maintenance organization or its enrollee is not liable to the chiropractic provider for any unpaid fees.

VI. After a maximum of 36 visits, an enrollee who is continuing chiropractic care shall receive prior authorization from the health maintenance organization or its designee for the purpose of continued care. Without the approval of the health maintenance organization, or its designee, and the establishment of chiropractic necessity of care, the enrollee shall not receive benefits for more than 36 visits for the same condition to a participating doctor of chiropractic in a 12-month period.

VII. The capitation rates shall not be less than the sum equivalent of the prevailing fees relative to the designated number of visits.

VIII. The patient shall retain the right to choose chiropractic care on an elective, self-pay, fee-for-service basis.

420-B:28 Comparable Fees Required. Every health maintenance organization, indemnity provider, 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.

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

Committee Minutes

Date: April 12, 1999
Time: 10:47 AM
Room: Represenative's Hall

The Senate Committee on Insurance held a hearing on the following:

SB 147 relative to self-referrals for chiropractic care under managed care organizations.

Members of Committee present:
Senator Wheeler
Senator Francoeur
Senator Eaton
Senator Fraser
Senator Hollingworth
Sen. J. King
Sen. McCarley
Senator Squires

Senator John King opened the hearing.

Senator Katherine W. Wheeler, D. 21: Thank you very much Senator King and members of the Committee who are coming in and out. I am Senator Katie Wheeler representing Senate District 21; Dover, Durham, Lee, Madbury and Rollinsford. I'm the Prime Sponsor of this and I'm not unhappy. I'm just having a bad eye problem and it's a pity it didn't happen last week when we had every ophthalmologist in the state testifying here. (laughter) But as it is, I may have to leave a little early to go see the doctor but it's not from lack of commitment from this piece of legislation. I'm quite excited about it.

I know we don't try to legislate by personal anecdote. But when we have personal experiences, I think it does help motivate us with regard to legislation. Some years ago I was having a lot of pain in my left arm and I couldn't figure out any particular reason for it and I went to my regular doctor whom I like and respect very much and he examined it to the best of his education and training and had it x-rayed and found out that it wasn't anything that was going to kill me and didn't have any particular ideas of how to make it better. So I suggested maybe I could have massage therapy and he thought that would be a fine idea. I must say I love massage therapy. It didn't really help my arm but it was a nice thing to get involved with for other reasons.

Then when I was running for office, I was standing in front of the polls and the woman standing next to me was married to a chiropractor and I was saying "oh my arm is just killing me. I don't know what's wrong with it."

She said, "have you ever thought of going to a chiropractor?" I said "well, no." I never would have thought about going to a chiropractor. She said, " I really recommend you should go to my husband. " So I did. It made a huge amount of difference.

I've going on a sort of maintenance basis for many years until this session which as you all know we've been very busy here. I haven't had time to keep up with much of the things that I'd normally do for my health and I was getting in more and more pain and suddenly last week there was a calendar error and we had a free afternoon and it was incredibly exciting, so the first thing I did was to call my chiropractor and get an appointment. So I went home, I had a nap and I saw my chiropractor and I felt like a new woman. Normally I don't notice a major change because I go so regularly but when I hadn't been for a couple of months and I was able to go, it made a major difference.

It's an example of – my medical doctor is, as I say a wonderful person and I have great regard for him but it never occurred to him to recommend to me that I go to a chiropractor. I think that many people are having that experience and that's the reason that I was happy to sponsor this legislation which would help with this kind of access.

I just want to say a couple of things about it. There's going to be, as you can tell, quite a bit of testimony but I want to tell the Committee that this is not a mandate bill and it's not a dispute between two groups of chiropractors. You'll be happy to know that. But we are talking about a lack of the understanding of what chiropractors do in the managed care industry and that the medical management model which we are accustomed to which works very well in managed care often is not working here because what we're dealing with basically in many cases are chronic conditions. It's not just going to be one or two times and you see the chiropractor and you're going to throw down the crutches and walk. It takes a little more time than that.

There's another issue in that some insurers or at least one in New Hampshire won't allow you to pay out of pocket for chiropractic when you have exhausted your benefits and that seems really totally irrational to me. I don't understand that at all. This bill would help rectify this.

This bill has two parts, two large parts. In the first part it manages economic disincentives for referral by requiring like pay for like services – this will be made clearer to you as we go along – and dealing with the terminology for codes.

What's happening now is when you're being told by your managed care company that when you bill for a certain procedure, just call it something else. I don't think that's what we really want to have happen.

The second part of the bill deals with this access, that you can have direct access to a chiropractor without going initially through your PCP for a certain limited number of visits before you have to be referred back to the PCP. This gives some clarity in policy regarding benefits in this bill and it would also rectify this idea that you can't pay out of pocket once your benefits have been exhausted.

I, as you know, am very strongly in favor of it and I hope the Committee will listen carefully and realize that it will improve access to healthcare in a cost effective fashion and allow people to get the kind of treatment that they need and want without always having to pay out of pocket for it.

So thank you for listening and I don't imagine you have any questions for me. Seeing none, I'll call on Representative Lefebvre.

Representative Roland Lefebvre, Hills. D. 31: Thank you Madame Chairman. Members of the Committee and all of you here today. It looks so different to see so many different faces. Usually you stand here and you're talking to a group of legislators that you've know quite well through the years and I don't think I see a face that I recognize in here today except Dr. Ledoux there from Hollis.

Usually I'm very proud to tell people that I've been in here since 1973 but of late I've lost that little bit of reflection that I get from people's expression when I tell them that I've been a legislator since 1973. They look upon you as frowning, the eyes. What's this all about? Being there for all of those years. So, I am a little bit hesitant now in telling people that I've been here since 1973.

However, there have been many times in my legislative work in this House that trying as I might it almost felt hopeless, simply because I could not convey what was in my mind and boy that is difficult, to try to convince 400 people what is in your mind and how they should accept it or not. Usually it's accept. This is when the muscles of your mind goes to work like it's doing today and also last night when I was trying to write this note here.

How can it be possible for me to tell you about an excruciating back with pain that brings one to the brink of asking almost for death as I did a year ago before I went to take my wife to England for what I thought was the – you'll have to forgive me if I get a little emotional. It is emotional. I have never seen men and some women die with tears in their eyes, have you? No. As a rule they're tearless when they die because the pain is so great.

This is what I briefly want to tell you about: Pain. In the phone book that I received this weekend, there are 17 pages of wonderful, wonderful physicians, doctors, etc. Seventeen pages in the Nashua Directory. These people will help save your life. As I have a very good friend of mine here that saved mine one day, Dr. Squires who is now in the Senate saved my life. Three times I've been saved and hopefully the fourth time I will also be saved if it ever happens again. But this is one thing that I want to tell you about.

Last night I was looking for a little word in the scripture that I was reading and I called my very good friend - who has been a good friend of ours ever since I can remember in First Church in Nashua - about this one word and she told me that she hadn't been to church and I knew that she hadn't been yesterday because of this horrible pain. She's 81 years old and she fell down and hurt herself and I told her well, there's no problem. Not tomorrow morning because I've got to go to the legislature tomorrow morning but Tuesday morning, for certain, I'll come over and pick you up and I'll take you to a man in Hollis that will fix you up. "Well," she says, "I'm trying this new prescription that he gave me" and etc. "I think this might work." This is how it went on.

Many other people like Donna Neilson who is the President of my VFW in Nashua. She broke her leg in many pieces. Nuts and bolts and screws in there holding that leg together and terrible pain. I've tried to convince her to come over and I've even offered to pay her for seeing this chiropractor. I still could not convince her.

Robert Hamel who has just had terrible surgery on his back and I've told him about it years ago and I could not convince him. Still can't.

Robert Rhue who is the treasurer of the VFW in Nashua, the same way. I could go on and on with people that I've talked through the years to about chiropractor. Come over. I know what this guy did for me 30 years ago when I had to hang on to the door of my car, getting out of the car to get to walk. I couldn't walk until I straightened myself out and rigidly psyched myself out that it wasn't going to hurt and I could walk.

This chiropractor took it away from me 30 years ago. Anyway, this backache I had here from my motorcycle accident was horrible, really. But I found this person in Hollis, Dr. Ledoux, and he fixed it up and it's been beautiful ever since. So much so that when he came back from England my wife, and I've got the letters here from the Lahey Clinic and I could go through them all really about her horrible deterioration of her back, her spinal column and up to as far as her neck. Dr. Schribber, who sent me the report indicated about the bone deterioration, etc. all the way through the spinal column. And my last visit with him was December of last year with Joyce.

I put the question to him and said, "I can't believe, Dr. Schribber, that you have 1,000 doctors in this institution, many beautiful nurses, therapists and whatnot, that there isn't one person in this place that could help fix Joyce to take those horrible zingers that almost makes her go down on her knees when it happens, in bed as well as standing up in the kitchen or whatnot." It was horrible. But he explained why and that was because of this letter here that he gave me about the horrible bone deterioration. They couldn't operate because it wouldn't do any good because the bone was too far-gone.

So, out of desperation after I found that Dr. Ledoux did help me, I put her in the car and I took her there. One day about a month and half later or perhaps two months I walked into the office and Donald looked at me and says, "Roland, what's that smile about on your face this morning?" I said, "Simply it's been five years since I heard Joyce sing and I heard her for the first time this morning sing." You better help these doctors with whatever you can do. Thank you.

Senator Katherine W. Wheeler, D. 21: Thank you very much Representative. Are there any other sponsors in the room who wish to testify or elected officials? Seeing none, I will call on Dr. Keith Zimmerman and Jim Monahan to describe the bill, why it's needed and go over it a bit for the Committee.

Jim Monahan, Dupont Group, Concord, NH: Thank you Senator Wheeler. This plan was going to work great when we thought we would be in a committee room on a panel and be able to describe the bill and answer questions but I'll speak first and then invite Dr. Zimmerman to come up.

Written testimony handed in. **See Attachment A.**

So, I'll turn the podium over to Dr. Zimmerman although I'm happy to answer any questions from the Committee now, when he's concluded and throughout the Committee's work on this legislation.

Dr. Keith Zimmerman: Good morning. I'd like to thank everyone for coming this morning. I know we took a lot of time out of our busy day for this important piece. I'd like to re-emphasize the main focus of our legislative effort was for our patients. It was a patient-based focused effort that got us to this point and brought us to this arena today. We've had many a patient that has been denied good quality chiropractic care merely because of certain biases that exists within the system. What that leads to is patients paying basically twice for the care that they chose to purchase. Many of the people in this room have purchased policies that were told to include chiropractic coverage and unfortunately they were unable to access that due to certain situations that we'll speak about in just a moment and that results in out-of-pocket expense by the New Hampshire citizens and we think that basically that's a major issue that we needed to bring forth here.

I gave the Committee a series of slides that we presented state-wide to policy makers to sort of prep you or make you aware of some of the issues that were out there.

The first one deals with policies that contain chiropractic coverage but require PCP, which stands for Primary Care Provider, referral. Currently in the system primary care providers are medical doctors. There are three major groups of practitioners that are trained as primary portal of entry doctors. That means they have the diagnostic capabilities to make clinical decisions, differential diagnoses and determine care plans. That's the medical practitioner. That's the osteopath and that is also the doctor of chiropractic. Right now, currently medical doctors and typically it's an internist or a general practitioner that acts as a PCP.

If you look at the current access plan, you'll notice that the policy includes chiropractic coverage. **See Attachment B.** The consumer must go to their PCP to access this care and in most cases this is what we're hearing back from our patients. I also hear from the practitioners, being the President of the New Hampshire Chiropractic Society. I've gotten a lot of phone calls and my staff will attest to that as well. And that is this, "I don't believe in chiropractic." "I don't believe in the philosophy." "It does you no good." "They can kill you." "They'll harm you." "They'll cause you paralysis," and so on and so forth. This is 1999. There is no quotational literature to support those comments and those are personal bias. There is no other medical subspecialty that the medical doctor tells the patient, "I don't believe in the orthopedist." "They'll kill you." "I don't believe in a neurosurgeon." "They'll kill you." "I don't believe in the physical therapist." "They'll maim you."

That happens in our offices. It happens daily and we do have patients here that can testify to that. We also have patient letters that support that comment. It's not coming out my mouth. It's coming out of their mouths.

Unfortunately, that kind of bias is used a s a tool. I really don't believe that the current medical doctor today really believes those things. I think it's a problem. An ethical problem that they have and we'll speak to that in just a moment. The ethical problem is they just know nothing about chiropractic. They're not trained in it. They receive no knowledge about it and unless they've taken it upon themselves to either seek chiropractic care or they've had patients that have been successful in the treatment of a chiropractor and have searched out more information on that, they really don't know much about it. So they're in a tough place. They're sort of stuck between a rock and a hard place as to whether or not they should and would refer to a doctor of chiropractic.

So, that's the medical bias that exists out there. That lack of knowledge and that individual bias leads to non-referral.

If you turn the page, the access plan that we're proposing in part is (1) that the policy holder has purchased chiropractic coverage, (2) that the policy can seek a doctor of chiropractic's opinion on their condition and that we would make recommendations to both the primary care doctor as well as the company as to that care, and, (3) that the patient of their own choosing choose to continue with that care recommendation or not. Then they would either undergo chiropractic treatment or choose not to on their own behalf.

If you turn to the next page, you'll see the common question I'm asked: Why hasn't the marketplace taken care of this? That's the big issue we hear all the time. Why hasn't the marketplace taken care of it? Simply because there's bias in the marketplace. Again, it's not a level playing field. Within the insurance company there are very few chiropractic doctors or people that are consulted from the profession as to how to set-up the chiropractic plans. They're medically driven and therefore there's a significant bias that we've already spoke of due to lack of knowledge.

If you turn to the next page, we'll talk for a minute of why these referrals don't happen. There have been two very recent studies on the literature that speak directly to this issue. The first if from the American Journal of Physical and Medical Rehabilitation, published in this past year, 1998. The title of the article was *Medical Student Referral Patterns for Musculoskeletal Disorders*. The bottom line is that they did a survey of the senior medical students from five U.S. medical schools that revealed that referral rates to D.C.'s is extremely low.

The respondents were given five sample cases of patients with musculoskeletal pain and asked to whom would they refer the patient? If you turn to the next page, you'll see that only 4.2% of the respondents said that they would refer a woman with unremarkable low-back pain to a doctor of chiropractic. That's pretty significant and telling because the bulk of the literature out there supports the utilization of chiropractic in the treatment of lower-back pain. Yet, there's still a very small percentage that would be referred.

None, 0%, said that they would refer patients with mild, radicular low-back pain, carpal tunnel syndrome, arm pain in a worker, or shoulder pain in a swimmer. These are all conditions that are readily treated in our offices and quite successfully.

They were then asked on a scale of 0 to 10, can you rate your knowledge of chiropractic? (turn over tape) .....as 0.8. So they tell us that their knowledge of our profession is very minimal.

If you turn to the next page, you'll notice that there's some statements in there and these are from, again, Alternative Therapies article and I'll read something slightly different from that and this is basically what the paper states:

"Medical physicians receive training in all medical subspecialties including physical therapy. They receive no education on chiropractic healthcare. The position taken by these medical students was one of benign neglect – chiropractic healthcare is not among the subjects they must learn, and thus it cannot be given a high priority. The following major ethical issue still confronts the physician: Is it ethical to recommend to your patients a type of therapy or therapist about which you know nothing? On the other hand, is it ethical to neglect to inform your patients of a therapy that may be appropriate and beneficial for the health problems they have?"

If you turn the page, this is particularly important in light of another very recent study that was published in the prestigious Journal of Bone and Joint Surgery back in 1998.

"Eighty-five medical residents who graduated from 37 medical schools were tested on basic competency in musculoskeletal medicine. Eighty-two percent of the medical residents failed to demonstrate basic clinical competency."

These are the MD's who are making clinical choices on the primary portal that we treat through which is the musculoskeletal and neuromusculoskeletal system.

If you turn the page again, this has lead to some problems in healthcare and you're probably going to hear some testimony from the insurance companies specifically about how this would drive up cost. We're saying just the opposite. And we certainly have the data to demonstrate that and if the Committee is interested in that data we certainly could make it available to you and that is, that a shifting from a medical model, particularly in the treatment of musculoskeletal injuries would significantly reduce the cost. That's what this bill helps to do. It helps to allow people to access our care initially for very successful, low-cost treatment. There are plenty of cost effectiveness studies and clinical efficacy studies. Spinal manipulation which is by far the primary methodology of treatment that the chiropractor utilizes in the treatment of his patients is by far the most studied modality in healthcare today. There are over 37 randomized controlled clinical trials, which today are considered to goal standard of how to check on the efficacy of a particular procedure. We by far meet that criteria.

The impediments to use of chiropractic care reduces and uses or prevents the potential cost savings. If you shift over to our model you will save money in the long run and that's what we want to show.

At the high cost of medical care, which by the way principally comes from the use of pharmaceuticals and we have a number of patients here today who no longer take pain medical and the like due to their chiropractic intervention.

I'll mention one more thing and that's because it's a local thing. If you turn to the next page and that is that fewer workdays are lost with chiropractic care. If you look at the study that I've demonstrated for you and this is a local study that was performed by a managed care company in the state of New Hampshire, Willis Carroon. They looked at lost time due to back injuries back in 1991 through 1993 and what they noted was that if patients were treated under chiropractic care, the average work loss days was 16. The next nearest group was the routine medical physician or gatekeeper, which was 37 days. The next group was the orthopedic group, which was 90 days, and the last one was physical medicine or physiatrist at 140 days.

This speaks directly to the other costs that you're not going to hear from the insurance company, which are the indirect costs of healthcare choices. In other words, once the person gets injured, what happens to them? How quickly do they get back to function? Or do they ever get back to function? The studies have shown both for acute and chronic injuries that the

likelihood of them getting back to full function under chiropractic intervention is higher than any other studied group.

Again, it speaks to the cost effectiveness and the clinical efficacy of this and unfortunately this information has still not become common place in the medical profession or in the insurance industry which is still controlled by the medical cartel, if you would.

In essence that's our reason for being here today is to allow our patients to get access to care that they have purchased and yet are unable to obtain and it's costing them additional dollars out of their pocket and we don't think that's right. If you have any questions, I'd be glad to answer them. Thank you.

Senator Beverly A. Hollingworth, D. 23: Dr. Cataldo.

Dr. Joseph Cataldo: Written testimony handed in, **See Attachment C.**

Senator Beverly A. Hollingworth, D. 23: Yvonne Nanasi.

Yvonne Nanasi, Blue Cross and Blue Shield of New Hampshire: Thank you very much Madame Chairman and members of the Committee. I'm Yvonne Nanasi. I'm the Director of Government Relations for Blue Cross and Blue Shield of New Hampshire and Matthew Thornton Healthcare Plan.

Written testimony handed in. **See Attachment D and E.**

Senator Beverly A. Hollingworth, D. 23: Dr. David Linatsas.

Dr. David Linatsas: Good morning Madame Chairman and Committee members. Thank you for having us here today and giving us the time to speak. A lot has been said so I will kind of speak a little bit from the heart here today and address a few issues but I would like to start perhaps with a few of the issues that I've just heard here.

The concern is that the burden is placed on the insured. These people are here today because in fact the burden has been placed on them and they don't like it.

Credentialing in a network. We as chiropractors welcome the Credentialing process. Nowhere in this bill does it say that we don't want to be credentialed.

What does the bill say? The bill says that we want to standardize the view of chiropractic and the utilization of chiropractic. The bill says that we want fair access for our patients to chiropractic care. That we as doctors of chiropractic want to be able to have fair utilization of our practice and our procedures.

Chiropractic is the second largest healing healthcare portal of entry profession in the Country. Chiropractic is the largest holistic healthcare system in healing arts profession. How did chiropractic get here under the face of all of the adversity that chiropractic has experienced for a century? It got there by producing safe and valid results.

The chiropractors here today before you are highly skilled individuals trained in their healthcare specialty. There is, as you've heard before, no other healthcare profession who is trained in the art of chiropractic. The art of chiropractic is the ability to safely administer the adjustment or spinal manipulation. There is no other healthcare provider who is trained in the philosophy of chiropractic and that philosophy deals strictly with the bodies innate recuperative power to heal itself without interference from drugs or surgery.

Chiropractic is the science of our profession also that deals with the technical art, the parts of healing and physiology that take place and the scientific end of chiropractic that brings chiropractic to light today as the healing profession it is.

Dr. Zimmerman spoke on the marketplace and why the marketplace has not been able to adequately and economically solve this problem. After all, that is the way we have solved problems in New Hampshire forever. But here we face a problem where access is being denied and reasonable choice is lost.

Companies have tried different experiments over the years with chiropractic and I want to tell you very clearly that the access to chiropractic is not denied or limited across the board. In most cases we do have open access to healthcare as seen in the worker's compensation system and as seen with many major insurance carriers. Make it clear that these plans are already in existence and they already work very well.

Chiropractors should remain very responsible to the managed care system. In our bill we clearly define for you how we intend to maintain that management and communication. We talk about report writing, communication with the medical doctor. That we give responsible reports and that the medical doctor have the opportunity to consult the doctor of

chiropractic so that the patient in the bottom line is able to benefit from the expertise of both professions.

Yes we have to be responsible to the managed care system but we MUST as doctors be responsible to our patients' needs and our patients' wellbeing and the present system that utilizes the portion of managed care and denial of care does not allow us to provide properly for our patients' needs. That is why these people are here today.

Chiropractic is not an alternative to any healing arts profession. Chiropractic may be a complement to those professions but in no way is it an alternative healthcare profession. It is separate and distinct by its practice and by its educational parameters.

Some may try to tell you that no real problem exists in the healthcare system today. I turn to you today to look at the people who've showed up here who will express to you later that the problem really does exist.

I will present to you some letters. Approximately in January of this year we wanted to see what were the specific problems of our patients and we asked our patients to write letters describing access problems to their HMO's. I'll submit these to the Chairman afterwards. There are numerous letters in here, very brief, but explaining exactly their difficulties with the managed care system and access to chiropractic. I'll submit them to the Committee for their review. I will however, read two simple letters that are not out of line with the rest of the letters explaining different stories about access to chiropractic. I will not read the sum odd 500 to 1,000 letters that sit in front of me though.

> *"I would like to tell you my story. My job requires me to sit all day. After a couple of years I started to have severe shoulder, back pain and neck pain. This turned into headaches. I began to dislike my job and did not want to go to work. I discussed this with my doctor at the time and he suggested getting up and moving about more often. So I tried this to no avail. I even started to get therapeutic massage once a month. The massages were great but 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 thrilled about the idea. He seemed to want to move me into the medical approach. I knew what he wanted but I did not like taking drugs and muscles relaxers. This wasn't for me. 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 medical doctor. I found that as*

patients we know our bodies and what we want to do with them. I knew that I didn't want to take drugs because I felt it was a temporary fix for my solution. I changed to the new doctor who pleaded with me to take the medical approach. I have been seeing a wonderful chiropractor and my life has now changed. Although my problem wasn't as serious as others it was still bothersome. I no longer get headaches and the pain in my back and shoulders have improved. I once again love my job."

"To Whom It May Concern: I am a 60-year-old woman who has been diagnosed with arthritis, fibromyalgia, bursitis, osteoporosis and scoliosis. I have had my arthritis most of my life, however, when I went through menopause it flared up. Recently I was just diagnosed with bone spurs along with the arthritis in my feet. I have not been able to walk much causing further damage to my back and neck. The only relief I ever attained was for my chiropractic adjustments. I am allergic to many medications. My primary doctor has me going for blood tests and cholesterol tests and my liver tests because of long-term medication due to arthritis. These drugs are expensive for me and especially causing side effects. The least expensive and safe and most successful treatment were the chiropractic adjustments for me. In not being able to walk or turn my neck without pain and my walking now is much better and of course I have found a good chiropractor. My problem is my insurance says that I have only 4 visits to the chiropractor per year. They also ignorantly say my problems are not curable by going to the chiropractor and this is not valid with them. They should live in my body for one single day. Going for the chiropractic adjustments certainly helps with my pain. I now feel much better when I go regularly or when it's necessary. I know that when I do not get my adjustments, my headaches and my neck become worse. Why does one have insurance if one cannot use the least expensive means of healthcare? It saves on future higher medical bills and even bigger and more expensive problems to come in the future. Please let my doctors treatment me as they see fit. I do not pay my insurance company to be my doctor. I am asking for the quality of my life to be returned so that I can function at work and at home."

These letters are typical of the mass of letters that I have in front of me here. We are mandating care. We are saying that if you wish to provide care or chiropractic care that you do so within existing guidelines of care that have proven to be effective for chiropractic.

Self-referral. We already talked about why chiropractors are trained to be the portal of entry. When I say portal of entry I'm talking about the first doctor that you see for your condition. Because of their training.

We talk about the limitation of scope of practice. Years ago when I first started practice we had 5,6 maybe 10 to 12 major insurance payers to deal with. Today at last count when I asked my department how many individual party payers do we deal with? She presented me with a list of 213 sub-payer specialties that we have to be responsible to and each with their own managed care limitations. The burden is too great.

I don't know if you've ever watched the movie Braveheart where he goes into battle with his limited troops to face the great English Army that has never ever, ever lost a battle in the past. Braveheart turns to his small band of men and he says, "We will not be successful unless we are united." For the first time in New Hampshire history the New Hampshire Chiropractic Association and the New Hampshire Straight Chiropractic Society and all independent chiropractors and our patients and your constituents are united in this effort. Braveheart further said, "You are so busy squabbling for the scraps on the table that you forget that you have a God given right to something better." I say to you, it is time that our patients stopped squabbling to pre-certify care, stop squabbling to get one single visit and realize that they have a right to healthcare, that their freedom of choice exists. Thank you very much.

Senator Beverly A. Hollingworth, D. 23: I remind everyone that is only two people who signed up in opposition.....(inaudible) If anyone has written testimony and they summarize it that would be great. Thank you very much. Carlton Crockett.

Carlton Crockett: Good morning. I'm going to be very brief. I said that I'd be five to ten minutes and if I go any longer Elaine will you stop me.

Chiropractic in my experience started in 1931. I was just a little child. My father was out in the farm working and he got sunstroke from pitching hay all day and then he drank water from a pitcher my mother brought out to him and after he drank what he wanted he tipped it up and poured it over his head and he ended up totally paralyzed from the neck down. We called the medical doctor, Dr. White. He came and he spooned caster oil into my father for three weeks to keep his bowels moving because he was so paralyzed they wouldn't move. He couldn't talk. He finally got a message across to my mother, "I want Dr. Pratt from Farmington to come and see me." Dr. Pratt was a chiropractor in 1931. Dr. Pratt came and in three treatments my

father was up and farming again. Now my father is dead and this was a long time ago and for the Committee I can't document this for you but it is the truth.

Then, I had several experiences with my present family. My daughter had a chronic cough. She went to the medical doctor. She went to the emergency room one night when she was coughing so hard and was afraid she couldn't breathe. We took her to our medical doctor and he gave her prescriptions and our insurance company was paying for all of this. It went on for six months. She got so bad we were embarrassed to take her anywhere. We took her to Dr. Grazier in Portsmouth, my chiropractor, and it took a lot for me to convince my wife to take her but we took her. She was eight years old at the time and before she got off the table she quit coughing and she hasn't coughed since. I can document that.

I went to the hospital for an exam about two years ago and I saw this old, old man coming towards me and I said that must be Alan Green's father. Alan Green was my attorney that I hadn't had occasion to talk to for a number of years. When he got closer I realized it wasn't his father but it was him. He had a nurse on each side holding him up. He had asthma and had taken, I can't remember the name of the drug but some of you might know it, until he had destroyed his bone structure and he had lost all the function of his bones. He almost died from it and he's just gotten back, I guess a year ago, to where he can practice again but he still looks like an old man.

My wife had asthma and was taking the same medicine. I'm telling you that after I saw Green I told her that's enough of that. I got her to go to Dr. Grazier. (change tapes)....help you. Within a month or so the asthma stopped and there is no more of that medication and there's no more asthma.

Then I developed bursitis and my medical doctor sent me for physical therapy. I went for a year and a half and they had me put my fingers on the wall and run my fingers up the wall until I could get my hand above my head. Then they sent me to a sports surgeon because the therapy wasn't doing me any good. He gave me three shots of cortisone and he said, "I can't do that anymore. You'll have to have both rotator cuffs operated on and there's a 50% chance of success." I had never mentioned this to Grazier because I had no idea he could do anything about it but of course I'm desperate by this time. So I went in for treatment from Grazier and I happened to mention it. He said, "Once again I'm not sure I can help you but probably I can." It was either two or three treatments - the bursitis disappeared. This was eight years ago and I can reach up here and I can reach over near the pocket and pull my wallet out. I can do anything I want to do with my arms and they do not hurt and my shoulders do not hurt. It's not magic and the doctors that

are here are chiropractic. If they are qualified as that lady came down here and said that they needed to be certified or whatever, if that's what needs to be done doctors, then let's get it done to the satisfaction of whoever it is that objects to your practice and let's get this on the road.

It seems to me that anything that's been successful since my dad, in 1931, was treated, that the medical profession, unless they have a political or a financial or some kind of a prejudicial ethic that they're pursuing that by now they should have got it through their head what chiropractic is about and how beneficial it can be and that they should be referring us to chiropractic.

I'm not too familiar with the two bills but I know that there has to be some kind of a mechanism to make this work so that we can have a reasonable relationship between medical and chiropractic and get this thing going and also with the HMO's whoever else has your insurance that they won't be so negative about the fees and the approach and the access to chiropractic. Thank you very much.

Senator Beverly A. Hollingworth, D. 23: Barbara Tyler.

Barbara Tyler: Good morning. My name is Barbara Tyler and I just want to speak on behalf of Senate Bill 147.

I just most recently went through the exact situation that's been talked about here for most of the morning. I had a chronic back pain start around October of last year and I thought for a while I decided I would try to put up with it and hope that maybe it would take care of itself and it didn't. I went to my PCP provider and she suggested that I have some physical therapy and take Advil and do my backstretches. I said sure. Let's try it. This will be great. Let's hope it works. I was in a lot of pain. It was mostly when I was standing up and I did a lot of standing up and walking at work and it was really starting to get to be very painful for me.

So I went to my physical therapy appointments and basically what they did for me was nothing. Actually not nothing. They taught me proper body mechanics which I still practice to this day and I do my back stretches to this day faithfully but I was still in a lot of pain. So, I decided well let's give it a chance. See where this goes.

What the turning point was is when I started not to be able to sleep at night anymore. No matter what position, I couldn't sleep. I have a very busy job. I work in the medical field. I have a daughter that I have to take care of. I'm a very physically active person by nature and not being able to get sleep at night was just intolerable.

So, I decided I'm going to go see a chiropractor. That's it. I didn't even know that Healthsource provided payment for chiropractic services so when I found this out I was elated. I was like oh, wow. This is great. Unfortunately I found out quite quickly how my chiropractor service was not going to get paid for. My primary care physician absolutely refused to refer me to any chiropractic services. She says she does not believe in them and that was it. So, I decided, hmm! I was very surprised actually. So, I decided to go anyway. Within three visits I couldn't believe the difference. I forgot what it was like to not be in pain anymore. It was great. Thanks to this man right here. So I thought being as naive as I was, I thought wow. When my physician realizes how great I feel and how easy it was to make me feel so much better that of course she'll give me the referrals now. But unfortunately that's not what has happened. It has all come out of my pocket and it definitely is a burden and that's why I'm here speaking before you all and before the Committee in my support of Senate Bill 147. Thank you.

Senator Beverly A. Hollingworth, D. 23: Kathleen Perron.

Kathleen Perron: Thank you Madame Chairman and Committee members. I work for Dr. Walsman in Claremont, New Hampshire and I have been in his office for 16 years now. More and more our patients are coming to us with problems with insurance companies. For a long time we weren't recognized in insurance programs but we have been as the years have gone on.

The only problem, these patients come into the office now and they're excited to think "I've got coverage now and I don't have to worry about coming. Now I'll get my care and everything will be all set." And sure enough their policy does state you've got 20 visits but first you need to go see your PCP. So we'll ask the patients when they come in, "Have you gotten your referral?" "Oh, no I didn't really realize that I needed one." So we'll call and try to get a referral or we'll have the patient go to get a referral from his PCP.

Sometimes they'll get them and get referred for one visit or three visits and we know right from the start that that's not going to be quite enough to take care of whatever need that they have come for. So then in turn we need to write letters documenting the need of care and try and secure more visits for the patients.

Often times we do write and the PCP will refer for say another three visits, which again isn't enough to take care of this particular problem. Generally even for regular adjustment for a minor problem I understand that the parameters are a good 12 visits and then the patient is taken care of generally in those visits. To require anything beyond the 6 visits that the

patient has been granted another request is needed to be made to the PCP again. Generally by the time you come the third time around, they've shut you off. You're not going to get anymore.

We have had occasions, to be fair to primary care physicians, that we have written to them and they have approved so many visits but because of something in the insurance company they will not cover these amount of visits even though it's in their plan. Maybe we're an out-of-area doctor or not necessarily in their locale. They won't cover so it comes out of the patient's pocket. We find that the patient ends up paying for care that's already been granted him. He pays for it in his insurance coverage and yet with his denial or the runaround he's given to try and get the care he ends up paying for it again out of his own pocket.

It's too bad. We see these people come in in pain and really wanting the care and then having to go back to their primary care physician who lots of times won't grant it. Thank you.

Senator Beverly A. Hollingworth, D. 23: Ann Fournier.

Ann Fournier: Hi members of the Committee. My name is Ann Fournier and I'm here on behalf of this bill and I wish to say that I agree with a lot of the stuff that has happened.

In the last five years my husband has either lost his job or gone to Massachusetts. The insurance policies have switched from one policy to another. So I've had 6 insurance companies in the last five years. Every insurance company that I've had, I've had a hassle with. I've had to deal with. Even though I have coverage.

Medical coverage for a family that we pay right now is $589.00 a month. I have an insurance company that says that I have chiropractic care but you can't receive your chiropractic care because your PCP doctor doesn't say that it's ok to go to the chiropractor.

My son has Tourette syndrome. It's a neurological condition. We saw a primary care doctor, a neurologist, an ophthalmologist, and an allergist. Everybody and anybody. It was my chiropractor who said, "I bet your son has Tourette syndrome. With all the things that he does it's neurological. They shake. They tick. Muscle movements. Body pain." We ended up in Boston. My son does have Tourette syndrome. He is in constant pain, headaches because his head shakes and ticks and his whole body moves. His psychopharmacologist is in Boston, which I had to fight to go because it's out-of-state, out-of-network the whole nine yards. She says, "chiropractic would

be wonderful for your son. It would help him a lot." The insurance companies say I don't think so. It's on my policy. I don't get this. They say, "Well, it's not cost effective." If they want to talk about cost effective; they wanted me to go to a physical therapist. Seventy-seven dollars a visit. The initial visit was $275.00. My chiropractor charges $35.00.

If you want to go to your PCP doctor first to see if you can be referred to a chiropractor, that's only $10.00 co-pay but your insurance company is picking up the rest. Sort of like the woman who just spoke said, you go and three visits, then you've got to go back and you have to pay that doctor again so your insurance has to pay that doctor bill for those three more referrals and it's a hassle.

I have had to fight for my son. I'm a mother. I work. I have a house. It's not a thing but if I have coverage why do I have to pay again? Why should I have to pay out of my pocket if I'm paying $589.00 a month for insurance that says I have chiropractic care, why can't I go to the chiropractor? Why does it say it has to be your PCP doctor who recommends it? Why can't the specialist, who treats my son for Tourette, say she's not his PCP? She's just a doctor but a specialist? Then the insurance company says, "No. It's not medically necessary. I need proof of medical necessity."

They will not come and see my son. I told them come live in my house, come shake the way he shakes, move the way he moves and do what he does. They said, "No but let your doctor write something out and we'll review it for you."

Well who reviewed it? A psychiatrist, an MD and a physiatrist. None of those people know about chiropractic. So why should they approve it? They're not chiropractors. They don't deal in it. They haven't gone to school in it but that's what you're faced up against even when you have the gumption to go and fight your insurance company for a medical review board. Which I did in person in Boston. Me and six people in the room. Not one of them was a chiropractor. They're MD's and psychiatrists because my son's diagnosed with Tourette syndrome. It's a neurological condition. His body hurts, he moves, he shakes. He says to me, "Mama, I need to go." He's 12 years old, 14 now actually. He knows. He knows if his body hurts and I have coverage but why do I have to beg, borrow and steal to get this coverage paid for? I can't afford to take this out of my pocket on top of what we already pay for insurance and they talk about cost effectiveness.

This has made me crazy. Pretty soon I'll be having to go see a psychiatrist because I deal with the stress. (laughter and applause).

If anybody has any questions on the Committee, I will give you my home number. Call me. Talk to me. Come see my son. Live with me. I've made it very open to my insurance company. Come on down. I don't care. Come stay in my house and see that he needs this but don't tell me that he doesn't need it if you don't know what you're doing. You're not chiropractors. You're a mental doctor. You're a physiatrist. That's a physical doctor. That's okay but see how he feels with muscle tension. We went to the physical therapist and they said, "He's really limber." Yeah. He's still in pain. All you're doing is giving him stretches. You're not helping him with anything else. His spinal manipulations or anything to that affect. It's just crazy. Thank you.

Senator Beverly A. Hollingworth, D. 23: William McQueeney.

Dr. William McQueeney: Hello. My name is Dr. Bill McQueeney. I'm a physical therapist and I'm a chiropractor in Exeter.

I'm here just to address really one issue that I think I'm perhaps uniquely qualified to address and that is the issue of comparable fees for comparable services. Now, many of you may not be aware, certainly the chiropractors are but some of the others and perhaps the panel isn't aware but all treatment procedures are given codes. There's something called the CPT codebook and the CPT stands for current procedural terminology. The CPT codes were developed by the American Medical Association and the Health Care Financing Administration, which is the federal office, which oversees Medicare. Now any code that you can imagine or any kind of procedure that you can imagine from cleaning out ear wax to brain surgery to chiropractic adjustments are included in this codebook.

Let me read from something specific. *"Every procedure or service as defined in the current CPT codes* – there's something called a relative value unit and each code is given a value in terms of the value for the individual receiving the code. So for *"every procedure or service as defined in the CPT codes, the relative value of scale defines the physicians work, practice expense and malpractice insurance costs. Then a percentage multiplier then adjusts them for variations and expenses between geographic areas. Finally a dollar conversion factor based on a provider or payer's financial objectives is applied to yield a dollar based fee schedule."* Now these relative values have a high confidence rating by providers and carriers and professional consultants. So when establishing fees, these relative values are used.

Now many of the procedures and services that chiropractors utilize are also utilized by other providers. We hold – our practice acts allow us to do certain treatments that perhaps family physicians, physical therapists, occupational therapists, osteopaths, physical medicine specialists, radiologists - we all do

the same things. Yet whereas the relative value units are applied fairly universally and generally to most of these other professions that I've mentioned there is apparently some problem in the insurance industry in applying those same standards to the chiropractic providers.

I'll give you two examples of inequities that I've seen in my office. Again, being a physical therapist and a chiropractor I am privy to the contracts that are offered to these two different groups. Now I won't name names of insurance companies. I don't know if that's fair but one large insurer in New Hampshire works their figures this way:

A typical chiropractic treatment in my office together with these procedures that I might use – any of us might use – would generate a fee, that would be reimbursed by this company, of $31.00. For a comparable treatment to me as a physical therapist using codes that will allow me to provide something similar, my fee is $67.00. There's a great inequity there.

Another insurer, this is an HMO, a health maintenance organization, they do things a little differently. They have something called case rates. What they do is they contract with the providers and they say well, if you agree to accept such and such a type of case we will reimburse you at a fixed rate. Whereas as a physical therapist for an average case I can expect to see $456.00 for a case. The same case would be paid to a chiropractor at $214.00. To make matters a little bit worse that out of that $214.00 the chiropractor is expected to perform x-rays. So you can see there's a bit of an inequity there in how things are being reimbursed despite the fact that most insurance carriers will tell you, and I have memos to this affect, that they subscribe to this same relative value unit scale.

So anyway, to not get too long winded here, I just want to close by telling you that in my experience and I'm sure in the experience of many others, chiropractors are not receiving the same credit for their education. Physical therapy education was very good. I received my education at the University of Pennsylvania. It was a high quality education. My chiropractic education was also a very high quality. The real difference there is in the depth and length of the education. Whereas my physical therapy education, essentially the core subjects took me about – will take now between one and half and two years of core subjects. The chiropractic education on the other hand, takes between four and five years of core subject education. So, whereas my physical therapy education is perhaps 1/3 or perhaps ¼ of my chiropractic education, we're still being subjected to less of a reimbursement schedule.

So, I just think essentially when I provide services in my office, the service that I provide whether I'm a physical therapist or a chiropractor is essentially

the same. And so the value to the patient is certainly the same and I think it should be reimbursed as such. Thank you.

Senator Beverly A. Hollingworth, D. 23: Paula Rogers.

Paula Rogers, Health Insurance Association of America: Members of the Committee, for the record my name is Paula Rogers and I'm here on behalf of the Health Insurance Association of America which is a trade association of health insurers. Traditionally we have had largely indemnity carriers as part of our membership but in recent years because of the advent and the penetration of managed care into the health insurance market our membership has expanded and we indeed do have health maintenance organizations as member companies.

To the extent that my membership is made up of indemnity companies, Mr. Monahan's testimony about the first two sections of the bill being altered takes care of their interests, however, regarding my managed care clients we have some concerns about the bill, and I certainly understand from listening to the testimony how committed all of you are to securing the kind of access you think comes with the purchase of an insurance product. In fact you probably have as company, all sorts of individuals who are covered by health insurance who have different kinds of medical conditions, mental health conditions where access has become a problem.

The problem with this particular provision is that what it would do is that it would provide a rather extravagant access for people who feel they need the services of a chiropractor and in fact many of you also testified that you've clearly benefited from those services but it would provide those services without your having to do what other people who have other medical conditions that are not chiropractic in nature, are not perceived to be chiropractic in nature and that is to go through a PCP.

So everybody in a managed care setting has the same sort of frustrations you do from time to time, but what this bill would do would be provide a really extravagant kind of access. You or any of your family members could simply say sitting at your breakfast table, "I need to go see a chiropractor." You could go and see that chiropractor and see that chiropractor without a PCP ever looking at your medical condition for over a three-month period. There's a reason in general why managed care has a PCP and you may not value that reason as much as other individuals. However, I think it has a certain standard credibility to it which is that somebody needs to look at the overall care of the patient. So that kind of self-referral is really creating a category of self-referral that I don't think is reflected anywhere else in the insurance code.

In that regard I also see there's a lot of frustration and it occurs to me particularly with the last speaker that the differentials that are out there between chiropractic care reimbursement and physical therapy reimbursement may be a subject that needs some attention and the fact that your lobbyist when he first spoke talked about your being unified, I think some of your direction might be pressed in that area. In other words, when you go to contract with an HMO those are certainly topics that should be on the table for negotiation.

I guess what I have to say though is my client does oppose the bill for the reasons that I've stated and I've tried to state them as gently as possible but I think there is a certain convincing aspect of managed care whether you like it or not that needs to be honored and to provide this kind of self-referral with unfettered access is contrary to the standards of managed care and for that reason we would be concerned about such a bill passing. I thank you for the time and I'd be happy to answer any questions you might have.

Senator Katherine W. Wheeler, D. 21: Thank you very much. Susan Morin of Nashua.

Susan Morin: My name is Susan Morin and for many years I've had a chronic disabling back disorder. Degeneration of the spine with dislocation of several vertebrae. For years I've been told by doctors – one told me it was all in my head that I must be depressed. Put me on Prozac. Another doctor told me to live with it. I've been through three series of physical therapy. I have been through series after series of steroids. I have been through pain pills and nothing has worked.

Last April I finally requested a referral from my PCP to a chiropractor. I was given six visits and in those six visits I started to see improvement but five visits into the six it was yanked. They said it wasn't medically necessary. I fought it and I was given another six visits after a six-week hiatus, during which time I had regressed again.

Well four visits into that referral it was yanked again. Again they said it wasn't medically necessary. I fought it again. This time I got a letter, a real fancy letter, from the insurance saying, "we're going to pay for 18 visits. You go for a re-evaluation with your PCP and we'll pay for the second 18 visits which will get you to maintenance." I went the first 18 visits. The progress was fabulous. For the first time in years I regained bodily functions that I had lost control of. We won't go into detail about them. I was at least 50% reduced in pain level.

I went to the doctor for the re-evaluation. He issued the second referral. Five visits in they yanked it - again. I fought this all the way to the Center for Health Dispute in New York.. They finally agreed, "Yes, she needs to see a chiropractor" but stopped short of saying the insurance should cover it. So now instead of what would have cost a total of less than $3,000 for the chiropractic treatment for the whole treatment, as of this time they have paid close to $7,000 for an MRI and a series of shots into my spinal nerves. Every ten days I have to go to the operating room and an anesthesiologist shoves needles in my back and as you see it's done me nothing. I am on crutches. Again I've lost body function control and I am worse off now than before I even started a year ago.

So I hope to God someone does something soon. Thank you.

Senator Katherine W. Wheeler, D. 21: Thank you very much. Dr. Ken George of Stratham. (turn over tape)

Dr. Ken George, Stratham: ...the political process so if you'll forgive me I'd like to ask a question. How many Senators are here? How many people are Senators? One, two, three, four. I don't know what to expect.

Senator Katherine W. Wheeler, D. 21: That's... pretty good. (laughter)

Dr. George: Then I thank you very much for your time and for this opportunity. I think we could go on all day with testimonials and the testimonials certainly move the heart. I'm not going to give you any more. I think the point is made and probably will be made some more after I've finished speaking but I would like to take the opportunity to kind of create an overview, if you will, just a couple of moments of an overview of what I believe anyway is really going on in this healthcare delivery system.

I'm going to start by making the comment that advertising works. It works very, very well. I don't know if we like to admit that as a group but we always wear what's in style. I don't remember what was in style three or four years ago but I see the new products. Old Navy is one of them. People wear what's in whether they're working out or whether they're professionally dressed in shirts and ties and suits and what have you or just going shopping at wherever they shop.

My point is the number one advertising dollars in this country are the pharmaceutical industry. I say that not as victims or finger pointing. Just a reality. They spend the most money. We as a nation consume the most drugs per capita, not by a little bit and not by a lot but by an exorbitant amount. There's statistics and studies all over the place. I won't waste time.

But it's a reality. We take a lot of drugs. The problem really in this country and the healthcare delivery system is not with the medical doctors versus the chiropractors. That's not the problem at all. Medical doctors go into the field with the altruistic goals that the chiropractors do. We want to help people. There's a lot easier ways to make a living than being a doctor, I assure you. It's not as easy as people like to think it is but it's a wonderful profession and the people who are in it usually are in it willing to put up with the grind to have the pleasure of the additional pay which is the pay of helping people. And that's what we're in it for.

While in reality what's happening in this country is that the American Medical Association in 1991, the Supreme Court of the United States held up at a lower federal court hearing a finding that the AMA was guilty of trying to "contain and destroy the practice of chiropractic in this country and that they have covertly spent hundreds of millions of dollars advertising in a very professional way to." Funding the American Medical Association.

You know the American Medical Association is the professional association of all the medical doctors, yet about 40% of the medical doctors are members. That means the majority isn't. Yet, they wield tremendous power, lobbying power as well as influential power in healthcare policy and the reason why they do that is because they have a lot of money. They can afford it. Dues are only $500. Well you multiply that number of 40% of the medical doctors got is $500. That's not a big budget but there are millions and hundreds of millions of dollars funded into it by the pharmaceutical industry.

We as chiropractors are a threat to the pharmaceutical industry because chiropractors have always not been prescribers nor do we seek the permission, the blessing, of prescribing. You know there's not a chiropractor who doesn't know somebody whose life has probably been saved by pharmaceutical drugs. But the abuse of it is so rampant. It is so rampant that in fact right now being manufactured is Prozac for children in mint and cherry flavored.

I'm trying to make the point that the pharmaceutical industry is trying, trying and trying to expand its markets. That's what it's supposed to do, make money. It's doing a very good job of it in this country. I don't know if you've bought a prescription lately but it doesn't cost what it cost ten years ago that's for sure. It's very, very expensive to buy drugs and we are a threat. So there has been countless hundreds of millions of dollars spent on trying to repress the practice of chiropractic. And advertising works. Medical doctors have been, forgive me, duped into believing that we're evil people, that we're unscientific, that we can hurt people, that we can paralyze

or create strokes yet the literature doesn't support this. It doesn't support it at all.

At the same time that the Supreme Court held up this finding that the American Medical Association was guilty of trying to contain and destroy the practice of chiropractic, that same year Harvard University School of Public Health came up with a study of their own and they found that the American people are now having more office visits per year to non-medical providers than to medical providers. Holy cow! That shook up the institutions like this one, only the medical institutions. The big strong very, very powerful places like the AMA. It was printed in the New England Journal of Medicine in fact.

Second point is that when something like that happens that the people are willing to take out-of-pocket money which most of it was and pay for alternative healthcare, what are they really saying. This study went on to say that the people feel two things: (1) that Mother Nature has tremendous healing powers. Tremendous healing powers that we've ignored. That's number two. We've basically ignored. Well we have to ignore it. We have to if you're going to talk somebody into taking a drug for a problem rather than trying to let Mother Nature find a way to heal it. There's the problem and that's how you can hear testimony after testimony today of how many people are frustrated with the bias and say, "Jeez, are we just hearing the 5% of people who are having problems?" Really?

How many people get their cars fixed and come back and complain about it? I will. It happens to me all of the time. It's a tough thing. I'll bet you could gather up a room of this many people of citizens of the state of New Hampshire come here and complain to you about car maintenance and try to create a bill to legislate something more in their favor.

Now this is something much, much, much bigger than that. Really what's happened is that study that was done in 1991 by Harvard was just done again last year and they found, low and behold, it's gone way out of control. Almost twice as many office visits per year to non-medical providers of healthcare in this country than medical providers. In fact, the visits to medical doctors have gone down like 200 million. Now what is that saying? It's almost indisputable. I'm not trying to make anybody feel ignorant here by repeating it but it's pretty obvious what it's saying. The people want to give Mother Nature a chance and they must be getting some success about it and they certainly need some reasonable degree of access to that if they have third-party coverage. The reality does exist and there's not a chiropractor in this Hall that won't agree with me that day after day they hear these foolish, forgive me, foolish stories.

I heard one yesterday. "I can't get a PCP referral because my doctor doesn't believe in this stuff." Yet the person is getting well. I've done over 350,000 chiropractic adjustments in my few years on this planet and I hope to do another 350,000 and I'd like to be able to them on the citizens of the state of New Hampshire and I'd just like to have them have a fair shot at being able to access what they're paying for. You know what? I do believe in managed care and I believe that the managed care facilities should have some degree of watching over. Sure they should. They should qualify the chiropractors and they also should have some say because you don't want abuse in the system but there's so much abuse built in now that I think the real request is please try to right something that's wrong. The people want it. The chiropractors, sure they want it but the **people** really, really want it. I think we look to our elected officials to help us with that. Thank you very much. Any questions? Thank you.

Senator Katherine W. Wheeler, D. 21: I would say that we have a lot of cards and the four of us are patient but we would appreciate it if you would condense your testimony. Lisa Swenson from Tufts Health Plan.

Lisa Swenson, Tufts Health Plan: Written testimony handed in. **See Attachment F.**

Senator Katherine W. Wheeler, D. 21: Any questions from the Committee? Thank you very much. Mary Watts from Manchester.

Mary Watts, Manchester, NH: Thank you. I'm not a professional. I'll be brief. I just wanted to address the insurance companies. If you want to take care of the problem with the PCP being by-passed. Simply make chiropractors able to be PCP's. Thank you. (applause)

Senator Katherine W. Wheeler, D. 21: We generally try to restrain enthusiastic responses. William Owens.

William Owens, Brookline, NH: Thank you Madame Chairman and Committee. I'm here to talk, I own a small business in Southern New Hampshire and I get the lucky job of trying to figure out which health insurance plan to buy. I've gone through numerous plans. Always researching the chiropractic benefit. I've had two plans in the past year both of which state that we were covered unlimited maximum for chiropractic benefit with a small co-pay. The last plan that expired in February because the insurance company pulled out of New Hampshire, I ended up paying the doctor of chiropractic over $500.00 out of my own pocket because they deemed it not medically necessary.

The new plan that started February 1, I was always informed was unlimited chiropractic. On February 1, the insurance plan changed their policy to require pre-certification for all visits to chiropractic yet all my documentation from my research stated that no pre-certification was required unless we went out-of-network. If the chiropractor wasn't a network chiropractor and I didn't understand why pre-certification was now required considering that's not what I purchased.

This went on for about a month until I guess the insurance plan decided it wasn't cost effective for them to require all the pre-certification and they've gone back to their original policy. I don't think them being able to make these changes is fair. If you advertise something I think you ought to deliver on that product. I know I have to in my business. Thank you.

Senator Katherine W. Wheeler, D. 21: I assume the Committee never has a question. So do something dramatic over there. (laughter) David Peck of Hinsdale.

David Peck, Hinsdale, NH: I was injured 3½ years ago and I've been through many medical doctors, specialists and everything else and I just never got nowhere. I mentioned a chiropractor a few times to the different doctors and none of them referred me to a chiropractor. I couldn't turn my head, couldn't raise my arm. I had a choking problem but I didn't realize that that was related to my spinal injuries.

Well I started going to Dr. Jeff Thurman. I can now turn my head, raise my arm and I can swallow food which every three months the medical doctors where stretching my esophagus open which was an operation where they had to put me under. It was quite expensive.

These insurance companies are worried about the cost of a chiropractor compared to putting you out, operating on you and stuff like that. I mean, I really don't see their logic of denying you chiropractic care. I mean you've got people that will run to a PCP provider every two seconds. They cost $90.00 or something like that for them to go to a PCP provider. A chiropractor is a more reasonable honest person.

I'm really not a good speaker. I've only been up to the eighth grade but this thing has gotten me upset. I mean, I suffered for 3 years before I got to go to the chiropractor. They put me on the heaviest medication for pain they could. Phentinol which is an opium derivative and it really got me addicted to drugs and everything for three years. That's all they did for me, the medical doctors.

I went to a chiropractor and like I said, I'm improving. Thank you very much.

Senator Katherine W. Wheeler, D. 21: Thank you for coming and testifying. Dr. Michael Clark.

Dr. Michael Clark, Rochester, NH: Thank you Honorable Committee members. I'm a chiropractor in Rochester, New Hampshire. I spoke with a good friend this morning who's suffering and recovering from a serious illness and his statement to me was – I asked him how he was doing and he says, "I'm coming back." I look around this room and I feel the same way. Why do we keep coming to these hearings? We're coming back because there's a disease in the medical system. We know what the answers are. We know what the issues are. We know that there's bias and all we're asking in our state is to live by our motto: to Live Free or to Die in a system that contains the ability for people to get well. We're fighting against a system that's based in a national lobbying effort to get their ways met.

From my perspective if we're living in a state, that's where the control should come from. From the state. We shouldn't have lobbyists that have wealth beyond our means to tell the whole nation what we should do on a state level. We're just asking for that, to be able to get access to what all these people are telling they're getting well from.

I won't go on about what the problems are. We know that they're profit motivated. We know that there is no really *health care* in *healthcare.* It's cost containment. It's managed cost. Please look at this bill as objectively from what the people are saying and perhaps for once we can come from the health perspective. Thank you for your time.

Senator Katherine W. Wheeler, D. 21: Thank you very much. Sheila Kindl.

Sheila Kindl, Back Talk Chiropractic: Hi. My name is Sheila Kindl and I'm here today supporting 147. About 20 years ago I was involved in a car accident and had gone through the normal treatment. Over a course of time I had almost like seizure like activity but not epileptic. It was a problem for me going on and was having difficulty explaining to the doctors exactly what it was and was treated appropriately, was placed on Dilantin and over a course of time this treatment was not doing me any good.

This went on for about 20 years. I lived with this problem fearing that I would ever have this type of an episode while driving my children in the car. Over that time I developed severe shoulder pain and have had gone to gone to

chiropractors before for various problems which I had always been helped for. At the time my sister was working for Dr. Galanis and had said to me, "why do you go and see him about that shoulder pain?" I went to see him and when I had left that office he had diagnosed me, had set out a plan of approximately six months that he told me that he would be able to help me. He had told me that I had trauma to my neck. He diagnosed that with an x-ray so that when I left his office I was properly diagnosed. He told me his course of treatment and if I was willing to go along with him he thought that he could help me.

I continued to go to him and did exactly what he said to do. I had, prior to that I had seen a neurologist. I had seen medical doctors and I had had MRI testing. I had had many, many, many medical tests that cost the insurance company many dollars. In a course of six months of time I was completely relieved of all medical problems that had come from that accident. I have not had an episode. Next month will mark two years since I have any seizure like activity due to the help of Dr. Galanis.

In January of this year, with all of the ice that we had, I severely hurt my back. I went to his office. I was out of work for two weeks. I couldn't even put on my clothes. My ten-year-old and seven-year-old had to assist me. I had to be driven back and forth to the doctor. In two weeks time I was back to work and I am not having any problems whatsoever. The one problem being that my insurance company allows me 10 visits per year, which are used up at this time. I am currently on a maintenance plan at Dr. Galanis' office and I will be paying for those because I am a single mom, I need my health and I need to be on a budget.

Therefore, I am in support of 147 and I thank you for your support as well. Thank you.

Senator Katherine W. Wheeler, D. 21: Thank you very much for testifying. I know it's really hard to condense personal experiences but we do have some more cards and I would appreciate it if you could be as succinct as possible. Dr. Leo Kenney.

Dr. Leo Kenney, No. Conway, NH: Written testimony handed in. **See Attachment G.** (change tapes)

Your speaker from Tufts in stating that this was a mandated benefit is again wrong. We aren't asking for insurance companies to cover anything they don't already cover. All we're asking is that our patients be allowed to access this care that they have already provided.

The premium increases are not due, would not be due to chiropractic. Again these studies go over and over and show that chiropractic is much more cost effective. Two of those studies demonstrate a clear and significant shift of costs out of allopathic medicine and into chiropractic with a very substantial savings to the carrier. That's why they are against this. The medical profession isn't going to be too hot about it either. Their concern about its undermining primary care providers rules again I don't feel is a very strong statement because medical doctors don't refer to us. They don't use us so, I mean, they are not doing anything for us now, so how can we undermine their role in that arena?

Variations in payment by provider types, I agree with her. There is a great variation by provider types and that is the problem. They are paying less trained, less qualified individuals more money than those who received the higher level of training. Clearly that's ridiculous. If you had to pay that out of your own pocket, you would see that that makes no sense.

Again Doctor Mc Queeney alluded to the educational differences between physical therapy and chiropractic and if you'll look on pages 5 and 6 in their presentation there is an outline on the educational differences between chiropractic and allopathic medicine which you will find are very, very slight. In some areas we get considerably more training than them. In other areas, surgery, pharmacology, they get more than us. These numbers are from the Agency on Healthcare Policy and Research. They are the ones who did the research.

Lastly, I'd just like to thank you again for having me here this afternoon. It's important that as this process continues that you keep in mind that we are not just talking about money here, we are talking about the health care of your constituents. We can save the system money, but more importantly we can keep them healthy. Any questions? Thank you.

Senator Katherine W. Wheeler, D. 21: Thank you very much. Karen Abrami. And I really would urge the rest of you testifying to try to keep it just a couple of minutes please.

Karen Abrami: Hi. My name is Karen Abrami and I was just going to hand in my written remarks and not speak. **See Attachment H.** I will say something very briefly. I have been a patient of chiropractic for 14 years and I was in a pretty difficult state. I was 30 years old. I had a small child. I was having such neck pain and such back pain that I couldn't walk a half a mile without my back feeling like it was going to fall apart. I couldn't nurse my son often because my neck was so bad. I went to medical doctors who told me to lie down for ten days and to take Valium. I had a baby! I couldn't lie

down for ten days and also the Valium would have done some bad things to my milk.

So I couldn't do any of those things and finally I went to Dr. Bacon in Portsmouth. This was after seven years of living with chronic, chronic back pain. He helped me tremendously. I am 46 years old now and I feel better than I've ever felt. I couldn't walk a half a mile in those days without my back feeling like it was going to break. I walk 5-8 miles a day and my back is terrific.

I feel healthy. I almost never have to go for an adjustment. When I do have a backache I go and it is immediately taken care of. The other thing I wanted to address, not only the success there, I do the insurance work for Dr. Mc Queeney who spoke earlier and constantly I see patients wanting to come in and needing to come in with some of the terrible problems that all of the people have had who spoke here today. They cannot get referrals from their primary care doctors. If they do get referrals, the reimbursement is so terrible that chiropractors cannot afford to do treatment on these things.

I am sometimes convinced that either the insurance companies or the medical profession are trying to put them out of business. It would be a terrible devastation to patients and to medical practice to put chiropractors out of work.

I would like to see them continue to be paid equitably. And I will submit the rest of my remarks here. Thank you very much.

Senator Katherine W. Wheeler, D. 21: Thank you. Indra Gleski?

Indra Gleski: I will be very brief. When I return to my classroom tomorrow I will be a new teacher and I will not speak as much. I had a workman's compensation claim and just repeat another person's story about how everything else failed, called up Healthsource. Asked them if I could see a chiropractor. Yes. Is this chiropractor covered? Yes.

Went to the chiropractor. Then they called me back two days later. You have a choice. You can decide if you go with the diagnosis from the chiropractor, double crushed something or other, or with carpal tunnel syndrome. You can decide if you will pay your chiropractic bills or if you would like to pay for all the physical therapy the orthopedist use and all the other physicians.

When someone is injured, to have to fight the insurance company after that is just not very nice. So I support the bill. I fought the insurance and won and

got my chiropractic care covered but it was a very tough battle. And I really hope that you will support the bill as well. Thank you very much.

Senator Katherine W. Wheeler, D. 21: Thank you. Sheryl Coleman? Is she here? Doctor Paul....is Sheryl here. All right.

Sheryl Bacon: Good afternoon. I will be very brief. I promise.

We've heard lots of good testimony this afternoon and this morning in deference to chiropractic care. The one thing that I would like to say is that it is our right as health care consumers to choose whom we go to and the type of care that we choose to get. The idea that the insurance companies tell us that we must go through a gatekeeper physician. Now my physician is now telling me who I go to and what kind of care I get. That infringes on my rights as a consumer, as a healthcare consumer. That has to change. Thank you.

Senator Katherine W. Wheeler, D. 21: Thank you. I really totally missed your last name. Is it Bacon? B-A-C-O-N? Is it really as simple as that? Thank you. Now the last speaker is Dr. Gary Walsemann.

Dr. Gary Walsemann: Good afternoon Madam Speaker. Members of the Committee I would like to thank you for your undivided attention for the last few hours. I just want to close with a couple quick comments.

It's been a concern of a couple of the speakers here in opposition to our Senate bill that was concerned about an automatic 36 visits or three months of care without any review. I am president of the New Hampshire straight Chiropractic Society. I am also a board member of the International Chiropractic Association... I just got thought spending two years on peer review, on guidelines for the Chiropractic profession.

Understand that when a patient comes to a chiropractor, they are dealt with a little bit differently than they are in a medical arena, in that when we examine a patient and we find that there are structural reasons why that nervous system is interfered with and that system has lost the ability to move and lost the ability to function and to perform and to heal at peak performance.

That system, when it is analyzed, when it is diagnosed, is diagnosed on an objective level. That patient is looked at, and they are looked at posturally. There is a posture analyses, there's palpation. There's range of motion. There's orthopedic and neurological testing. There's x-rays and many times CT scans, magnetic resonance imaging if there is a major problem. There is

skin analyses with thermographs. There's surface EMG's run. There's muscle testing done to determine that there is in fact a chiropractic case here that has subluxations that's causing nerve interference, and that from that we then determine the type of care that needs to be given.

And looking across the whole chiropractic profession there is a bottom line number of visits that are recommended for the category one type of patient. That's the patient that has really no major, major spinal structural problems. They are not into arthritic degeneration. They are not into major damage. They've got a problem there where there are subluxations, there's structural imbalance, there's nerve interference. The bottom line that we see throughout the chiropractic profession is 12 visits. You need, in a chiropractors office, you need the capability of being able to examine that person and then go in and to make some changes to that spine and take a subluxated missile line, malfunctioning spine that can't move right nor neurologically function right, and you've got to be able to readjust that spine to reduce or correct subluxations and to get that spine to heal enough, and to retrain enough, and to remodel enough to where that spine can begin to hold the adjustment or correction. Now that takes a little bit of time.

I was at an international symposium, a pediatric symposium where a Dr. Steven Barret asked this question on the chiropractic forum. He said this, he asked this question, "How many visits does it take to take care of a child?" Dr. Dan Murphy from California, well known within our profession, raised his hand and said, "I'd like to answer that question Dr. Barrett." He said, "I... my number one daughter was born with a club foot. She also had a spinal curvature. And to deal with that problem, I had to take care of my daughter two or three times a week for a year. Consequently because of the severity of the problem," he says, "now my daughter has no club foot. She has no scoliosis. Her spine is perfectly aligned. She's healthy, she's active, she's productive. But that is what it took on her case and it was **objectively** determined when to adjust and when not to adjust."

He said, "now let's look at my second daughter. My second daughter was born with no major problems. We examined her on an objective level and she received three chiropractic visits her first year of life. She's very healthy. She's very productive, but she did not **objectively** need any more than three visits for the first year. "

So it is not as if we are asking for something where you are going to automatically every patient is going to get three months of 36 visits. It's done on an objective level. And it's used a criteria even Medicare automatically gives us twelve visits to deal with a patient. After twelve visits we objectively evaluate the patient and determine what needs to be done beyond that point.

I'm working with 230 some chiropractors in this state being a society president and dealing with the association. We are representing the entire profession. Our chiropractors are objective minded. You are not going to find chiropractors using up all 36 visits on every person. They work on an objective level.

Also the question was brought up on this one. Why don't you, I think there needs to be some negotiations with the insurance companies to try to work this out between closed doors. Let me say this to the committee. We've been doing that for years. Unfortunately we've gotten... *nowheres.*

We have dealt with them and dealt with them and given our recommendations and nothing has happened. Due to the overwhelming body of evidence we're standing before you today saying thank you very much for your time. But something has got to be done. For the protection of the consumer, when a patient comes into our office that requires correctional care and you can't supply correctional care because it is being denied, and there is a hardship there and the patient refuses to take care of it out of their pocket, or due to the insurance involvement frustrates a patient, and we cannot be able to complete our type of correctional care, we need to be able to adequately take care of a patient. In the existing system as it is, there is so much interference that the consumer on the chiropractic level is not being dealt with the way they should be dealt with.

I want to again thank you very much for your time. We appreciate your efforts in paying close attention to each of the speakers. Thank you very much.

Senator Katherine W. Wheeler, D. 21: Thank you. I have I thought I had called on Dr. Michael Clark? (background noise) Is there anybody else who wishes to testify and has not filled out a card? Seeing none as I close the hearing. I want to thank the Committee for their patience. I want to thank Senator Hollingworth for taking over for me. I want to thank Senator Squires for getting me an ophthalmologist appointment. (laughter) And I want to thank all of you for coming and testifying.

The hearing closed at 1:08 p.m.

Respectfully submitted,

Merideth A. Chandler and Jennifer Ruffing
Committee Secretaries

Attachment a

Senate Bill 147, *An Act relative to self-referrals for chiropractic care*
Testimony Before the NH Senate Insurance Committee
April 12, 1999

My name is Jim Monahan, and I work for the Dupont Group, located in Concord, NH. I am here today on behalf of the New Hampshire Chiropractic Association. Along with Ed Dupont, we have represented the Association for the past five years.

This Legislation is the by-product of more than a year's work by both the New Hampshire Chiropractic Association and the New Hampshire Straight Chiropractic Society. Both organizations, as well as the vast majority of the profession through out the state support the legislation. We have endeavored to encompass the views of the chiropractic profession and patients in the crafting of this bill, so as not to come before the Legislature with a divided position.

As the Committee is very likely aware, Stuart Trachy represents the New Hampshire Straight Chiropractic Society and he is available for the Committee today and throughout the process.

I am joined here today by Dr. Keith Zimmermann, the President of the NH Chiropractic Association. Dr.

Zimmermann is a resident of Bedford, and has a practice in both Manchester and Somersworth.

I intend to provide the Committee with an overview of the bill, and a summary of what each section of the legislation does. Dr. Zimmermann will provide the Committee with a brief overview of the Chiropractic Profession in NH and be available to answer any questions about the legislation and/or the chiropractic profession in NH.

Overview:

Senate Bill 147, *An Act relative to self-referrals for chiropractic care*, will require regulated health insurance carriers in New Hampshire to allow consumers limited, direct access to chiropractic care. In addition, the legislation will require that insurers compensate all providers equally for comparable service. Specifically, the legislation will amend three sections of New Hampshire law that regulate various types of insurance companies. These are RSA 415, which regulates traditional health and accident plans, RSA 420-A, which regulates health service corporations (Blue Cross-), and RSA 420-B, which regulates Health Maintenance Organizations.

As important as what the bill does, it is important to note what it does not do. SB 147 will not require that insurers cover Chiropractic Care. The bill maintains the present situation in which carriers are free to cover chiropractic or not. In addition, SB 147 will not disrupt the ability of consumers to directly access care from Doctors of Chiropractic. Chiropractic in NH has been a portal of entry health care profession since 1923. SB 147 dose not affects this aspect of licensure in NH.

SB 147 is a response to the fact that increasingly in New Hampshire, health care consumers are being denied covered access to chiropractic care, despite the fact that they have purchased this coverage. Health insurers have limited access by requiring patients to get a primary care physician referral before being treated by a chiropractor. However, meaningful health care data demonstrates that direct access to chiropractic care is more effective in treating certain ailments and is more cost effective. This is especially true in the example of direct access to chiropractic care in New Hampshire's workers compensation program.

This legislation is designed to empower consumers to take on additional responsibility for their own care and treatment decisions. If a consumer purchases chiropractic coverage and wishes to access that care,

they should not face obstacles or be diverted from that choice by insurers or medical doctors.

While the legislation allows direct access, it also maintains the basic principles of management of care by requiring, after an initial consultation, the chiropractor will send documentation to the insurer and/or PCP. This increased role of specific documentation continues though the course of care.

A second aspect of this legislation would require that insurers pay all providers a comparable fee if they perform a comparable service. Currently, some insurers discriminate payment for health care treatments depending on who performs the service and not the service itself. For example, if a x-ray is performed on a patient, a radiologist is often paid at a different rate than a chiropractor conducting the exact same service, or if a physical therapist applies an ice pack they are paid differently than if a nurse does so. This type of random, reimbursement scheduling needlessly complicates the pricing and value of treatment and causes irrational and discriminatory practices in the industry.

Analysis: Why is this bill needed

There are four main reasons why this legislation is needed.

1. The primary driver behind this legislation is that consumers in NH are purchasing chiropractic service that they are not able to access. This concern arises almost exclusively as a consequence of how HMO's and health service corporations (Blue-Cross) restricts access to care. Current practices require patients to seek approval for chiropractic care from their plans, typically using primary care providers as the gatekeepers to the care. While this is not an uncommon practice, because medical doctors have no training in chiropractic, are not licensed in the profession and typically bring a medical bias to this non-medical care, serious access difficulties arise. This legislation recognizes that a square peg and round hole problem exists between the complementary care of chiropractic and the traditional medical-drug basis of managed care in New Hampshire.

2. The need for chiropractic care to be filtered through the screen of managed care bias has caused serious threats to the clinical effectiveness of chiropractic care. Those who do not understand how the care is provided are interfering with chiropractic treatments and procedures. The effectiveness of chiropractic can

be seriously disrupted if those who, quite often, lack any professional training in chiropractic limit treatments or participate in treatment decisions. .

3. This bill is not a rejection of managed care, nor a requirement that plans cover chiropractic. Rather, the bill makes a clear policy statement. That is, if a regulated managed care company in NH is going to sell a chiropractic product, then the subscriber must be free to access that care. Only those who are trained to make such clinical care determinations must undertake any limitations on that access.

4. This legislation will further a growing public policy response to the market-place demand for non-medical care. Although the market place is requesting non-medical treatments such as chiropractic, and managed care plans are responding by selling the product, the HMO apparatus is ill-prepared to manage this care with its current medical bias. As a result, policy makers should respond by adjusting the legislative and regulatory framework to require such consumer demand not be stifled by a regulated industry. As the NH legislature is learning very well this session, the largest cost drivers in managed care today are drugs and over-utilization of hi-tech medicine. SB 147, because it empowers consumers to choose a drug free treatment, and

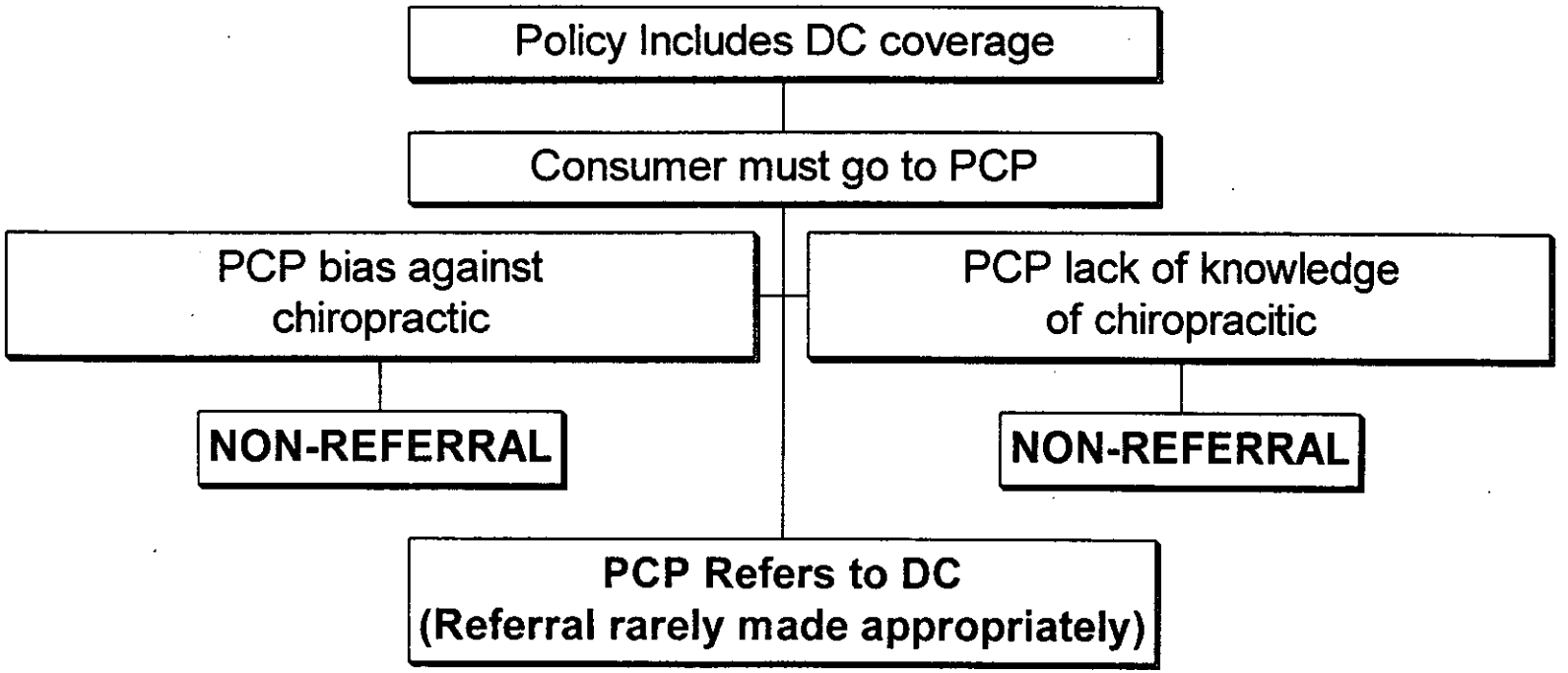
because it enhances consumer choice of non-medical care, addresses these cost concerns.

Thank you for your time and consideration of this matter. If the Committee requires any additional information or materials I will be happy to provide them.

Attachment B

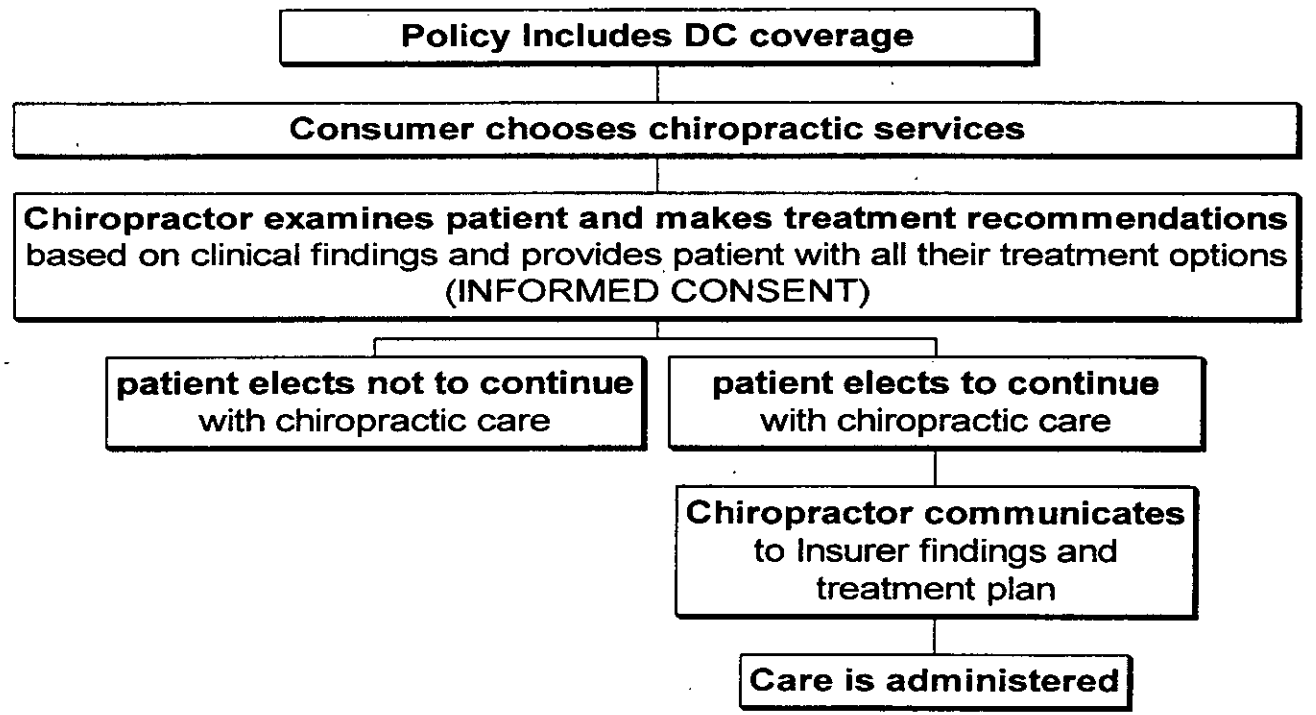
Policies Contain Chiropractic Coverage But Require PCP Referral

Current Access Pattern



Policies Contain Chiropractic Coverage Without Requiring PCP Referral

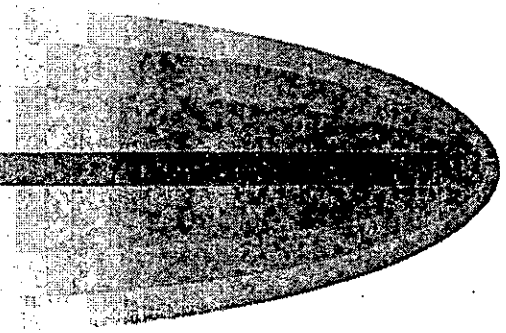
Proper Access Plan



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

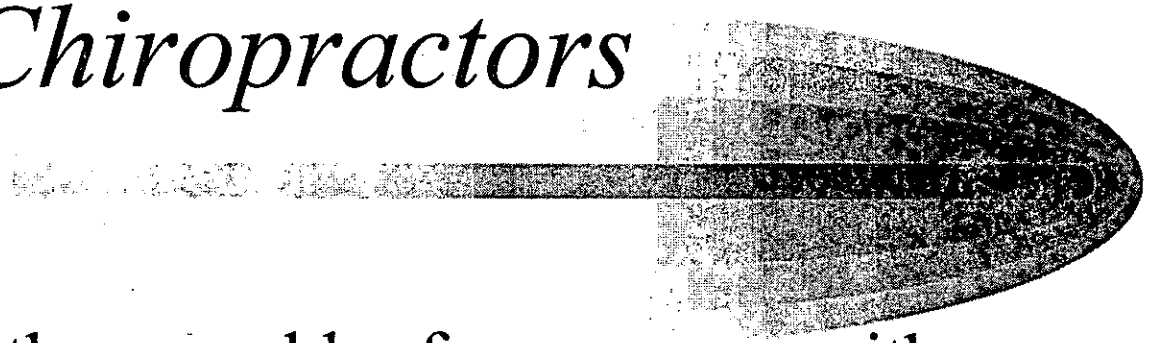
Medical Doctors do not refer to Chiropractors



- 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

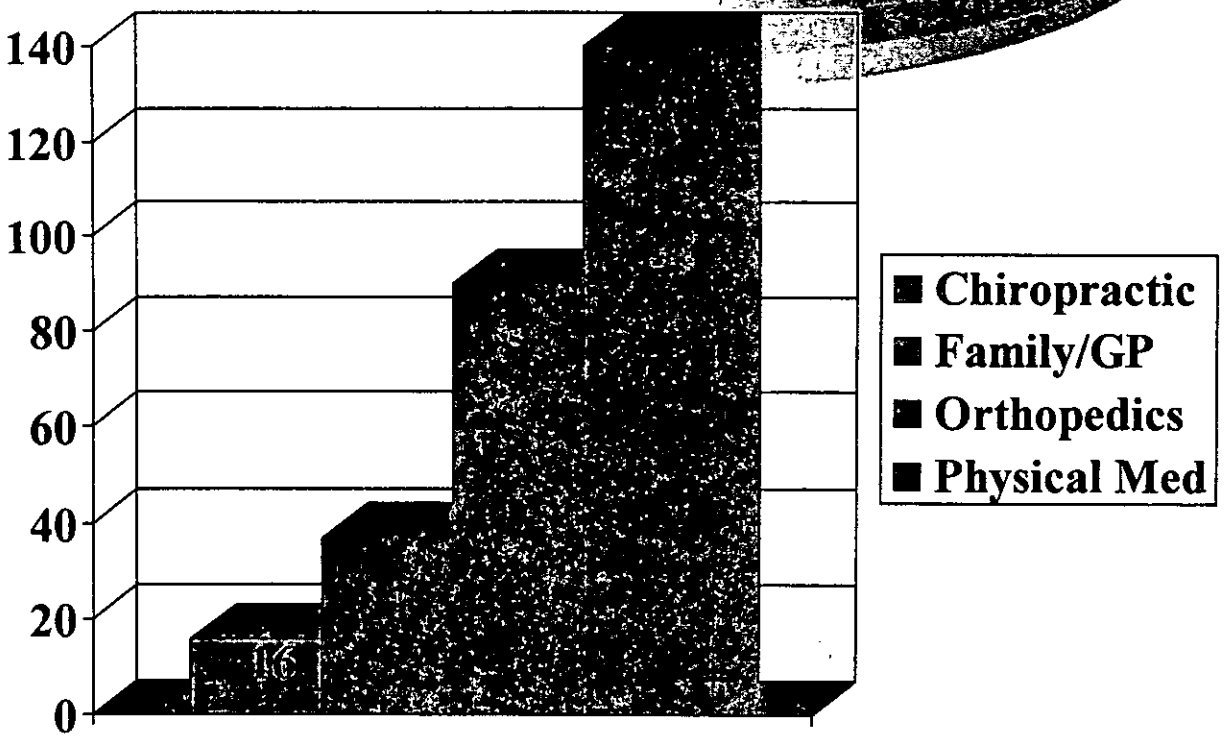
Lack of access to chiropractic services drives up insurance costs

- 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

Fewer Days Lost From Work With Chiropractic Care

Days Lost to Back Injuries

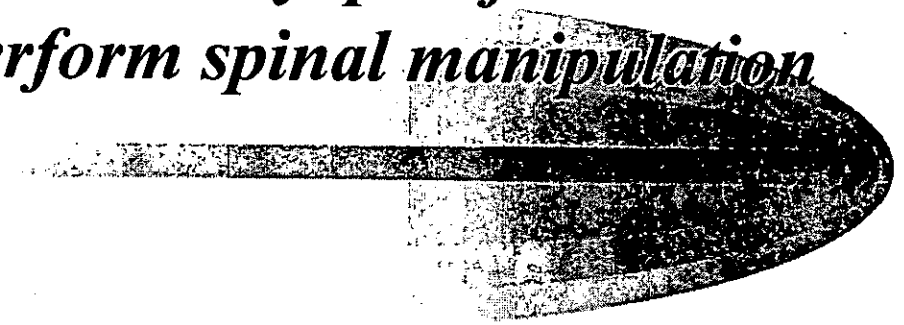
11/1/91 -11/15/93



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

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AHCPR Guidelines state that only qualified trained professionals should perform spinal manipulation



- **Chiropractors have more training and experience in manipulation than all other health care professionals**

Agency for Health Care Policy & Research (AHCPR) Guidelines on Acute Low Back Problems

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Conclusions of BMJ Study

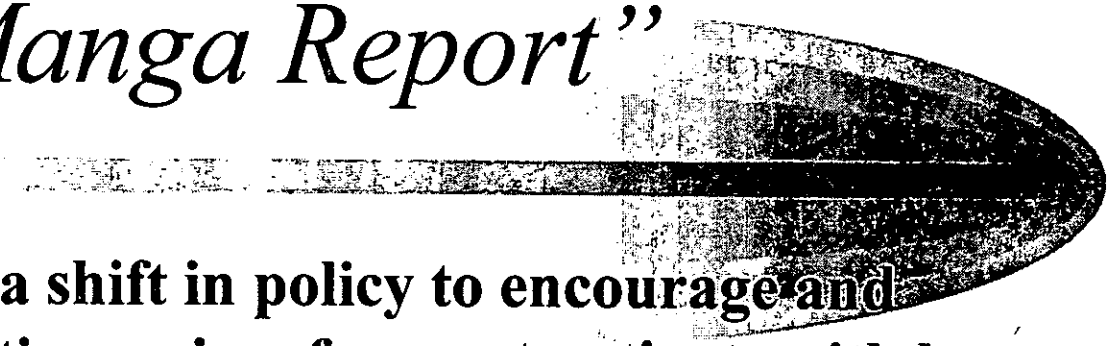
- **"Our trial showed that chiropractic is a very effective treatment, more effective than conventional hospital out-patient treatment for low-back pain, particularly in patients who had back pain in the past and who got severe problems. So in other words, it is most effective in precisely the group 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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Conclusions of the "Manga Report"



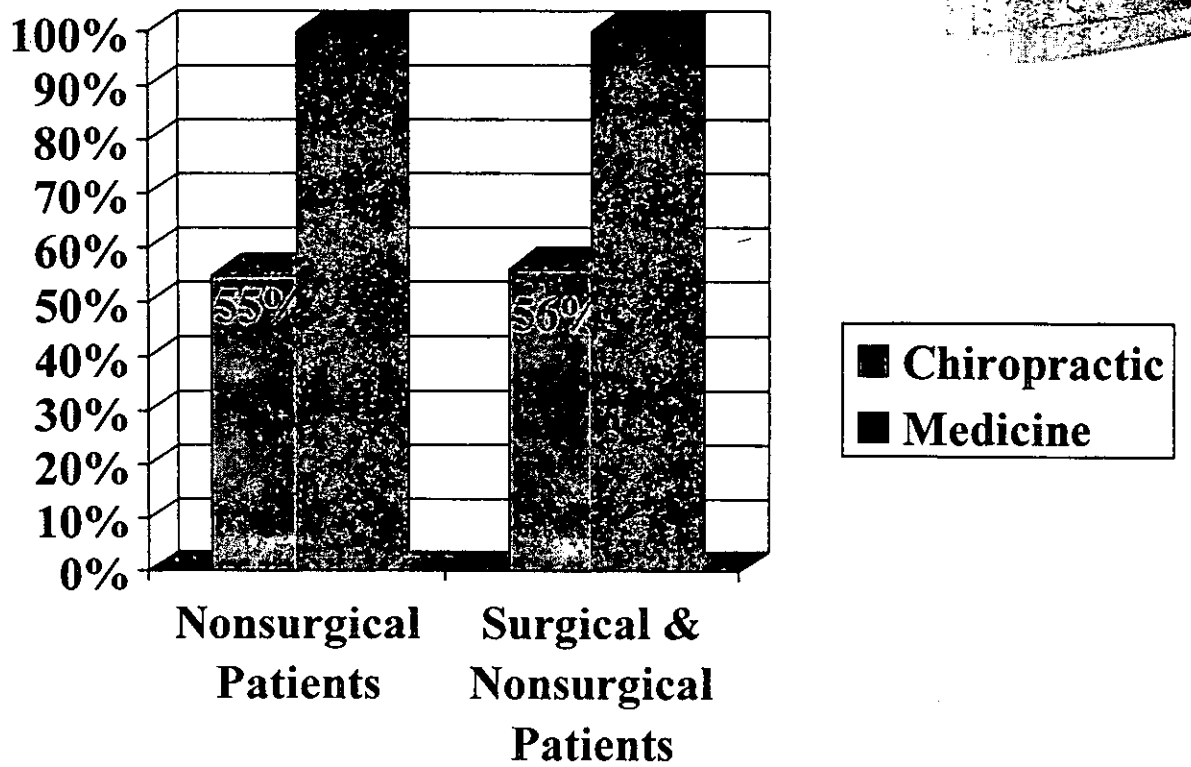
- **There should be a shift in policy to encourage and prefer chiropractic services for most patients with low back pain**
- **Hospital privileges should be extended to all chiropractors for the purposes of treatment of their own patients who have been hospitalized for other reasons**
- **A very good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

Cost of Physician & Prescribed Services

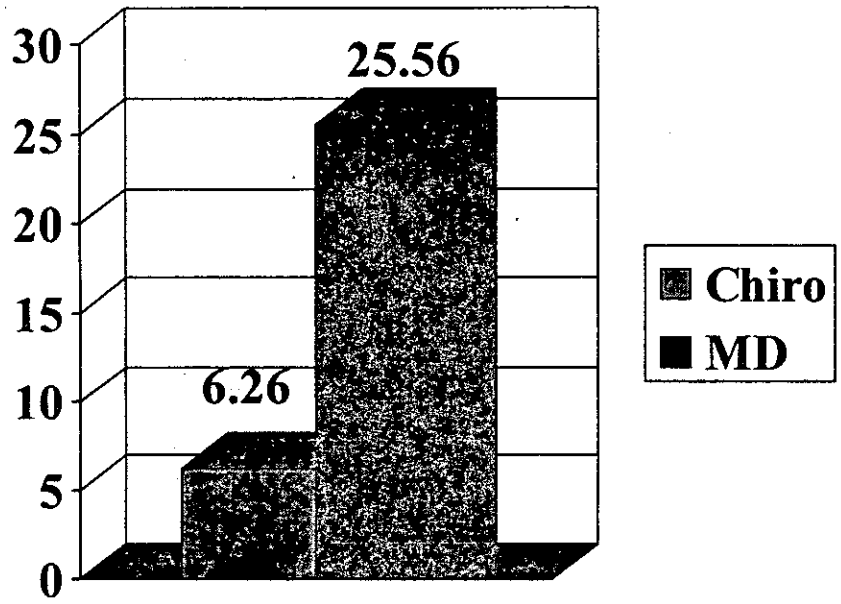


Wolk S., Chiropractic vs Medical Care: A Cost Analysis of Disability and Treatment for Back-Related Workers' Compensation Cases. Foundation for Chiropractic Education and Research, Sept 1988

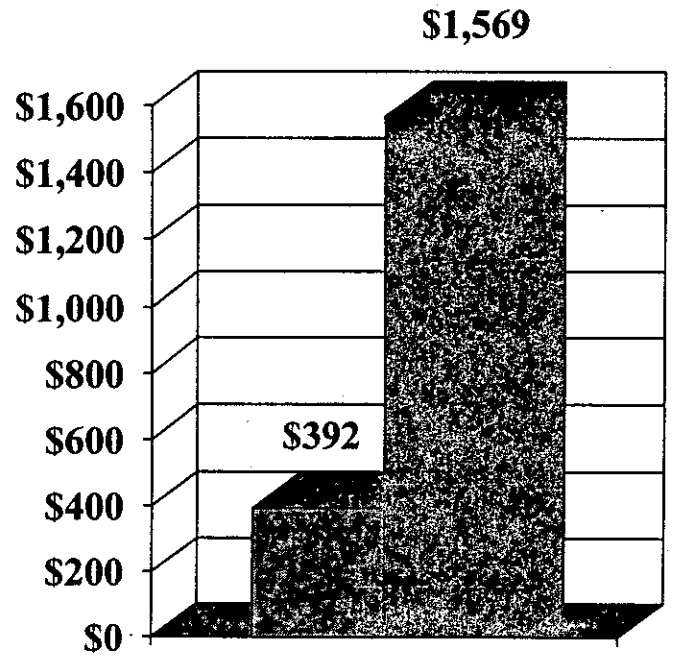
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Lower Costs from Lost Days with Chiropractic Care

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

Attachment C.

Madame

Good Morning ~~Mr.~~ Chairman and other Committee Members. My name is ~~Dr.~~ Joseph R. Cataldo M.D. and I would like to testify in support of Senate Bill 147. I graduated from Harvard B.A. Johns Hopkins ~~College~~ served in Army Air Force WWII retired from ~~and did my residency~~ Yale Army as Colonel and practiced medicine for 12 yrs I was Med Director of Medicine Team on the ~~Medicare~~ HCFA committee since. I have had experience working with Doctors for Chiro. of chiropractic and feel uniquely qualified to testify to the merits of this legislation.

~~Many Thanks~~

The concept of having medical doctors determine who can and who can not see a chiropractor under certain insurance policies needs to be changed. Patients should have the ability to self refer to doctors of Chiropractic without approval from M.D.s. There are several reasons why I say this.

First, please be aware that there is no formal training of medical doctors regarding Chiropractic in any fashion. Medical doctors are not educated on the indications for chiropractic care nor even a basic understanding of the science or philosophy of this branch of the healing arts.

Chiropractic is not included in medical education leaving the individual Medical Doctor to learn on his or her own.

Secondly, there has existed a bias against Chiropractic by the medical profession at large and I believe this continues to prevent appropriate referals of patients to chiropractic by Medical doctors. As I can best determine there is no clinical basis to this bias but it Continues to play a major role in the relationship between the two professions.

Patients should be able to select chiropractic care without approval from their primary doctor and I hope you will support Senate Bill 147

Thank you very much

Attachment D

BlueCross BlueShield of New Hampshire

The most trusted name in health care®

Senate Insurance Committee
April 12, 1999

RE: SB 147 - Mandated Benefits for Chiropractic Services

Blue Cross and Blue Shield of New Hampshire (BCBSNH) asks that the Senate consider that SB 147 would be one of the most expansive mandated benefit provisions enacted in New Hampshire for a specific segment of specialty providers.

First and foremost, the provisions of the bill are unreasonably burdensome to consumers. Section 2, IV, seems to expect that the patient shall be held liable if the chiropractor fails to submit the required documentation to the plan. Under the terms of SB 147, the insurer could attempt to secure a treatment plan or notice of services from the chiropractor, and when it is not forthcoming, the payment for the services will be denied. Because the legislation does not allow the insurer to precertify until after 36 visits, the bill for services could be accumulating without the patient being aware of the provider insufficient paperwork to the insurer.

When will the patient know this? After 9 working days of the first visit - when the chiropractor is expected to submit notification of services to the insurer- the patient could have accumulated 7 visits at a cost of over $400. In practice, this legislation allows the patient to be burdened with a bill for over $2,000 due if the chiropractor has fails to submit necessary paperwork. This would not be a positive medical services outcome for the patient nor the insurer.

Furthermore, SB 147 holds up chiropractic services - as a special medical services area - excluded from managed care network and credentialing provisions as well as precertification standards. Frankly, SB 147 is an open checkbook for chiropractors to provide numerous treatments absent precertification or be a properly credentialed managed care network provider.

BCBSNH is most concerned about the ability of our members to access the most effective medical treatment when it is needed. At BCBSNH, we have retained the services of 2 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 County. 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.

BCBSNH is required by URAC standards (which are referenced and require adherence to in the NH statutes) and National Committee for Quality Assurance (NCQA) to provide case-matched peer specialists for denials and appeals. Review of denials and determination of appeals are not made solely by our medical director - these case matched specialists are consulted. At the same time, Dr. Hinkle, BCBSNH's Senior Medical Director is available to discuss determinations with providers.

3000 Goffs Falls Road, Manchester, NH 03111-0001 ◆ 603-695-7000 ◆ E:mail: trust@bcbsnh.com
Visit our website at www.bcbsnh.com

Blue Cross and Blue Shield of New Hampshire is an Independent Licensee of the Blue Cross and Blue Shield Association.

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. SB 147 would require that we ignore these requirements and thereby, potentially, be denied NCQUA accreditation. Moreover, our members would be denied the quality assurance that these standards ensure.

We doubt that the parties requesting SB 147 considered all the ramifications of the legislation in today's health care services market for quality conscious managed care plans. We ask that the Senate consider the broad implications of SB 147 in relationship to the plan accreditation and the potential consumer cost burden.

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.

The full text of Special Articles is available to subscribers only after logging on. However, you can order the complete article.

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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

References

1. Carey TS, Garrett J, Jackman A, et al. The outcomes and costs of care for acute low back pain among patients seen by primary care practitioners, chiropractors, and orthopedic surgeons. N Engl J Med 1995;333:913-7.
Return to Text

2. Magner G. Chiropractic: the victim's perspective. Amherst, N.Y.: Prometheus Books, 1995.
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3. Barrett S. The spine salesmen. In Barrett S, Jarvis WT, eds. The health robbers: a close look at quackery in America. Buffalo, N.Y.: Prometheus Books, 1993:161-90.
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4. How DCs in the USA practice. Dynamic Chiropractic 1988;6(17):3.
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5. Christenson MG, Morgan DRD. Job analysis of chiropractic: a report, survey analysis, and summary of the practice of chiropractic within the United States. Greeley, Colo.: National Board of Chiropractic Examiners, 1993.
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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

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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.

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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.

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Attachment F

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TUFTS Health Plan

April 12, 1999

The Honorable Katherine Wells Wheeler, Chair
Senate Insurance Committee
Room 102
Legislative Office Building
Concord, NH 03301

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

Dear Senator Wheeler:

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

Tufts Health Plan opposes SB 147 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 designs developed to reflect the needs and the preferences of employers, and enrollees who ultimately bear the cost. The real challenge before us is making health care affordable to everyone —individuals, small employers and large employers alike. 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 may have the opposite effect. Mandates which raise the cost of coverage for small employers, will make health insurance 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 sensitive benefits, programs 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. While we applaud the provision in this bill which allows a plan to require the chiropractor to communicate with the member's health plan about the services recommended, we feel this requirement does not adequately address the potential fragmentation in care which could result from this bill by not allowing pre-certification or pre-approval for extended care. 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

Lastly, Tufts Health Plan opposes SB 147 because it restricts our ability to negotiate 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 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 us 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 Swenson, Vice President and General Manager
Tufts Health Plan

Attachment G

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

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]

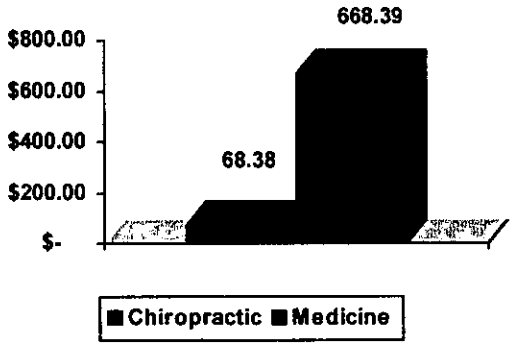
There have been many investigations into the cost-effectiveness and clinical efficacy of chiropractic over the last thirty years. The vast majority have shown chiropractic to be safe, cost effective, and clinically efficacious. I summarize the more salient findings of several of them.

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]

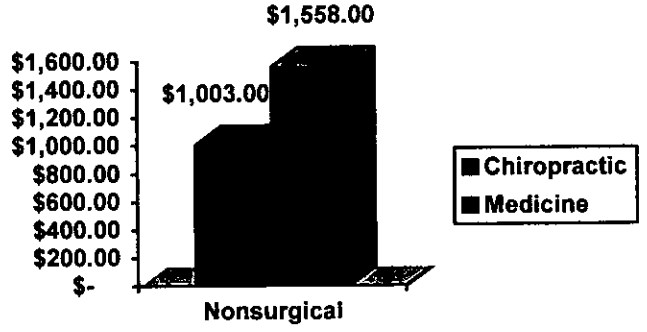
This study looks at the effectiveness of increasing the coverage of chiropractic services within the Ontario Health Insurance Plan and the potential costs and savings of doing so. The authors conclude that while it would cost OHIP approximately $200 million by the third year, it would save the OHIP a 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)**

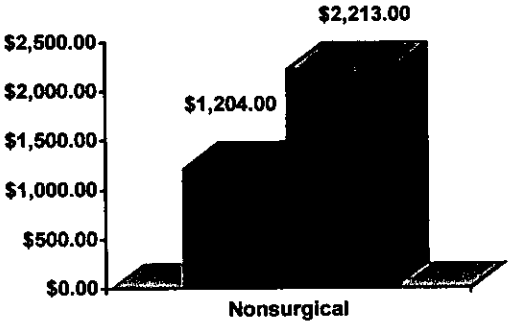
FCER Florida Workers' Compensation Study[20]

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.

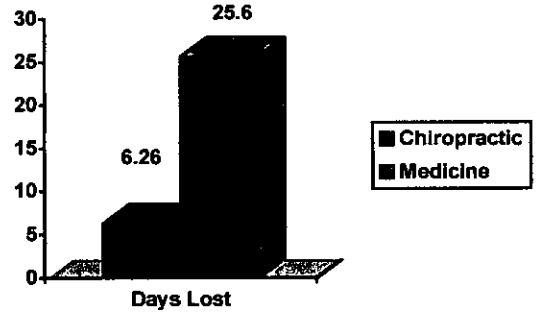
The panel concluded that chiropractic was safe and that manipulation should only be performed by trained professionals and that chiropractors have more training and

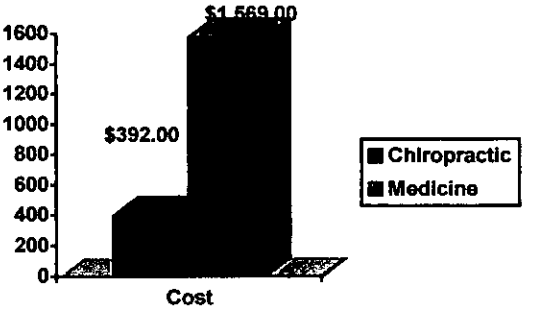
expertise in manipulation than any other health care professional. They also suggested that the cost of chiropractic is increased needlessly with a medical gatekeeper and stated that **"[i]f access to chiropractic services requires an initial evaluation and referral by a medical doctor, this might increase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

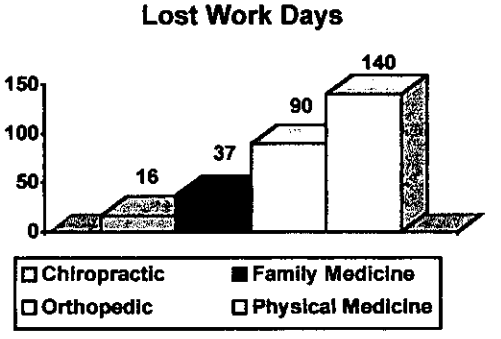




State of New Hampshire-Willis Corroon Workers' Compensation Pilot Project [23]

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.

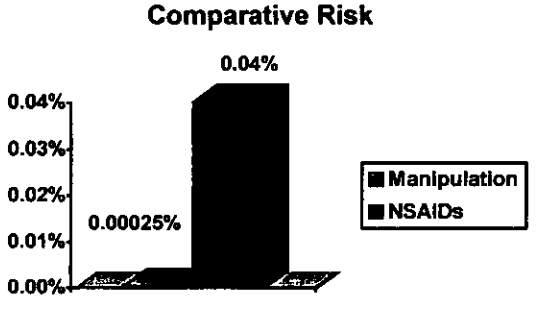
CHIROPRACTIC MANIPULATION IS SAFE

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.

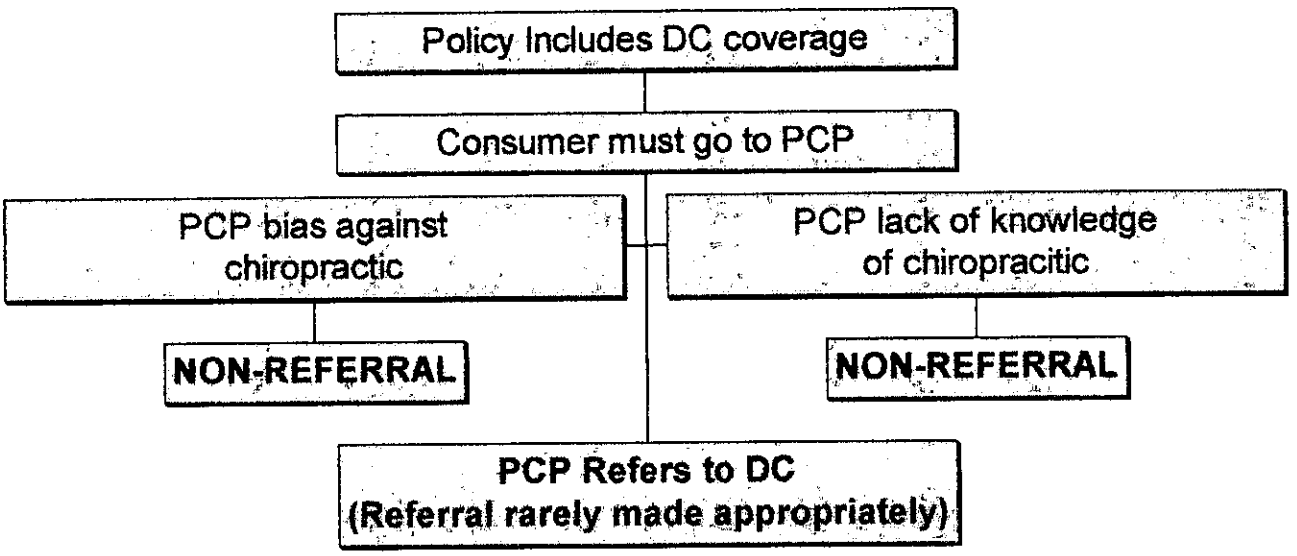
The lack of utilization of chiropractic by the managed care organizations is driving the already high cost of healthcare even higher. The impediments to the use of chiropractic care that I have reviewed reduces the use and prevents this potential cost savings. Meanwhile, the high cost of medical care 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

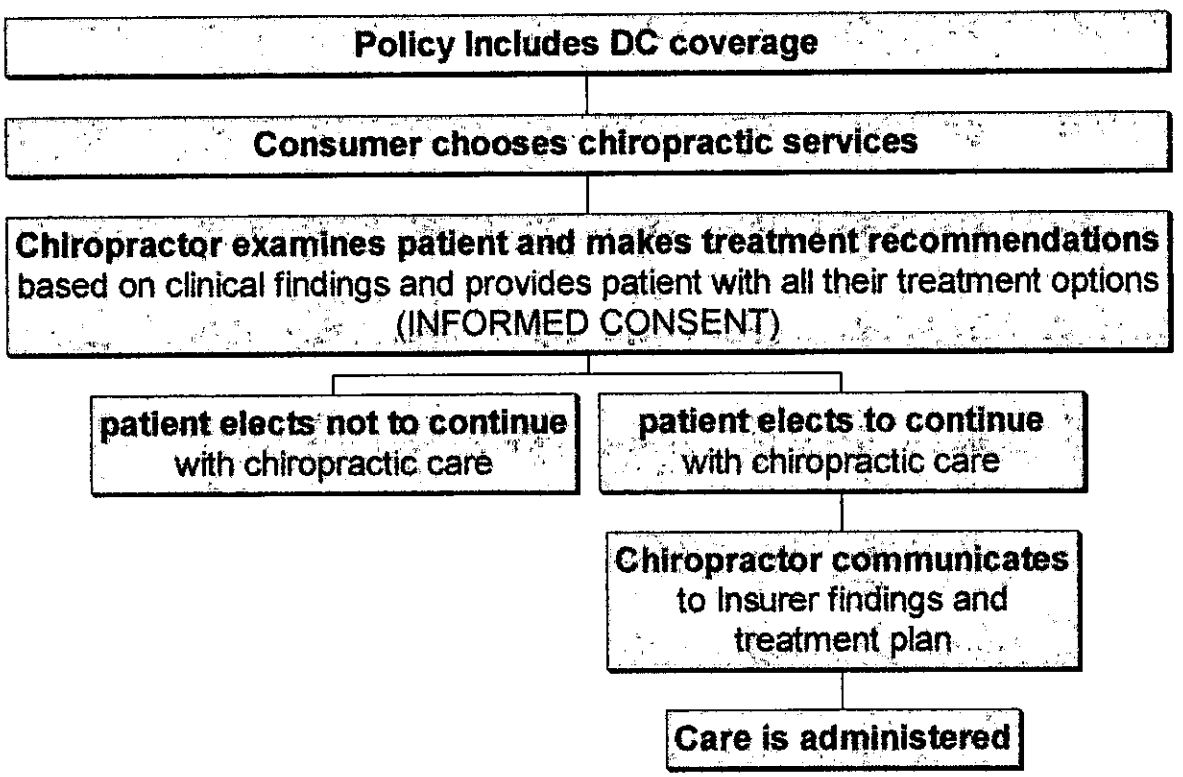
Cost will not rise as a result of this legislation. As mentioned, the costs will be shifted from a more expensive treatment paradigm to a less expensive one. There can be no doubt that improved access to chiropractic services will reduce costs. **In virtually every study that has been performed chiropractic 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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Chief Medical Officer
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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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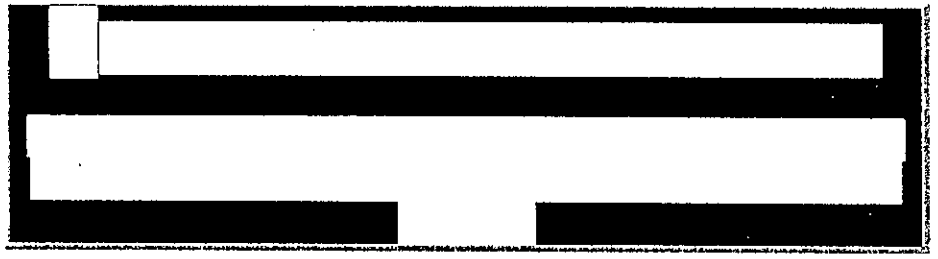
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How Does Our Program Work?

- **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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March 22, 1999 Volume 17 Number 7

DCs as Primary Care Providers in Managed Care

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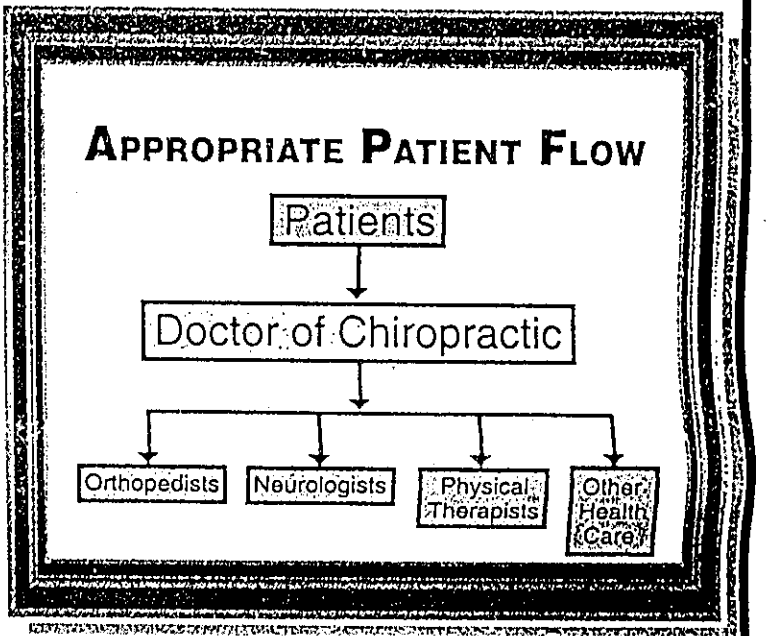
Managed care systems are set up with medical doctors as primary care providers and gatekeepers. Doctors of chiropractic, when included in a managed care plan, are specialists. AltMed, a company in the Chicago area, is trying to reverse those roles.

Michael Devitt, of *Dynamic Chiropractic*, in an exclusive interview with AltMed CEO James Zechman (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

2

DCs as Primary Care Providers in Managed Care

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ny 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?

harting, 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.

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.

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.

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

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 [illegible], 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 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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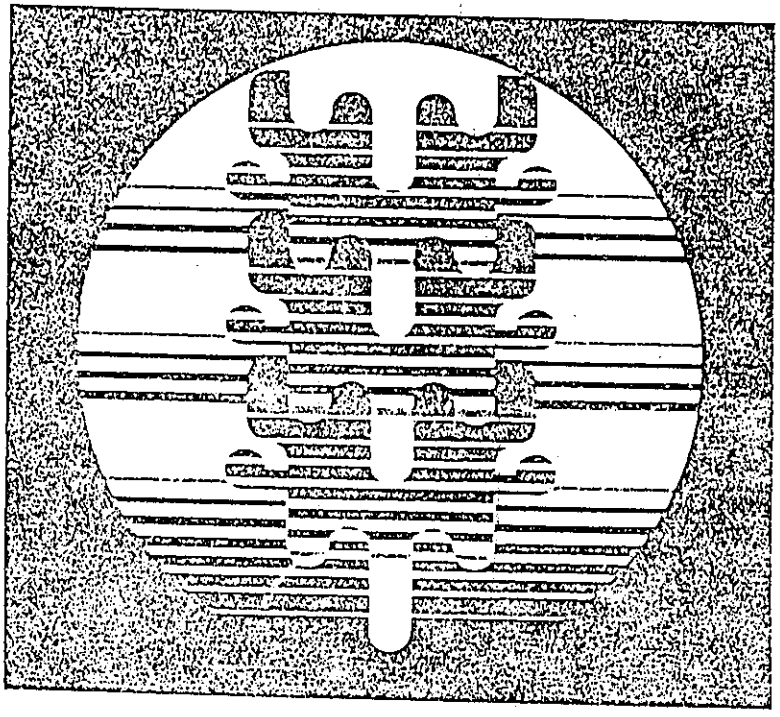
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B

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



PRAN MANGA, PH.D.
DOUG ANGUS, M.A.
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 train 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. ■

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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*

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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's 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 com-pensation 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.

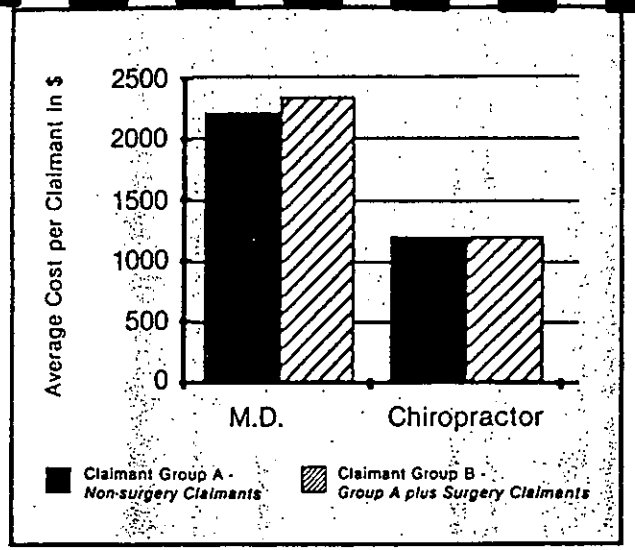


Figure 5. Estimated Total Cost Of Care

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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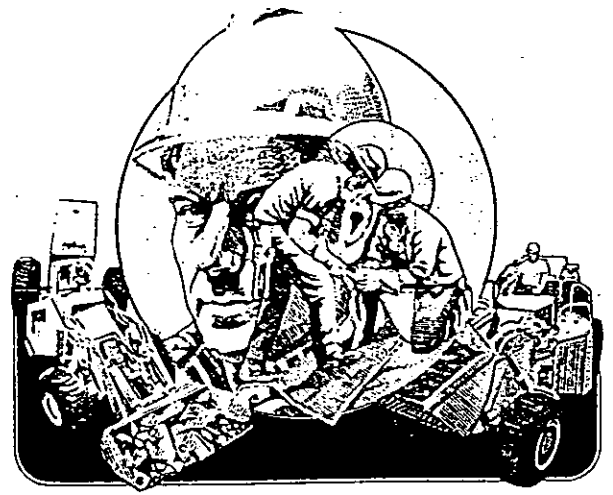
For more information, contact: Foundation for Chiropractic Education and Research, 1701 Clarendon Boulevard, Arlington, Virginia 22209.

Commission On Insurance
American Chiropractic Association
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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.

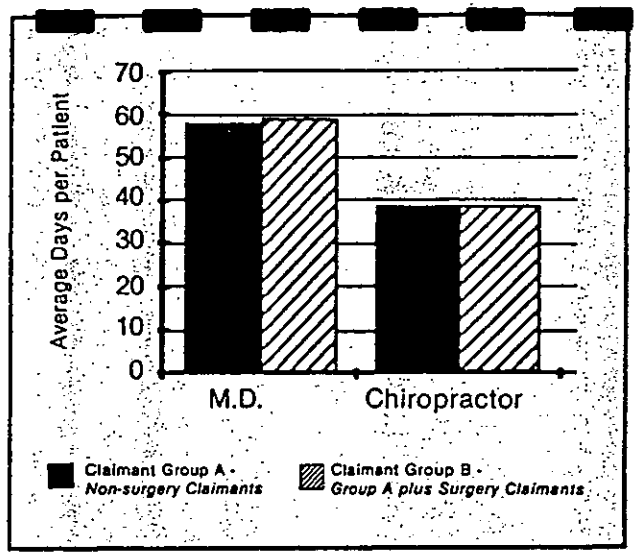


Figure 1. Length Of Compensation Period

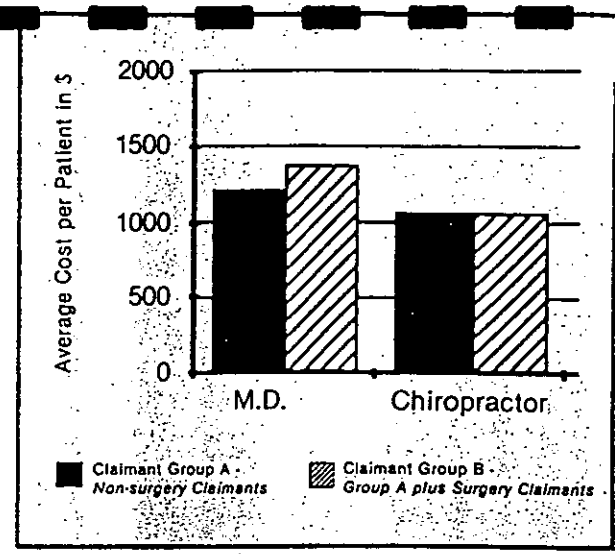


Figure 3. Hospital Services' Costs

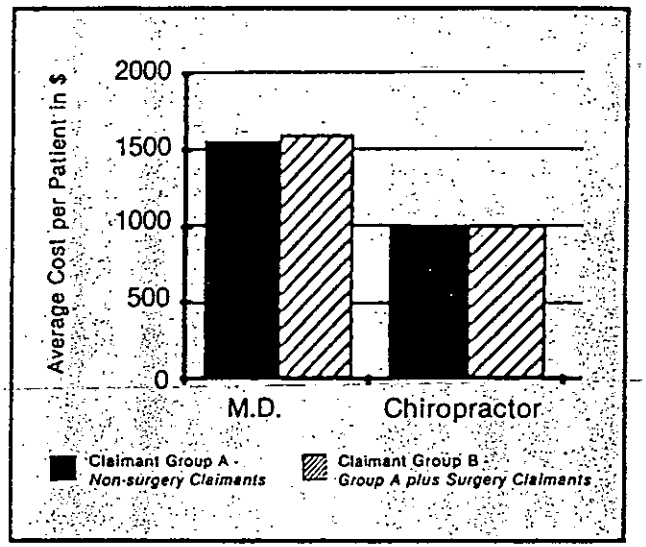


Figure 2. Physician And Prescribed Services' Costs

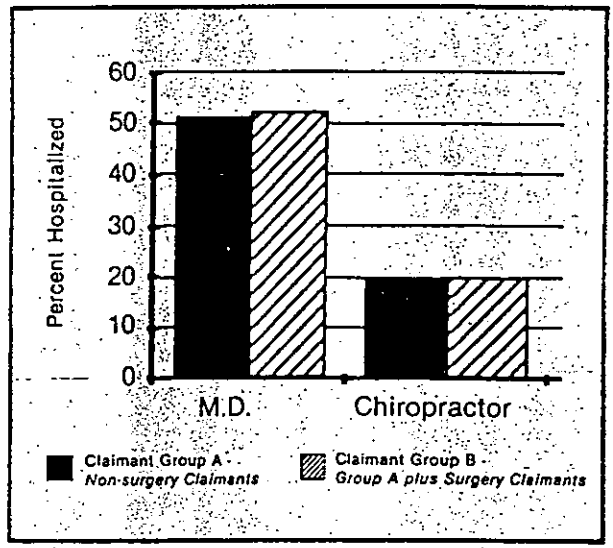


Figure 4. Percent Hospitalized Of All Closed Cases

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

AVERY™ RECYCLED PAPER MADE FROM 20% POST CONSUMER CONTENT

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,

Larry

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.

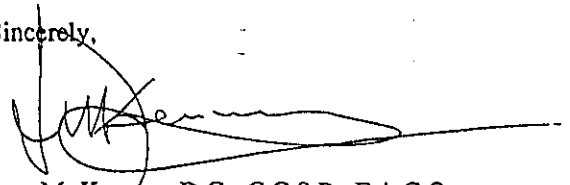
At the time that these tests were ordered, we were not aware of the fact that your policy does not reimburse the patient for services rendered in the hospital laboratory on the order of a chiropractor. He is subsequently being penalized and required to pay for these services despite the fact that we 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

H

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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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).

* * *

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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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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).

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 sublaxations 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

* 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

[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." *Zenith 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.

rivate antitrust suit should award a plaintiff injunctive elief "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. 982). But beyond this general principle, the AMA does not nake 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

[1] 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 policymaking 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.

A true Copy:

Teste:

Clerk of the United States Court of Appeals for the Seventh Circuit

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BlueCross BlueShield of New Hampshire
The most trusted name in health care®

BlueChoice®

December 12, 1998

Dear BlueChoice ® Provider:

We are pleased to let you know that the Rural Health Coalition (RHC) Composite Medical Cost Summary Account has a positive balance with an incentive distribution. Enclosed is your BlueChoice Annual Settlement Statement and related materials concerning the settlement process. Listed below are some highlights of the settlement process that will review how withholds and incentive dollars are distributed.

- Medical Cost Summary Accounts are maintained on behalf of each primary care provider as well as at the aggregate for the hospital community. Medical Cost Summary Accounts represent the sum total of all medical cost targets as well as medical and drug expenses for members who have selected primary care providers of that community.

- A RHC Composite Medical Cost Summary Account consists of all the medical cost targets and expenses from all of the RHC partner communities. A surplus of the Composite Medical Cost Summary Account exists when claims paid plus withhold are less than the RHC Medical Cost Target. Any surplus is shared 50%-50% with the RHC and BCBSNH. There is also an opportunity for the RHC to receive above the 50% incentive based on membership growth.

- Economic risk limitation of $25,000 is provided only to determine local community profitability. At an aggregate level the RHC Composite Medical Cost Summary Account's economic risk is set at $250,000 per member.

- When a surplus exists at the RHC Composite Medical Cost Summary Account level, the return of withhold is based on each community's contribution to that surplus.

    - 80% of the surplus will be allocated to those communities that contributed to the surplus. The allocation is based on the level of percentage of each community's contribution to the surplus.
    - 20% of the surplus will be allocated to all communities based on the percentage of the RHC membership of each community.

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RHC BLUECHOICE SETTLEMENT			
I. RHC PERFORMANCE			(062)
	RHC		AVH
MCT (CREDITS)	$27,388,213.04		$5,378,631.69
MEM/MONTHS	207619		39877
TARGET PMPM	$131.92		$134.88
CLAIMS PAID	$25,720,385.22		$4,407,528.70
LESS: CLAIMS PAID > 250K	($152,063.98)		$0.00
WITHHOLD	$1,656,909.13		$271,159.04
LESS: WH FOR CLAIMS > 250K	($1,786.68)		$0.00
TOTAL	$27,223,443.69		$4,678,687.74
ACTUAL PMPM	$131.12		$117.33
PROFITABILTIY	$164,769.35		$699,943.95
II. WITHHOLD RETURN AND PROFITABILTY ALLOCATION STATISTICS			
	RHC		AVH
CLAIMS PAID < 25K	$22,058,888.05		$3,923,549.38
CLAIMS PAID > 25K	$3,661,497.17		$483,979.32
W/H <25K	$1,550,349.20		$257,467.48
TOTAL <25K	$23,609,237.25		$4,181,016.86
ADJUSTED MCT	$23,620,155.94		$4,654,907.88
ADJUSTED TARGET PMPM	$113.77		$116.73
FINAL PMPM	$113.71		$104.85
VARIANCE	$0.05		$11.88
PROFITABILITY	$745,238.89		$473,891.02
III. SURPLUS CALCULATION		$164,769.35	
	BCBS	RHC	
50/50 SHARE	$82,384.67	$82,384.67	
GROWTH INCENTIVE	($2,471.54)	$2,471.54	1.50%
TOTAL SHARE	$79,913.13	$84,856.22	
IV. SURPLUS DISTRIBUTION			
	RHC		AVH
WITHHOLD RETURN			$271,159.04
CONTRIBUTION %age			63.59%
SURPLUS (@80%)	$67,884.97		$43,167.47
PERCENT OF MEMBERS			19.21%
SURPLUS (@20%)	$16,971.24		$3,259.64
V. NON-DISTRIBUTED WITHHOLD			
	RHC		AVH
TOTAL	$581,958.06		$0.00
PERCENT CONTRIBUTED			63.59%
SHARE @ 80%	$465,566.45		$296,049.72
PERCENT OF MEMBERS			19.21%
SHARE @20%	$116,391.61		$22,355.12
SUMMARY			
	RHC		AVH
RETURN OF W/H	$1,073,164.39		$271,159.04
INCENTIVE @80 %	$67,884.97		$43,167.47
INCENTIVE @20 %	$16,971.24		$3,259.64
REINSURANCE @ $0.45 PMPM	($93,428.55)		($17,944.65)
NON-DISTRIBUTED @ 80%	$465,566.45		$296,049.72
NON-DISTRIBUTED @ 20%	$116,391.61		$22,355.12
TOTAL SHARE	$1,646,550.12		$618,046.34

Attachment H

in support of Senate Bill 147

My name is Karen Abrami, from Strathcona, NH

I speak today in two capacities, first as a chiropractic patient for the past fourteen years and secondly, as the insurance person for Dr. Bill McQueeney.

From the age of twenty-five, I had several debilitating incidents with my neck and back, very painful episodes that prevented me from walking from working, from often doing simple tasks like dressing myself or driving my car.

For several years I tried heating pads, ice packs for relief - none worked. I went to medical doctors whose course of treatment was bed rest, often for several days and valium, a muscle relaxant which did nothing but render me incapable of coherent functioning. I quickly stopped that treatment and decided I would learn to live in chronic pain. My back often felt like it would split in two. It disrupted my sleep almost every night. I could not walk ½ mile because the pain was often excruciating.

When my neck went out, which became more frequent, I would have terrible pain down my left arm and my back would spasm and I would be hunched over and unable to hold up my ~~neck~~ head. I could not then pick up my baby son to nurse him, I could not dress myself, I

couldn't regularly exercise, and all before the age of 30!

Finally, when I moved to Portsmouth in 1984 someone recommended that I go to Dr. Paul Bacon.

I was hesitant to go to a chiropractor because my medical doctors had all been opposed to them, although my parents had been successfully treated by them for years.

I went to Dr. Bacon out of sheer desperation. He did performed a thorough examination based on the x-rays he took and my history. He told me the treatments would be frequent at first and then diminish in frequency if I performed the exercises he prescribed, and if I did those things, I should return to normal functioning.

Well, he was right. Without surgery, without medication, I am pain-free. I now walk 5-8 miles at at a time, without pain. I do jump on a trampoline for ½ hour/day, four days a week, without pain. I can turn my head and back fully when I back out of my driveway - a ability I had lost. I am 46 years old and feel better than I have in my adult life and I attribute much of that to chiropractic.

My back, thus far, has been my only

major medical problem. When it gets stiff or I have some pain, I go for one or two adjustments, which are very reasonably priced and I'm fine for a few months, and that's an incredible blessing!

Secondly, I have, for the past six years, done the insurance work for Bill McQueeney, who is both a chiropractor and physical therapist. I have seen these same successes in the work he has done with his patients, and members of my family.

Yet, as these types of successes are frequent and more regularly documented in research about back pain & treatment, I am increasingly appalled at the trend of insurance carriers to be inept or even halt payment to chiropractors.

Many HMO's have reduced the payment schedules to a mere pittance. One major Health Source a major carrier in this area, has a contract which mandates that to be in their network the chiropractor must accept a flat fee of $214.00 for up to 20 visits of treatment, including X-rays. That fee would not cover the costs of both x-rays at a hospital, much less the costs of treatment by a chiropractor.

Commercial carriers have refused payments for most of the physical medicine codes which a chiropractor might use to bill necessary treatments. One company told us they would not pay for heat packs, therapeutic massage, soft-tissue mobilization and ultrasound. These are all treatments for which are often necessary for complete recovery and for which chiropractors have been professionally trained.

Many insurance companies (most in fact) require their patients to get a referral by their Primary Care Physician, but because many medical doctors have not been ~~trained~~ educated as to the benefits of chiropractic, they will not prescribe it, thus denying patients access to very beneficial care.

I could cite dozens of these incidents here. To me, what it serves to do is diminish or even eventually abolish the practice of chiropractic because these highly skilled professionals cannot get paid. It has been documented in respected journals on that chiropractic is a safe, cost effective, non-invasive, highly beneficial medical practice.

It should be respected as such, as patients should be given direct access, chiropractors

should be reimbursed equally for equal services that would be administered by a medical doctor, an osteopath, or a physical therapist.

Both from my personal experience, my work experience and the hundreds of people I have spoken to over the years who have benefitted from chiropractic treatment, I urge you to pass this bill and allow the citizens of New Hampshire access to better healthcare.

The Senate of the State of New Hampshire

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

KATHERINE WELLS WHEELER
Vice President - Operations
District 21

Office 271-2111

TTY/TDD
1-800-735-2964

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. 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. The amendment presented on 5/10/99 provides for a three tiered approach to access. A patient may have direct access to the chiropractor for the first set of 12 visits without 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 the first 12 visits, if continued care is needed, the D.C. must issue a report to the plan and allow for PCP participation in the care. Specifically, at this level of care, the Chiropractic will be required to send the plan and/or PCP a report on the patient's care and document the necessity of care.

If care is needed after this second tier, pre-approval will be required through traditional utilization review but using a provider of the same or similar specialty.

Other important provisions in the bill include (1) there must be 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.

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 hearing. I can assure you that your constituents want this legislation.

MEMORANDUM

TO: Senate Insurance Committee
FROM: Shannon Gorrell
DATE: April 14, 1999
RE: **Hearing report on SB 147**, relative to self-referrals for chiropractic care under managed care organizations. **(Senate Insurance Committee, 4/12/99)**

Sponsor: Sen. Wheeler; Sen. Larsen; Rep. Robb-Theroux, Sull 9; Rep. Bradley, Carr 8

What the bill does: This bill establishes procedures for self-referrals for chiropractic care under managed care organizations.

Who supports the bill: NH Chiropractic Association, represented by Dr. Keith Zimmermann and Jim Monahan; Dr. Joseph Cataldo and other physicians; numerous chiropractors and members of the public (see committee secretary for complete list)

Who opposes the bill: Health Insurers Association of America; Healthsource; Blue Cross/Blue Shield of NH; Tufts Health Plan

Testimony report: The first part of SB 147 requires insurers who offer chiropractic benefits to make payments to providers consistent for services performed, rather than calculating payment based on the type of provider performing the service. Supporters testified that under the current coding system, chiropractors are reimbursed at a significantly lower rate for the same services performed. For example, under SB 147 insurers would be required to pay for an x-ray at one rate regardless of whether it was done by a chiropractor or another type of provider. One speaker who opposed the bill suggested that reimbursement for services would be an appropriate issue to be made part of contract negotiations between chiropractors and managed care companies.

The second part of the bill, and the subject of the majority of testimony at the hearing, concerned access to chiropractic care in managed care plans. Although supporters emphasized that SB 147 is not intended to reject the concept of managed care, they feel that the current health care delivery system is inadequate when it comes to chiropractic care. While expanding access through self-referral and increased allowable visits, SB 147 does not do away with all procedures for management of care and communication between chiropractors and PCPs. Supporters also emphasized that SB 147 is not a new mandate, since it sets out procedures for self-referral for chiropractic care only for those plans which offer chiropractic care.

Although some plans currently do allow limited self-referral, sponsors and supporters felt that plans should be required to provide a greater degree of access if the plan includes chiropractic care. Several reasons were offered for why this is necessary. First, it was felt that a medical bias operates to significantly limit referrals to chiropractors by primary care physicians. This bias is not necessarily intentional: supporters of SB 147 cited studies showing that MD's generally are neither trained in nor informed about chiropractic care, and hence are less likely to consider it a

valid form of treatment. Self-referral was felt necessary to offset the bias. Second, supporters suggested that access to chiropractic care could reduce health care costs in the long run. Third,

SB 147 was presented as enhancing consumer choice and empowerment. Consumers should be able to freely choose chiropractic care as an alternative to other measures like surgery or pain medication, both measures that supporters say are favored by the medical and pharmaceutical industries. Fourth, "non-medical" forms of treatment, including chiropractic, are increasingly utilized by consumers of health care, and it was felt that SB 147 would reflect this market shift. Supporters felt that the insurance industry has not responded adequately to this market shift on its own, and therefore legislative action is needed.

Opponents argued that SB 147 would provide extravagant access to one particular set of providers. Although access problems arguably exist across a broad spectrum of services, to single out one of them for self-referral and less stringent oversight was thought to be inappropriate. Industry representatives noted that many plans have responded to the market without legislative prodding by offering limited self-referral for chiropractic care. This change was designed to create a greater degree of access while maintaining an appropriate level of management and oversight, consistent with the managed care philosophy. Opponents argued that SB 147 is, in fact, a mandate, one which is likely to increase costs. Insurance companies are currently experiencing rising costs and rising premiums of up to 40%, and SB 147 could exacerbate this problem. A further objection was that SB 147 would undermine the role of the PCP.

Opponents argued that SB 147 actually places a greater burden on the consumer by making payment for services contingent upon the chiropractor sending reports to the insurer in a timely manner. If the chiropractor fails to do this, under SB 147 the insurer would deny payment and the patient would be liable. Industry representatives also cited the importance of their quality assurance and medical review procedures, including those which operate internally and in response to mandated guidelines such as the URAC and NCQA standards. It was thought that SB 147 would undermine the credentialling function that is an important element of managed care.

Funding: N/A

Future Action: Pending

MEMORANDUM

TO: SENATOR K. WHEELER
FROM: JIM MONAHAN
SUBJECT: TESTIMONEY ON SB 147
DATE: APRIL 12, 1999

the Dupont Group

Per our conversation on Friday, I have outlined what I think might be a helpful speaking order for the public hearing on Monday. I have provided a brief description of what I expects folks to testify to/about.

1. Sen. K. Wheeler - prime sponsor, will introduce the bill and discuss her reasons for sponsoring it.
2. Other sponsors and representatives. We expect that Rep. Lefebvre, Rep. Kennedy, & Rep. Nowe will sign up to speak.
3. Ed Dupont – He will briefly outline for the Committee how the profession has attempted to resolve difficulties with managed care through negotiations and market place activities.
4. Dr. Keith Zimmermann & Jim Monahan – As a panel they will describe the bill, why it is needed and then go over the bill section by section and describe what each section does. In addition, Dr. Zimmermann, will provide a brief overview of the educational and clinical training required of Doctors of Chiropractic in NH
5. Oppositions – At this point in the hearing I expect that the Chair will likely begin to exchange the witness seat between supporters and opponents of the bill.
6. Dr. Henry Capobianco, Chair of the Board of Chiropractic Examiners (or some Member of the Board – He will be speaking as a member of the profession, but will let the committee know that the Board Supports the bill and is willing to work with the Committee if they have any questions.
7. M.D. (Name to be provided) – He will speak in support of the bill, and stress that as an MD he lacks the specialized skills and training to make chiropractic access decisions.
8. Dr. David Linatsas – He will present to the committee with several hundred letters from patients attesting to their support of the bill and difficulty with accessing chiropractic through managed care.
9. Ms. Barbara Taylor – She is a patient of Dr. Linatsas who recently went through a managed care access dispute with her PCP and HMO.
10. Dr. Gary Walsman – President of the NH Straight Chiropractic Society. He is willing and prepared to speak last and will summarize the professions position, and likely express a willingness to work with the Senate to improve the legislation and get it passed.

Speakers

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee —

I support the bill YES

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: —

Name Daniel P. MacDonald

Address P.O. Box 1541

Dover N.H.

Phone 603-332-2181

Representing N.A.

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB147 Date 4-12-99

Committee ____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: Not Speaking

Name [signature]

Address 52 Post

03862

Phone 964-8772

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # #586 Date 4/12/99

Committee ____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name MARY MCLARNEY

Address PO Box 393

Portsmouth, NH 03801

Phone (603) 436-0899

Representing Wellspring

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date 4-12-99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony ✓

(Number of copies) _____

Time needed to speak: 5minutes

Name Susan Marin

Address 56 Tyler St. #808
Nashua, NH 03060

Phone (603) 883-4442

Representing Dr. Carol A. Parnell

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date 041299

Committee Insurance

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: 4 min

Name William R. McQueeney DC, PT

Address 133 High st.
Exeter, NH

Phone 603 772 5108

Representing SELF

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12

Committee Insurance

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: 0

Name Sonya Merritt

Address 6 Rocky Ln
Durham NH 03824

Phone 868 7597

Representing self

Fill in *ONLY* if *SPEAKING* on Bill

Bill # AT Date 4/12

Committee Insurance

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: 0

Name Wes Merritt

Address 6 Rocky Ln
Durham NH 03824

Phone 868-7597

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB586 SB 147 Date 4.12.99

Committee ____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Anne Miller

Address PO Box 626
So Newbury NH 03272

Phone 938-5323

Representing Chiropractic
Hanover Family Profession Chiropractic

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4-12-99

Committee Insurance

I support the bill X

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: -0-

Name Darlene Moore

Address 179C South Rd
W Canaan NH 03741

Phone (603) 632-4757

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee _____

I support the bill X

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: No

Name Dr. Noreen Moore

Address RR1 Box 180 H Pickering
W. Canaan, NH

Phone 603/632-7720

Representing Care I
Healthcare

Fill in ~~*ONLY* if *SPEAKING*~~ on Bill

HB 147 Date 4-12-99

Committee Insurance

I support the bill X

I oppose the bill _____

I have written testimony _____

(Number of copies) NA

Time needed to speak: _____

Name Walter Moore

Address 179 Cilley Rd
W. Canaan, NH 0374

Phone 603 632-4751

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 586 Date 4/12/99

Committee _____

I support the bill X

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Kim Moreau

Address Kittery Me 03904

Phone 2074390081

Representing Wellspring Chiropractic

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4-12-99

Committee Insurance

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Evelyn Morse

Address Box 142
Greenland 03840

Phone 436-1163

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 586 Date 4-12-99

Committee Insurance

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name EVELYN MORSE

Address Box 146
Greenland, N.H. 03840

Phone 436-1663

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB586 SB147 Date 4-12-99

Committee ____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Dr. Theresa Lochner Mundy

Address 45 Lyme Rd.
Hanover, NH 03755

Phone (603) 643-2200

Representing chiropractic profession
Hanover Family Chiropractic

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB147 Date 4-12-99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Helen Murphy

Address 382 Main St.
Nashua, NH 03060

Phone 603-882-5742

Representing Dr. Carol A Parnell

~~**Fill in *ONLY* if *SPEAKING* on Bill**~~

Bill # SB 147 Date 4-12-99

Committee Insur Committee

I support the bill X

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Patricia Murphy

Address 5 Dracut Rd.
Hudson, N.H.

Phone 603-886-1133

Representing Barclay Chiro.

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4-11-99

Committee _____

I support the bill V

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Cynthia Myers

Address _____

Phone _____

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4-11-99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Dr. Jeffrey Meyer

Address _____

_____

Phone _____

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

I WISH NOT TO SPEAK

~~Time needed to speak:~~

Name LORI NIGL

Address 7 OAK STREET

DERRY NH 03038

Phone (603) 434-9199

Representing Dr. D. LUNDGREN

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB586 SB 147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Peggy O'Neill

Address 244 IRWIN DR

MANCHESTER NH 03104

Phone _____

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date 4/12/99

Committee _____

I support the bill X

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: 2 min

Name William Owens

Address 1 West Hill Rd
Brookline NH 03033

Phone 672 6904

Representing Self

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 HB 586 Date 4-12-95

Committee _____

I support the bill X Both

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: N/A

Name GERALD J. PEARLE, JR

Address 53 B HIGH ST.
EXETER, NH 03833

Phone 772-9866

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: 3

Name David Peck

Address 815 Plain Rd
Hinsdale, NH

Phone 256-3095

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee Insurance

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: —

Name ANNA PETRELLA

Address 120 Bedford Ctr Rd
Bedford NH 03110

Phone 472-3011

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee ____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: No

Name William Pidon

Address RR 1 Box 180H
W. CANAAN, NH

Phone 632-7720

Representing Carer Health
& Nursing Rehab Ctr

Fill in *ONLY* if *SPEAKING* on Bill

Bill # ____ Date 4/12/99

Committee ____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name TINA M. PINZONE

Address 16 NEWBURGH RD
NASHUA, NH.

Phone 603-888-9269

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4-12-99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: N/A

Name Dorinda C. Priebe

Address 2 Kellie Ln.
Raymond, NH 03077

Phone 895-6036

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee Insurance

I support the bill X

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Tonya Prior

Address RR1 Box 246C
Canaan

Phone 298-7990

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB147 Date 4-12-99

Committee INSURANCE

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: NONE

Name SUSAN PROVENCHER

Address 38 SUNCOOK TERRACE
MERRIMACK NH 03054

Phone 594-9611

Representing BARCLAY CHIROPRACTIC

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB 586 + SB 147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Kevin Reichlin

Address 15 Weeks Lane
Dover NH

Phone 742-2216

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Richard A Lemieux

Address 12 Dunbarton Way
Bedford NH

Phone 603 471-0786

Representing NHCA

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date April 12 '99

Committee Insurance

I support the bill _____

I oppose the bill X

I have written testimony _____

(Number of copies) _____

Time needed to speak: 2-3 min

Name Paula Rogers

Address 3 Maple
Concord NH

Phone 224 3322

Representing HIAA

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB147 Date 4/12/99

Committee Senate INS. Comm

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Robin M. Rolli

Address 21 W. Dane Dr.
Keene NH 03431

Phone 352-6141

Representing Chiropractic Patients of NH.

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 + ~~SB~~ Date 4-12-99

Committee Insurance

I support the bill X

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Doreen Rowell

Address 8 Kinne St
Lebanon NH 03766

Phone 603-448-1126

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB586 SB147 Date 4/12/99

Committee ____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Debra Roy

Address 326 Thornton St
Portsmouth NH 03801

Phone 603 436-9610

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # ~~SB~~ 147 Date 4-12-99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony ✓

(Number of copies) _____

Time needed to speak: 2

Name Betty Ruggeri

Address P.O. Box 136
Enfield Ctr N.H.

Phone 603-632-7846

Representing CARE #1

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB586 and SB147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: NOT

Name Marcia St. Clair

Address 26 Weare Rd
Henniker N.H.

Phone 603-428-3149

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB 586 SB 147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name N. K. Saltzer

Address Kearsarge Valley Rd
Box 682 Wilmot NH

Phone 603-927-4435

Representing Care T Health + Rehab Center Canaan

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: _____

Name MARGARET SAVASTANO, DC.

Address 34 PALM DR
GREENLAND NH

Phone 772 6400

Representing Chiropractic)

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date 4-12-99

Committee _____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: None

Name Marilyn Savigny

Address 53 Elm St
Milford, NH

Phone 603 673 6133

Representing Elm Chiropractic Center

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date 4/12/99

Committee Senate Ins. Committee

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: _____

Name DIANA STONE

Address 104 OLD NELSON
MARLB NH 03455
03455

Phone Chiropractic Patients +

Representing NH JOINT CHIROPRACTIC LEGISLATIVE GROUP

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB147 Date 4-13-99

Committee Senate Insurance

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: None

Name Tammi Sloan

Address PO Box 846
Littleton, NH 03561

Phone 603 444-6410

Representing Self

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4-12-99

Committee ____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Eileen F. Smith

Address 50 Conega St.
Manchester, N.H. 03104

Phone 668-4837

Representing Dr. K. Zimmermann

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee Insurance

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Elaine Stephenson

Address 10 West St., Apt 4
Lebanon, NH 03766

Phone (603) 448-5009

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB 586, SB 147 Date 4/12/99

Committee Senate Insurance Committee

I support the bill X

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Marjorie S. THORPE

Address PO Box 1127, 53 Wicwood
Meredith, NH. 03253

Phone 279-5242

Representing Self

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date 4/12/99

Committee Senate Insurance Committee

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: 8

Name Jeb R. Thurmond DC

Address 463 Washington St
Keene NH 03431

Phone 603 357 5820/4488

Representing NH Joint Chiropractic Legislative Group
Chiropractic Patient

Fill in *ONLY* if *SPEAKING* on Bill

Bill # ____ Date 4/12/99

Committee ____

I support the bill V

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Debra Tieders

Address 2 Byfield Cir
Nashua NH 03062

Phone 891-5739

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # ~~SB 147~~ HB 586 Date 4/12/99

Committee Senate Insurance Com

I support the bill X

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Brenda Tillotson

Address 84 Hayes Rd
Laconia NH 03246

Phone 603 528 4455

Representing Consumer Advocacy

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4-12-99

Committee Insurance

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name L. Underwood

Address P.O. Box 533
Antrim NH

Phone 588-2360

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee ____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: I DO NOT wish to speak

Name Kerin Walter

Address 41 Tarry Lane
Milford NH

Phone 603.673.7913

Representing Elm Chiropractic Center

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: —

Name Janice Ward

Address 2 Greystone Rd
E. Kingston NH

Phone 778-1654

Representing Self

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 586 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: _____

Name Deborah Ayer-Weakley

Address 8 Hanson St.
Dover, NH. 03820

Phone 603 742-3270

Representing Wellspring Chiropractic

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4-12

Committee Insurance

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: 0

Name Robert Wheeler

Address PO Box 179
New Castle, NH 03854

Phone 436-6654

Representing Dr. Wes Merritt

Fill in *ONLY* if *SPEAKING* on Bill

Bill # _____ Date 4-12-99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: NOT SPEAKING

Name Robert L Wing

Address 328 Lang RD
Pembroke NH

Phone 603- 430-9827

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # _____ Date 4/12/99

Committee Foscarahe

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: 10 minutes

Name Keith Zimmermann

Address 44 Bellview DR
Man, NH 03107

Phone 624-9480

Representing NHCA

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 99

Committee _____

I support the bill X

I oppose the bill _____

I have written testimony X

(Number of copies) _____

Time needed to speak: 4 minutes

Name Karen Abrami

Address 9 Tall Pines Drs
Stratham, NH 03885

Phone 603 772-3489

Representing myself

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12

Committee Insurance

I support the bill ____

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: Ø

Name Pam Austin

Address 8 Austin Rd
Brookline

Phone 673-6757

Representing The Back Stop
Chiro Ctr

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4-12-99

Committee Senate INS.

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: 2-3 min Max

Name Paul R. Bacon, DC.

Address 140 Edmond Ave
Portsmouth.

Phone 436-0237

Representing Advanced
Chiropractic Ctr.

Fill in ~~*ONLY if SPEAKING*~~ on Bill

Bill # HB586 Date 4-12-99
SB147

Committee INSURANCE COM.

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name SUZANNE BARCLAY

Address 24 CHALIFOUX Rd
HUDSON NH

Phone 603-880-3026

Representing BARCLAY CHIROPRACTIC

Fill in *ONLY* if *SPEAKING* on Bill

Bill # _____ Date _____

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: NOT SPEAKING

Name AGATHA A. BARRECA, DC

Address 104 JOHN STARK HWY.
NEWPORT, NH 03773

Phone 603-863-6680

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB 586 SB 147 Date 4-12-99

Committee INSURANCE

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name MAURICE BRUNELLE

Address 85 Elm St
MANCHESTER NH

Phone 627-7131

Representing NHCA

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name CAROL CARON

Address 25 DUNHAM ST
MANCHESTER NH 03102

Phone (603) 623-6536

Representing DR KEITH ZIMMERMAN

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 143 Date 4-12-99

Committee _____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: _____

Name Donald Chase

Address 50 Hutchins St
Concord NH

Phone 225-2202

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: 2-3 min

Name Michael T. Clark DC

Address 23 Charles St
Rochester, NH

Phone 603-332-8889

Representing Chiropractic

Fill in *ONLY* if *SPEAKING* on Bill

Bill # Senate 147 Date _____

Committee _____

I support the bill ____

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: Not Speaking

Name Steve Comeau

Address 247 Silver St
Middleton NH

Phone 755-4710

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: not speaking

Name Tina Cooper

Address 16 Bristol Way
Litchfield, NH 03052

Phone 424-7426

Representing Dr. David Lundgren

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date April 12, 1999

Committee _____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: _____

Name Anne J. Crain

Address 382 Main St.
Nashua, NH 03060

Phone 603-882-5742

Representing Dr. Carol A. Parnell

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB 586 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: _____

Name Phil Crosier

Address 1 Bishop St
Merrimack N.H

Phone 424-5865

Representing Self

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 586 Date 04/12/99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: Ø

Name Marc R Gay

Address 758 Union Ave
Laconia NH

Phone 603 528-1604

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB586 Date 4-12-99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: Ø

Name Dr. Jennifer Cretsinger (DC)

Address 1 Overlook Dr. #7
Amherst, NH 03031

Phone (603) 673-5600

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee Insurance

I support the bill DNA

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: Ø

Name Peg Croissant

Address 37 Third St
Mont Vernon NH 03057

Phone 673-1511

Representing The Backstop Chiropractic

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB 586 SB 147 Date _____

Committee _____

I support the bill X

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: Do Not want to Speak

Name MARK CROSSER

Address 73 Wakefield St
Rochester 03867

Phone 332-3232

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # _____ Date _____

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name DORIS DIONNE

Address 46 WILLIAMS
NASHUA, NH

Phone 603 882 6858

Representing Regular Clinic-
Nashua, N.H

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 586 Date 4/12/95

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name RWDuttry

Address 50 MURPHY RD
HUDSON NH

Phone 889-2808

Representing DR BIGELOW

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4-12-99

Committee _____

I support the bill X

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Darlene Ecku

Address P.O. Box 538
Berwick, ME

Phone 207-698-1360

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # _____ Date 4/12/99

Committee SB 147
HB 586 ✓

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Samantha M. Edgerly

Address P.O. Box 1304
Rochester, NH 03866

Phone 603-332-4496

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date 4-12-99

Committee _____

I support the bill X

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: will not be speaking

Name Heath Edmunds

Address 104 John Stark Hwy
Newport, NH 03773

Phone 863-6686

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB 576 SB 147 Date 4-12-99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Dr Robert Forsythe

Address 27 Cinnamon Ridge Rd.
Somersworth, NH 03878

Phone (603) 692-7719

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4-12-99

Committee _____

I support the bill X

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Ann Fournier

Address Box 195
Nottingham

Phone 679-8531

Representing Chiropractor
Patient

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee Insurance

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Trisha Watkins Frohbieter DC

Address 11 Hampshire Rd
Salem, NH 03079

Phone 603-898-7521

Representing Chiropractic
Self.

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee Insurance

I support the bill Y

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name L. Fuller

Address P.O. Box 53
Hillsboro

Phone 478-5571

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 586 SB 147 Date 4/12/99

Committee ____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Bill Galanis DC

Address 4 Pershing St 03104
Manch NH

Phone 645-6000

Representing NHCA

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/6/99

Committee ____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

~~Time needed to speak:~~ I WISH NOT TO SPEAK

Name LINDA J. R. CALLIOUX

Address 64 Keesey Mill
Monadnock NH

Phone 942 5814

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB147 Date 4-12-99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: 5 min

Name DR KEN GEORGE

Address 89 Portsmouth Ave
Stratham, NH 03885

Phone (603) 772-6600

Representing NEW ENGLAND CENTER FOR HOLISTIC HEALTHCARE, PA

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: N/A

Name DR. GARY GRAHAM

Address 151 RT 27
RAYMOND NH

Phone 895-0077

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4-12-99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: N/A

Name Jurica Graham

Address 51 Spring St.
Raymond, NH 03077

Phone 603-895-0000498

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # _____ Date _____

Committee _____

I support the bill ____

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: _____

Name Ruthann GRAEVER

Address 5 Washington St.
PORTSMOUTH N.H.

Phone (603) 433-2493

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 HB586 Date 4-12-99

Committee ~~Senate~~ Insurance Committee

I support the bill X

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: _____

Name Stephen G. Guild, D.C.

Address 756 Union Ave.
Laconia, NH 03246

Phone 603-524-8747

Representing Consumes Advocacy

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date 4/12/99

Committee Insurance

I support the bill X

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: 0

Name Sue Hall

Address 9 Terri Cf
Barrington NH

Phone 603 664 5394

Representing Merrit Chiropractic
and self

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date 4-12-99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: Not Speaking

Name Patricia Houghton

Address 23 Congress St. #24
Nashua, NH 03062

Phone 594-9694

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SP 147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: None

Name Matthew Hoey

Address 89 Pisces Dr
Newfields NH 03856

Phone 2723502

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # SB 147 Date 4/12/99

Committee Senate Insurance

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: Not speaking

Name Barbara Jeffery

Address PO Box 211
Whitefield, NH

Phone 603-837-2079

Representing Self

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/13/99

Committee Insurance

I support the bill X

I oppose the bill ~~X~~

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Dorothy Johnson

Address Box 172, 746 Rte. 12A
Plainfield NH 03781

Phone 603 675 2564

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee ____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Sharon Kenfield

Address 12 Devonshire Way
Bedford NH

Phone 471-0786

Representing Manchester Chiropractic

Fill in *ONLY* if *SPEAKING* on Bill

Bill # HB586 Date 4.12.99
SB 147

Committee Senate Hearing

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name D. S. LaFord

Address 3 New Haven Dr. H-107
Nashua NH 03063

Phone 603-594-9754

Representing Nashua Chiropractic

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee INSURANCE

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: —

Name CINDY LANZARA, D.C.

Address 419 AMHERST ST.
NASHUA NH 03063

Phone (603) 889-3600

Representing CHIROPRACTOR

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12/99

Committee INS,

I support the bill X

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name Ron Lanzara JR. DC,

Address 419 Amherst St
Nashua, NH

Phone 889-3600

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # ____ Date 4-12-99

Committee ____

I support the bill ✓

I oppose the bill ____

I have written testimony ____

(Number of copies) ____

Time needed to speak: ____

Name PATRICIA LEE

Address 14 EASTVIEW DR #34
WILTON, NH

Phone 603 654-5107

Representing ____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4-12-99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Brandon Linatsas

Address 10 Edgewood Ave
Nashua N.H. 03060

Phone 595-7838

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # Senate 147 Date 4/12/99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: 3-5

Name Dr David Linatsas DC

Address 10 Edgewood
AVC Nashua NH

Phone 603 5957838

Representing New hampshire chiropratic
association.

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date 4/12 99

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name Donna Linatsas

Address 18 Walkeridge Dr.
N Ashua, NH 03062

Phone 881 5707

Representing _____

Fill in *ONLY* if *SPEAKING* on Bill

Bill # 147 Date _____

Committee _____

I support the bill ✓

I oppose the bill _____

I have written testimony _____

(Number of copies) _____

Time needed to speak: _____

Name James Lunatos

Address One Hardy St
Nashua NH.

Phone 603 883-7882

Representing _____

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place

NAME: Valerie Litvin

Business Address: ~~PO Box 3~~ 397 Fourth Ave Ext.

City: ~~N. Conway NH 03575~~ Berlin NH 03570 Phone:

REPRESENTING:

WISH TO SPEAK: YES ___ NO X Time Needed:

Supporting Bill: X Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic

Date 4/12/99 Place

NAME: JACKie LYNCH.

Business Address: 289 Lawrence Rd.

City: Salem N.H. Phone: 608-890-0512

REPRESENTING:

WISH TO SPEAK: YES ___ NO ✓ Time Needed:

Supporting Bill: SB147 Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON chiropractic

Date 4/12/99 Place

NAME: Kevin Lynch

Business Address: 289 Lawrence Rd

City: Salem, NH Phone: 894-0166

REPRESENTING:

WISH TO SPEAK: YES ___ NO ✓ Time Needed:

Supporting Bill: SB 147 Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place

NAME: Danette V. MacArthur

Business Address: P.O. Box 102

City: N. Conway Phone: 447-5471

REPRESENTING:

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147 & HB 586

Date 4-12-99 Place Concord

NAME: Melissa MacDonald

~~Business~~ Home Address: 173 Mill Rd.

City: No. Hampton NH Phone: 964-8804

REPRESENTING: Chiropractic Bills

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: SB 147 & HB 586 Yes ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place

NAME: Sue Mack

Business Address: 4 Hillcrest Dr

City: Merrimack NH Phone: 603-429-8064

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON house 586 Senate 147 supporting Chiropractic

Date 9/12/99 Place State house Concord

NAME: Douglas G. MAGUIRE DC

Business Address: 1147 Main St Fl. unit 111

City: Tewksbury MA 01876 Phone: 978 851 9055

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: house 586 Senate 147 Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 581 + SB 147

Date 4/12/99 Place State House

NAME: theresa maynard

~~Business~~ Address: 127 Pickering St.

City: Manchester NH Phone: 603-622-2094

REPRESENTING: ___

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place NH State Senate

NAME: [illegible] McCarley / NECHH

Business Address: 89 Portsmouth Ave

City: Stratham Phone: 772-6400

REPRESENTING: ___

WISH TO SPEAK: YES ___ (NO) Time Needed: ___

Supporting Bill: SB 147 Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic SB 147

Date 4/12/99 Place

NAME: Kimberly A. McHugh CT

Business Address: 339 High St

City: Somersworth NH Phone: (603) 692-2376

REPRESENTING:

WISH TO SPEAK: YES (NO) Time Needed:

Supporting Bill: ✓ Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place Assembly Hall Rm 103

NAME: FRANK Meisel

Business Address: 9 JILL Rd.

City: Salem Phone: 893-8976

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed:

Supporting Bill: ✓ Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB147 Chiropractic Access

Date 4/12/99 Place LOB

NAME: Sonya Merritt

Business Address: 6 Rocky Ln

City: Durham NH Phone: 868-7971

REPRESENTING: Self

WISH TO SPEAK: YES ___ NO ✓ Time Needed: 0

Supporting Bill: ✓ Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB147

Date 4/12/99 Place LOB

NAME: Dr. Wes Merritt

Business Address: 13 Jenkins Court

City: Durham NH Phone: 868 1120

REPRESENTING: Merritt Chiropractic Center

WISH TO SPEAK: YES ___ NO ___ Time Needed: _____

Supporting Bill: yes Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place _____

NAME: Elizabeth Mickle

Business Address: P.O. Box 474

City: Intervale, NH Phone: _____

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: yes Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB. 147

Date 4/12/99 Place Representative Hall

NAME: REBECCA L. MONTRONE

Business Address: 7 COCHRAN FARM RD

City: WINDHAM Phone: 432-4038

REPRESENTING: MYSELF

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 4-13-99 Place State House

NAME: Elaine Marin

Business Address: 20 Elwyn Rd

City: Rye Phone: 436-1143

REPRESENTING: Russell B. Glazier DC

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB147

Date 4/12/99 Place CONCORD

NAME: PETER J. MUSSALETTO DC

Business Address: 31 Oriole Dr

City: BEDFORD NH Phone: 472-2417

REPRESENTING: SCF

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: SB147 Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB147

Date 4/12/99 Place Senate Insurance

NAME: Yvonne NANASI

Business Address: ___

City: ___ Phone: 695-7354

REPRESENTING: BCBSNH

WISH TO SPEAK: YES X NO ___ Time Needed: 3 min

Supporting Bill: ___ Opposing Bill: X

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 4/12/99 Place House of Rep Concord

NAME: Nancy Y. Ota, D.C.

Business Address: 71 Route 101A Unit 18

City: Amherst Phone: (603) 672-3232

REPRESENTING: Chiropractic Naturally

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: YES! Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place CONCORD

NAME: ALBERT J. OTTEN

Business Address: 67 Maple Ave #211

City: CLAREMONT, NH Phone: 542-2042

REPRESENTING: CHIROPRACTIC

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 4/12/99 Place Concord

NAME: JACQUELYN OWENS

Business Address: 1 West Hill Rd

City: BROOKLINE Phone: 672-6904

REPRESENTING: ___

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147 + HB 586

Date 4/12/99 Place Concord

NAME: William Owens

Business Address: 1 West Hall Rd

City: Brookline Phone: 672 6904

REPRESENTING:

WISH TO SPEAK: YES X NO Time Needed: 2 min

Supporting Bill: ✓ Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place

NAME: Dr. Daniel Parent

Business Address: 123 Nashua Rd

City: Londonderry Phone: 434-8300

REPRESENTING: Self

WISH TO SPEAK: YES NO ✓ Time Needed:

Supporting Bill: ✓ Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB - 147

Date 4-12-99 Place Rep Hall

NAME: Joanne M. Parent

Business Address: 123 Nashua Rd. Parent Chiropractic

City: Londonderry, NH Phone: 434-8300

REPRESENTING: Self & Business

WISH TO SPEAK: YES NO ✓ Time Needed:

Supporting Bill: ✓ Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 142

Date 4-12-99 Place CONCORD

NAME: GERALD J PEARCE DC ST.

Business Address: 195 WATER ST

City: EXETER NH Phone: 772 5631

REPRESENTING: CHIROPRACTIC

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: Yes Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic SB147

Date 4-12-99 Place _____

NAME: RITA PEARCE

Business Address: Chiropractic Patient

277 WATER ST APT 223

City: EXETER N.H Phone: 778-9465

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic

Date 4-12-99 Place _____

NAME: Barbara PECK

Business Address: 815 Plain RD

City: Hinsdale, NH Phone: 603-256-3095

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: _____ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON _____

Date 4-12-99 Place State House

NAME: David Peck

Business Address: 815 Plain Rd

City: Hinsdale Phone: 256-3095

REPRESENTING: Family Practice

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place Rm 103

NAME: Kathleen O'Connor

Business Address: 39 Myrtle St

City: Claremont NH 03743 Phone: (603) 542-7725

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ✓ NO ___ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON _____

Date _____ Place _____

NAME: Glen Philu

Business Address: 76 Northeast Blvd

City: Nashua NH Phone: 8890550

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: _____ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147 Insurance Equal Coverage for Chiropractic

Date 4/12/99 Place Concord

NAME: Dr. Koren Picken

Business Address: RR 1 Box 180 H

City: W. CANAAN NH Phone: 603/632-5152

REPRESENTING: Dartmouth Coreny Care & Health + Injury Rehab Ctr

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: SB147 X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place Concord

NAME: William Picken

Business Address: RR 1 Box 180 H

City: W. CANAAN NH Phone: 603/632-5152

REPRESENTING: Dartmouth Coreny Care & Health + Injury Rehab Ctr

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: SB147 Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB147

Date 4/12/99 Place ___

NAME: Thomas H. PRATT

Business Address: 39 South River

City: Bedford NH Phone: 626-3400

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic Senate Bill

Date 4-12-99 Place _____

NAME: Dr. Kenneth C RAFFERTY

Business Address: 570 UNION AVE

City: LACONIA. ; Phone: 603 524-3222

REPRESENTING: LACONIA Chiropractors / PATIENTES

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: Yes. Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date 04-12-99 Place Rm 103 State House

NAME: LORI RAMOS, DC, DACBR

Business Address: 38 GLEN AVE

City: BERLIN, NH 03570 Phone: (603) 752-2310

REPRESENTING: CHIROPRACTORS

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB586 SB147

Date 4-12-99 Place _____

NAME: Kevin Reichlin

Business Address: 15 Weeks Lane

City: Dover, NH 03820 Phone: (603) 742-2216

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place Rm 103

NAME: James Rhodes

Business Address: 225 Main St

City: Salem Phone: 898-4090

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place ___

NAME: Micah Richett

Business Address: ___

City: No. Hampton Phone: 964-9062

REPRESENTING: Self.

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB #147

Date 4-12-99 Place Legislator's Hall

NAME: Moriah Richett

Business Address: PO Box 205

City: No. Hampton, NH Phone: 9649062

REPRESENTING: North Hampton Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place Legislative Hall

NAME: Richard Richett DC

Business Address: No. Hampton Chiropractic Office

City: No. Hampton Phone: 964-9062

REPRESENTING:

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 147

Date 4/12 Place ___

NAME: Dr David Ridge DC

Business Address: 253 Court

City: Keene Phone: 352-0045

REPRESENTING: Citizens of NH

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place ___

NAME: J. Douglas Roberts

Business Address: 39 Myrtle St

City: Claremont Phone: 542-7726

REPRESENTING: Chiropractor

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB147

Date 4/12/99 Place

NAME: ANNETTE M. ROMANELLO

Business Address: 527 CLINTON ST

City: BOW Phone: 226-7654

REPRESENTING:

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place

NAME: DANIEL C. ROMANELLO

Business Address: 527 CLINTON ST -

City: BOW Phone: 226-7654

REPRESENTING:

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB147

Date 4/12/99 Place

NAME: PETER C. ROMANELLO

Business Address: 527 CLINTON STREET

City: BOW Phone: 226-7654

REPRESENTING:

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: SB147 Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date April 12, 1999 Place Concord, N.H. Rep. Hall

NAME: Pam Rooney

Home
Business Address: 10 Grandview Rd.

City: Windham N.H. Phone: 434-5643

REPRESENTING: Myself

WISH TO SPEAK: YES ___ NO ___ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 & SB 147

Date 4/12/99 Place _____

NAME: Debra Roy

Business Address: 326 Thornton St

City: Portsmouth Phone: 436-9610

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place Concord

NAME: Betty Ruggeri

Business Address: Enfield Ctr

City: Enfield Ctr Phone: 603-6327846

REPRESENTING: CARE ONE

WISH TO SPEAK: YES ✓ NO ___ Time Needed: ?

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON CHIRO PRACTIC

Date 4/12/99 Place STATE HOUSE

NAME: EDWARD JOHN RUSHER D.C.

Business Address: 55 AMOSKEAG St.

City: MANCHESTER Phone: 603 624-8000

REPRESENTING:

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place Concord

NAME: Vickie Saulter

Business Address: Kearsarge Valley Rd Box 682

City: Wilmot, NH Phone: 603-927-4439

REPRESENTING: Care I Health + Injury Rehab. Centers

WISH TO SPEAK: YES ___ NO ___ Time Needed: ___

Supporting Bill: SB 147 Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON April 12, 1999 (Chiro)

Date 4-12-99 Place Concord, NH

NAME: Robyn M Savage

Business Address: 7 Marc Kareth 33 Crystal Ave Derry NH

City: Litchfield NH Phone: 432-313-W

REPRESENTING: Floyd + Graff Chiro.

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

Senate Bill 147

COMMITTEE HEARING ON Chiropractic Legislation

Date 4-12-99 Place Capital Building

NAME: Martin G. Schalde

Business Address: 4 Stickney Terrace

City: Hampton Phone: 926 7369

REPRESENTING: N.H. Straight Chiropractic Society

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: V Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place HOR

NAME: WALTER SEVIGNY

Business Address: 51 ELM ST.

City: MILFORD Phone: 673-6133

REPRESENTING: ELM CHIROPRACTIC Center

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date April 12, 1999 Place State House Rm 103

NAME: Virginia Shalloo

Business Address: 166 Main St

City: Colebrook Phone: (603) 2375596

REPRESENTING: ___

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: SB 147 Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 4-12-99 Place Rep HALL Concord

NAME: Donna Smith

Business Address: ~~110 Edmond~~ ST 14 ELLIOT PARK

City: ~~Berlin~~ Dover NH Phone: 743 5836

REPRESENTING: advanced Chiropractic Health care

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: Yes Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 & SB 147

Date 4/12/99 Place _____

NAME: Dave Spencer

Business Address: 1100 Hooksett Rd #102

City: Hooksett Phone: 622-9730

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147 HB586

Date April 12 1999 Place State House

NAME: Lisa Sothile

Business Address: _____

City: Manchester NH Phone: 622-2054

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date 4-12-99 Place Representatives Hall

NAME: MARK STAGNONE

Business Address: 50 Nashua Rd

City: Londonderry NH Phone: 598-6798

REPRESENTING: Self

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place Rep. Hall

NAME: Shirley Bouchard Stagnone

Business Address: 104 Red Ridge Lane N. Conway

City: No. Conway NH Phone: 603-356-6130

REPRESENTING: Self

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147 ~~HB 596~~

Date 4/12/99 Place Rep HALL

NAME: SUSAN SLOVENA STAGNONE

Business Address: PO BOX 2778

City: CONWAY Phone: 356-6130

REPRESENTING: SELF

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 4/12/99 Place State House

NAME: NOREEN STANLEY

Business Address: 210 Brook Village Rd # 28

City: NASHUA Phone: 888-2646

REPRESENTING:

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: HB 586 / SB 147 Opposing Bill: ___

Strongly supports

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Bill HB 586, Bill HB 147

Date 4/12/99 Place State House

NAME: Peter Stanley

Business Address: 44 Simon St

City: Nashua NH Phone: 791-3498

REPRESENTING: Nashua Chiropractic

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147 / HB 586

Date 4/12/99 Place Concord

NAME: Melissa Stearns

Business Address: 4 Liberty Park

City: Amherst Phone: 673-7752

REPRESENTING: Hollis Family Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic

Date 4/12/99 Place Concord

NAME: Laura A Stundze

Business Address: 4 Summerst

City: Sandown NH Phone: 329-7204

REPRESENTING: Floyd + Graff Chiropractic

WISH TO SPEAK: YES ___ NO ___ Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date 4-12-99 Place Representative's Hall

NAME: Diane Sutton

Business Address: 4 Pershing St.

City: Manchester Phone: 603-645-6000

REPRESENTING: Back Talk Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place Senate Hearing

NAME: Lisa Swenson

Business Address: Tufts Health Plan

City: 15 Constitution Dr. Bedford NH Phone: 471-4355

REPRESENTING: ___

WISH TO SPEAK: YES ✓ NO ___ Time Needed: ___

Supporting Bill: ___ Opposing Bill: ✓

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place REPRESENTATIVES HALL

NAME: JOHN TATONE, D.C.

Business Address: 120 COTTAGE ST

City: LITTLETON Phone: (603) 444-0606

REPRESENTING: SELF

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place ___

NAME: Erik Taylor

Business Address: Healthsource

City: ___ Phone: ___

REPRESENTING: Healthsource

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: ___ Opposing Bill: X

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place State House

NAME: THOMAS TAYLOR, DC

Business Address: 163 High St.

City: EXETER Phone: 775-0595

REPRESENTING: SELF

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic Legislation

Date 4-12-99 Place Senate

NAME: Pam Thunstrom

Business Address: 48 Concord St

City: Nashua Phone: 882-7471

REPRESENTING: Spinal Corrective Center

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic

Date 4-12-99 Place ___

NAME: Diane Tidwell

Business Address: 8 Gosling Rd.

City: Portsmouth Phone: 603-436-4032

REPRESENTING: Dr. Russell Gnazzo

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: HB 586 SB 147 Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill #147 Chiropractic Legestation

Date 4/12/99 Place Capitol Building

NAME: Fiona Tierney

Business Address: 18 Lafayette Rd

City: N. Hampton Phone: 964-1844

REPRESENTING: yourself

WISH TO SPEAK: YES ___ NO ✗ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Bill # SB 147 & HB 586

Date 4-12-99 Place State House

NAME: Barbara Tilley

Business Address: 28 Wedgewood Rd.

City: Portsmouth Phone: 436-3645

REPRESENTING: Dr. Russel Grazier

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: SB yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 4-12-99 Place State House

NAME: Kristin Tilley

Business Address: 28 Wedgewood Rd.

City: Portsmouth Phone: 436-3645

REPRESENTING: Dr. Grazier

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147, HB 586

Date 4/12/99 Place State House

NAME: Barbara Tyler

Business Address: 172 Kinsley St

City: Nashua N.H. Phone: 603 882-3000

REPRESENTING: Dr. Linatsas

WISH TO SPEAK: YES ✓ NO ___ Time Needed: 2 min

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place Assembly Hall Rm 103

NAME: Gary Walsemann, DC

Business Address: 39 Myrtle St

City: Claremont Phone: 542-8050

REPRESENTING: N.H Straight Chiropractic Soc.

WISH TO SPEAK: YES X NO ___ Time Needed: 3 Min

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place State House - 11

NAME: Susan Walsemann

Business Address: 39 Myrtle St.

City: Claremont, NH Phone: 603-542-7726

REPRESENTING: CHIROPRACTIC

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place ___

NAME: Mary Watts

Business Address: 255 Boynton St

City: Manchester Phone: 603 622 1311

REPRESENTING: ___

WISH TO SPEAK: YES ✓ NO ~~✓~~ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place Senate Chambers

NAME: Diane B. Webber

Business Address: _____

City: _____ Phone: _____

REPRESENTING: Dr. Paul R. Bacon

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB586 SB147

Date 4/12/99 Place _____

NAME: KEITH A. WEISS, D.C.

Business Address: 133 LOUDON RD.

City: CONCORD Phone: 224-1846

REPRESENTING: WEISS CHIROPRACTIC OFFICES

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 4-12-99 Place _____

NAME: Rebecca Weiss

Business Address: 133 Loudon Rd.

City: Concord Phone: 224-1846

REPRESENTING: Weiss Chiropractic offices

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: 586 147 Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic

Date 4-12-99 Place State House

NAME: David Gerberger

Business Address: 1 Overlook Dr #7

City: Amherst Phone: 673-5600

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date April 12, 1999 Place Concord, NH

NAME: Dr. Jeffrey W. Whitaker

Business Address: 189 Union Avenue #1

City: Laconia, NH 03246 Phone: (603) 528-6300

REPRESENTING: New Hampshire Chiropractors

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date April 12, 1999 Place Concord NH

NAME: Julie A. Whitaker

Business Address: 41 Goodwin Road

City: Gilford, NH 03246 Phone: (603) 527-1484

REPRESENTING: NH Chiropractors

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB-147

Date 4-12-99 Place State House

NAME: James H. WIER DC

Business Address: 15 UNION St.

City: MILFORD NH Phone: 673-1511

REPRESENTING: James H. WIER DC

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON CHIROPRACTIC INS. LEGISLATION

Date April 12, 1999 Place LEGHALL, CONCORD

NAME: LOIS ANDREWS

Business Address: 286 MIDDLE RD.

City: DOVER NH Phone: 603/742-8183

REPRESENTING: ___

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date 4/12/99 Place Capital Building

NAME: Pamela Andrews

Business Address: 6 Atkinson St.

City: Dover Phone: 603-749-9207

REPRESENTING: Dover Chiropractic Clinic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 & SB 147

Date 4/12/99 Place Concord, N.H.

NAME: CONSTANCE Antonini

Business Address: 50 ASHLAND ST

City: Manchester, N.H. Phone: 627-7707

REPRESENTING:

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic SB 147

Date 4-12-99 Place ___

NAME: Lesley H. Appleton

Business Address: Patient

City: Kingston, N.H. 03848 Phone: 642-5839

REPRESENTING:

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147 & HB 586

Date 4-12-99 Place CONCORD

NAME: BRYNNE M. ARSENAULT

Business Address: 173 Mill Rd.

City: No. Hampton NH Phone: 603 964 8884

REPRESENTING: Chiropractic bills

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: SB 147 & HB 586 Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147 & HB 586

Date 4-12-99 Place Concord

NAME: Mark B. Arsenault, DC.

Business Address: 29 Lafayette Rd.

City: No. Hampton NH Phone: 603 964 1468

REPRESENTING: Support For Both Bills

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: SB 147 & HB 586 Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place Representatives Hall

NAME: David L. Avard DC.

Business Address: 5 Concord Stage Rd

City: Weare Phone: 603-529-4447

REPRESENTING: ___

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place Representatives Hall

NAME: John B. Avard, D.C.

Business Address: 264 Rockland Avenue

City: Manchester NH 03102 Phone: 603 627-4321

REPRESENTING: Avard Chiropractic Center

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON ~~HB 586~~ SB 147

Date 4/12/99 Place Representative Hall

NAME: Ronald A. Avard, D.C.

Business Address: 264 Rockland Ave.

City: Manchester 03102 Phone: 627-4321

REPRESENTING: Avard Chiropractic Ctr.

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place Representatives Hall

NAME: Mrs. Therese R. Avard

Business Address: 264 Rockland Ave

City: Manchester Phone: 603-622-0763

REPRESENTING: Avard Chiropractic Center

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON ___

Date 4/12/99 Place State House

NAME: Pam Austin

Business Address: 15 Union St

City: Milford Phone: 673-1511

REPRESENTING: The Back Stop

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic / Tobs. Bill

Date 4/12/99 Place Concord Rep Hall

NAME: Helen Bacon

Business Address: 140 Edmond Ave.

City: Portsmouth, NH Phone: 436-0237

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: _____ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 4-12-99 Place Rep Hall Combined

NAME: Paul R. Bacon DC

Business Address: 140 Edmond Ave

City: Portsmouth Phone: 436-0237

REPRESENTING: Advanced Chiropractic Health Ctr.

WISH TO SPEAK: YES ___ NO ___ Time Needed: _____

Supporting Bill: Yes Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place _____

NAME: Erik N. Bakke

Business Address: 339 High St.

City: Somersworth Phone: NH 692 6454

REPRESENTING: _____

WISH TO SPEAK: YES ___ (NO) Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON 147 SENATE BILL

Date 4/12/99 Place CONCORD, NH

NAME: MARLENE BANHART

Business Address: HELPING HANDS

City: CONWAY, NH 03813 Phone: (603)447-2244

REPRESENTING: CHIROPRACTIC

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB586 & SB147

Date 4/12/99 Place ___

NAME: WARREN R. BARCLAY, DC

Business Address: 5 DRACUT Rd.

City: HUDSON NH Phone: 603 886-1133

REPRESENTING: BARCLAY CHIROPRACTIC

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date April 12 1999 Place Legislative Hall

NAME: Andre F. Baron

Business Address: 17 Taylor River Est.

City: Hampton, N.H. Phone: 926-2332

REPRESENTING: North Hampton Chiropractor

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 4/12/99 Place _____

NAME: Judith Bayly

Business Address: 125 Hollis Rd

City: Amherst NH Phone: 603 672-9372

REPRESENTING: NASHUA Chiropractic

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: Yes Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12 Place SENATE CHAMBERS

NAME: Dr. LISA LANZARA-BAZZANI

Business Address: 340 BROAD ST.

City: NASHUA NH Phone: 889-5400

REPRESENTING: NHSCS

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12 Place SENATE Chambers

NAME: Tatiana Bazzani

Business Address: _____

City: Nashua Phone: _____

REPRESENTING: NHSCS

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date 4/12/99 Place Concord

NAME: JoAnn Bergeron

Business Address:

City: Bedford NH 03110 Phone: 472-5207

REPRESENTING: Wm. Hickman

WISH TO SPEAK: YES ___ NO ✓ Time Needed:

Supporting Bill: ✓ Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Bill 147

Date 4/12/99 Place STATE House

NAME: Andrea Berthiaume

Business Address: 38 Glen Avenue

City: Berlin NH 03570 Phone: 603 752-2310

REPRESENTING: Coos County Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed:

Supporting Bill: ✓ Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SENATE BILL 147.

Date 4/12/99 Place Concord.

NAME: DAN BEZON

Business Address: HCR64 Box 415

City: Wilmot Phone: 603-526-2464

REPRESENTING: Kearsarge Chiropractic Clinic

WISH TO SPEAK: YES ___ NO X Time Needed:

Supporting Bill: X Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place Rep Hall

NAME: Dr. BRIAN BIGELOW

Business Address: 155 MAIN DUNSTABLE ROAD

City: NASHUA NH 03060 Phone: 603 883-8971

REPRESENTING: Self

WISH TO SPEAK: YES ✓ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place Rep Hall

NAME: Kathi Bigelow

Business Address: 1 Jewell Ln

City: NASHUA NH 03060 Phone: 889-2385

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill

Date 12 April 1999 Place Capital Building

NAME: Christine Birnie

Business Address: 6 Atkinson St.

City: Dover Phone: 603-749-9200

REPRESENTING: Dover Chiropratic Clinic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place

NAME: Michael P. Blackman

Business Address: 812 Central Ave

City: Dover NH Phone: 742-5881

REPRESENTING: Patient

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON INSURANCE SENATE BILL 147

Date 4/12/99 Place STATE HOUSE

NAME: TAMARA BLAIKLOCK

Business Address: 3 Handy St

City: NASHUA NH 03060 Phone: 603-880-4150

REPRESENTING: NASHUA Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 & SB 147

Date 4/12/99 Place Concord State House

NAME: B. P. Blais

Business Address: R1 - Box 104

City: N. Haverhill N.H Phone: —

REPRESENTING: ___

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place _____

NAME: Richard D Burke D.C.

Business Address: 57 Mechanic ST Lebanon N.H

City: Lebanon Phone: 448-0466

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON S.B. 147

Date 4-12-99 Place RM 103

NAME: Dr. John Boyden

Business Address: 40 S. River Rd. Rt 34

City: Bedford NH Phone: 626-1333

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: X Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic Legislation

Date 4-12-99 Place Senate Hearing

NAME: Tammie Breeding

Business Address: 39 Summer St.

City: Milford NH Phone: 673-5617

REPRESENTING: Spinal Corrective Center

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: X Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 + SB 147

Date 4-12-99 Place N.H. State SENATE

NAME: Ann C Brienza

Business Address: 60 Needle Eye Rd.

City: Meredith, NH. 603 Phone: 366-4955

REPRESENTING: Myself + others who use chiropractic care.

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place ___

NAME: Luanne Cassista

Business Address: 2 Craftsman Lane

City: Amherst Phone: 886-0886

REPRESENTING: ___

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB586 SB147

Date 4/12/99 Place House of Rep. Concord

NAME: Arthur Caswell

Business Address: 71 Rt 101 A Unit 18

City: Amherst NH Phone: 603 672-9790

REPRESENTING: Chiropractic Naturally

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place

NAME: Dr. Joseph Cataldo M.D.

Business Address: 169 Daniel Webster

City: Meredith Phone: 279 6250

REPRESENTING: Self

WISH TO SPEAK: YES ✓ NO Time Needed:

Supporting Bill: ✓ Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147 + HB586

Date 4/12/99 Place Concord

NAME: ROBERT MICHAEL CHAPMAN

Business Address: 29 LAFAYETTE RD.

City: No HAMPTON NH Phone: 964-1460

REPRESENTING: SUPPORT FOR BOTH BILLS

WISH TO SPEAK: YES NO X Time Needed:

Supporting Bill: YES Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

SB 147

COMMITTEE HEARING ON

Date 4/12/99 Place

NAME: Jean Chase

Business Address:

City: Concord Phone: 225-1202

REPRESENTING:

WISH TO SPEAK: YES NO X Time Needed:

Supporting Bill: X Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill #147

Date 4/12/99 Place State House

NAME: Susan Chouinard

Business Address: Home 118 Dracut Rd

City: Hudson NH Phone: 883-6603

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/1/99 Place Concord

NAME: Michael T. Clark DC

Business Address: 23 Charles St

City: Rochester NH Phone: 332-8989

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ✓ NO ___ Time Needed: 2-3 min

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147 & AB 586

Date 4/6/99 Place CONCORD

NAME: SARAH CLOUGH

Business Address: 100 ISLINGTON ST

City: PORTSMOUTH Phone: 436-2845

REPRESENTING: Atlantic Chiropractic / support for both bills

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147 & HB586

Date 4/6/99 Place CONCORD

NAME: Wayne Clough

Business Address: 100 Fisherman's St. ~~Dr. Marketplace Mall~~

City: PORTSMOUTH Phone: 436-2845

REPRESENTING: Atlantic Chiropractic / Support for both 6/15

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/ Place ___

NAME: Irene C Colburn

Business Address: 11 Hodgdon Rd.

City: Meare, NH Phone: 529-2363

REPRESENTING: ___

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB586 + SB147

Date 4-12-99 Place Concord

NAME: Shirley L. Coleman

Business Address: 19A Crosby Dr. Suite 300

City: Bedford, MA Phone: 1-781-271-1300

REPRESENTING: Hollis Family Chiropratic Center

WISH TO SPEAK: YES X NO ___ Time Needed: 5 min.

Supporting Bill: X Opposing Bill: ___

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COMMITTEE HEARING ON Senate Bill #147 Chiropractic Legislation

Date 4/12/99 Place Capital Building

NAME: Geery Conrad

Business Address: 18 Lafayette Rd.

City: N. Hampton Phone: 964-1844

REPRESENTING: yourself

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date April . 98 Place Senate House

NAME: Dr. Maryanne Cormier

Business Address: 58 Range Rd

City: Windham NH Phone: 6038936310

REPRESENTING: Windham Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date 4-12-99 Place Leg.

NAME: Paul V. Corning

Business Address: 908 Springbrook Cir

City: Portsmouth, NH Phone: 431-3968

REPRESENTING: self

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB586 - SB147

Date April 12, 99 Place Capital Bldg.

NAME: Carleton A. Crockett

Business Address: 231 Stockbridge Corner Rd

City: Alton NH. Phone: 875-8550

REPRESENTING: Dr Gragier

WISH TO SPEAK: YES ✓ NO ___ Time Needed: 5-10 min

Willing

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date 4-12-99 Place Concord NH

NAME: Susan Davis

Business Address: 492 Mast Rd

City: Manchester NH Phone: 645-6315

REPRESENTING: Floyd + Graf

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB586 SB147

Date 4/12/99 Place House

NAME: Dr. Daniel R. Dawson

Business Address: 6 Atkinson St.

City: Dover NH Phone: 749-9200

REPRESENTING: Dover chiropractic clinic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 4/12/99 Place House of Rep. Concord

NAME: ~~Dan~~ Cindy Lou Dougherty

Business Address: 71 Rt. 101A Unit 18

City: Amherst Phone: 603 672-3232

REPRESENTING: Chiropractic Naturally

WISH TO SPEAK: YES ___ NO ↘ Time Needed: _____

Supporting Bill: Yes Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON 147 Senate Bill

Date 4-12-99 Place Concord NH

NAME: Tim Douglass

Business Address: PO Box 722

City: Conway, NH Phone: 447-2244

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON 147 Senate Bill

Date 4-12-99 Place Concord, NH

NAME: Cindy Drouin

Business Address: 5 Applecroft Lane

City: Conway, NH Phone: 603-447-2244

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: ↘ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB #147

Date 04-12-99 Place Legislator's Hall

NAME: Amy M. Dube

Business Address: PO Box 205

City: North Hampton, NH Home Phone: 603-740-4276

REPRESENTING: North Hampton Chiropractic Offices

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic

Date 4/12/99 Place ___

NAME: Duke Family Chiropractic

Business Address: 2800 Lafayette Rd

City: Portsmouth NH Phone: 603 433-0402

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ✓ NO ___ Time Needed: 2 minutes

Supporting Bill: ___ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 4-12-99 Place State Building

NAME: E. Anne Dwyer

Business Address: ___

City: Manchester Phone: 622-7707

REPRESENTING: ___

WISH TO SPEAK: YES ___ NO ___ Time Needed: ___

Supporting Bill: YES Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147 HB 586

Date 4-12-99 Place Rep. Hall

NAME: Sandy Exton

Business Address: 4 Pershing St

City: Manchester Phone: 645-6000

REPRESENTING: Back Talk Chiropractic

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: SB147, HB586 Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586, Senate Bill 147

Date 4-12-99 Place Concord

NAME: Raymond J. Elliott Jr

Business Address: P.O. Box 295

City: Stratham Phone: 603-772-1118

REPRESENTING: Chiropractic Patient

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: _____ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON ~~HB586~~ SB147

Date 4/12/99 Place Senate Chambers

NAME: Howard W. Fales III.

Business Address: Sagamore Road

City: Rye, N.H. Phone: (603) 436-2353

REPRESENTING: Dr. Richard Richett

WISH TO SPEAK: YES ___ NO ___ Time Needed: _____

Supporting Bill: Yes Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB586 and SB147

Date 4-12-99 Place _____

NAME: Thelma Fish

Business Address: 9 Bourne Ave

City: Hampton, N.H. 03842 Phone: 603-926-7345

REPRESENTING: Dr. Russell Grazier

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: Yes Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON BILL HB 586 - SB 147

Date 4-12-99 Place State House

NAME: Kathleen Palmer Flint

Business Address: 104 Parnell Place

City: Nashua Phone: 891-0189

REPRESENTING: Dr. David Linatsis - Nashua Chiropractics

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON CHIROPRACTIC

Date 4/12/99 Place _____

NAME: DR STEVEN A. FLOYD

Business Address: 33 CRYSTAL AVE

City: DERRY NH 03038 Phone: 603-432-3131

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 04/12/99 Place STATE HOUSE. CONCORD. N.H.

NAME: SUSAN J. FERGUSON. DC.

Business Address: 1147 MAIN ST

City: TEWKSBURY MA. Phone: 978-851-9055

REPRESENTING: CHIROPRACTIC

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB147

Date 4-12-99 Place ___

NAME: Bob Forsythe

Business Address: 15 weeks Lane

City: Dover NH 03820 Phone: (603) 742-7216

REPRESENTING: ___

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropratic

Date 4-12-99 Place Concord State House

NAME: Ann Fournier

Business Address: ___

City: Nottingham Phone: 679-8531

REPRESENTING: ___

WISH TO SPEAK: YES X NO ___ Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Bill 147

Date 4- Place

NAME: Robert S. Gamlin

Business Address: 58 Post Rd.

City: No. Hampton Phone: 9648640

REPRESENTING: Self

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place NH Senate

NAME: DR KEN GEORGE

Business Address: 89 Portsmouth Ave

City: Strathan 03885 Phone: 772-6600

REPRESENTING: New England Center for Holistic Health

WISH TO SPEAK: YES ✓ NO ___ Time Needed: 5 min

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 04/12/99 Place House of Rep. Hall

NAME: Patricia L. Gill

~~Business~~ Address: 16 Pleasant Dr.

City: Londonderry NH Phone: 603 432 7140

REPRESENTING: Self for right to choose care for myself

WISH TO SPEAK: YES ✓ NO X Time Needed: ___

Supporting Bill: ___ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 4/12 Place

NAME: Indra T. Gleske

Business Address: 82 Piscataqua Rd.

City: Durham Phone: 868-2990

REPRESENTING: Dr. Russel Grazier

WISH TO SPEAK: YES ✓ NO Time Needed: 3mn.

Supporting Bill: Yes ↑ Opposing Bill:

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COMMITTEE HEARING ON Senate Bill 147 Chiropractic Legislation

Date 4-12-99 Place Capitol Building

NAME: Dr. Sofia Haffenreffer

Business Address: 18 Lafayette Rd

City: North Hampton Phone: 964-1844

REPRESENTING: Board of Chiropractic Examiners

WISH TO SPEAK: YES ___ NO ✓ Time Needed:

Supporting Bill: ✓ Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Insurance

Date 4/12/99 Place

NAME: William Haffenreffer

Business Address: 18 LAFAYETTE Rd

City: NORTH HAMPTON NH Phone: 603 964 1844

REPRESENTING: Self & Many Patients

WISH TO SPEAK: YES ___ NO X Time Needed:

Supporting Bill: X Opposing Bill:

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147, HB 586

Date 4-12-99 Place State House

NAME: Annette B. Handy

Business Address: _____

City: Bedford, N.H. Phone: 622-7358

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ~~✓~~ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date ~~4-~~ 4-12-99 Place Rep Hall

NAME: Linda Harris

Business Address: 30 Nashua Rd Ste #166

City: ~~Nashua~~ Derry Phone: 434-1236

REPRESENTING: Self

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

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COMMITTEE HEARING ON SB 147

Date 4/12/99 Place LOB

NAME: Suzanne C. Hall

Business Address: 13 Jenkins Ct

City: Durham Phone: 868-1120

REPRESENTING: Merritt Chiropractic

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: 147 Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 04/12/99 Place ~~Rm 10~~ State House

NAME: Rachel Haynes

Business Address: 39 Myrtle St.

City: Claremont Phone: 542-7726

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB586 + SB147

Date 4-12-99 Place Representatives Hall

NAME: Diane Hebert

Business Address: (home) 5 Meadowlark Ln

City: Goffstown, NH Phone: ___

REPRESENTING: Back Talk Chiropractic

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date 4-12-99 Place State House

NAME: Lisa Hickman

Business Address: 32 Webster St

City: Manchester NH Phone: 603 623-3801

REPRESENTING: Citizens of New Hampshire

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place State House

NAME: William J. Hickman, D.C.

Business Address: 32 Webster ST.

City: Manchester Phone: 623-3801

REPRESENTING: Self.

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Bill 147

Date 4-12-99 Place Rep Hall

NAME: Pat Hines

Business Address: Patent Chiropractic Ctr - 123 Nashua Rd

City: Londonderry, NH Phone: 434-8300

REPRESENTING: Self & Business

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: yes Opposing Bill: ___

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COMMITTEE HEARING ON Chiropractic - Senate Hearing insurance 147

Date 4-12-99 Place Statehouse

NAME: Donna Holmgren

Business Address: 3 Hardy St.

City: Nashua Phone: 880-4150

REPRESENTING: Nashua NH

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SH 147

Date 4-12-99 Place ~~Room 103~~ State House

NAME: DOROTHY A HULL

Business Address: 39 Myrtle St

City: Claremont Phone: 603-542-7726

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 & SB 147

Date 4/12/99 Place Concord, N.H.

NAME: Dr. Allen Ingle

Business Address: Rt. 1, Box 104

City: No. Haverhill Phone: (603) 787-6613

REPRESENTING: ___

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB147 (~~HB586~~)

Date 4/12/99 Place Senate Chamber

NAME: Carol Intrieri, DC

Business Address: 6 Winnicutt Rd

City: Stratham Phone: 775-7775

REPRESENTING: NHSCS

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147 & HB586

Date 4/12/99 Place Concord

NAME: Denise Jenkins

Business Address: 29 Lafayette Road

City: N. Hampton NH Phone: 964-1460

REPRESENTING: Support for both bills

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place Concord

NAME: Dr Ben Kaplan

Business Address: 2 Craftsman Ln

City: Amherst NH Phone: 603 886-0886

REPRESENTING: ___

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB. 147

Date 4/12/99 Place Concord NH Rep. Hall

NAME: Ethel A. Kelley

Business Address: Hadco Hudson

City: Hudson Phone: 603 890 9101

REPRESENTING: self.

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON ~~HB 586~~ SB 147

Date 4-12-99 Place SENATE CHAMBERS

NAME: VIRGINIA KELLEY

Business Address: 39 DEEP MEADOW ESTATES

City: EXETER Phone: 778-9294

REPRESENTING: DR RICHARD RICHETT

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: YES Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON CHIROPRACTIC BILL

Date 4-12-99 Place 352-3817

NAME: BEN KELLNER, DC

Business Address: 11 BRIDGE COURT

City: KEENE Phone: 352-3817

REPRESENTING: SELF

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON ~~HB 586~~ SB 147

Date 4/13/99 Place Senate Chambers

NAME: James E. Kennedy

Business Address: 3 Gary Lane

City: Exeter Phone: 778-8481

REPRESENTING: Dr. Richard Richett

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 - SB 147

Date 4-12-99 Place STATE HOUSE

NAME: ALBERTA S. KENNEY

Business Address: 210 BROOKVILLAGE Rd #38

City: NASHUA Phone: 888 3646

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ✓ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place _____

NAME: LEO M. Kenney

Business Address: PO Box 3 3316 Main St

City: No. Conway NH Phone: 603 356 2471

REPRESENTING: _____

WISH TO SPEAK: YES ✓ NO ___ Time Needed: 5-10 min

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON HB 586 SB 147

Date 4.12.99 Place Representatives Hall

NAME: Sheila Kindl

Business Address: 4 Pershing St.

City: Manchester 03104 Phone: 603 645-6000

REPRESENTING: Back Talk Chiropractic

WISH TO SPEAK: YES ✓ NO ___ Time Needed: 2 min

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SENATE BILL 147

Date 4-12-99 Place SENATE HOUSE NH

NAME: DAVID L. KNEELAND

Business Address: 53 STILES RD

City: SALEM Phone: 898-0030

REPRESENTING: CHIROPRACTIC CITIZENS

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place State House

NAME: Donna M. Kneeland, DC

Business Address: 53 Stiles Rd. Ste 105

City: Salem NH Phone: 603-898-0030

REPRESENTING: Chiropractic Citizens

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB147

Date 4-12-99 Place ___

NAME: Glenn J. Kneeland, DC.

Business Address: 53 Stiles Rd. Ste#105

City: SALEM NH Phone: (603) 898-0030

REPRESENTING: Chiropractic Citizens

WISH TO SPEAK: YES ___ NO ___ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SENATE BILL 147

Date 4/12/99 Place STATE HOUSE

NAME: John Kneeland

Business Address: 53 STILES RD

City: SALEM NH 03079 Phone: 603-898-0050

REPRESENTING: CHIROPRACTIC

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SENATE BILL 147

Date 4/12/99 Place STATE HOUSE NH

NAME: MICHAEL E KNEELAND SR

Business Address: 53 STILES RD

City: SALEM NH Phone: 8980030

REPRESENTING: CHIROPRACTIC CITIZENS

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date 4.12.99 Place State House

NAME: Dr Mitch E Kneeland DC

Business Address: 53 Stiles Rd Salem NH

City: Salem Phone: 603 898-0030

REPRESENTING: Salem Chiro

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic Insurance

Date 4/12/99 Place Capitol Building, Concord, N.H.

NAME: Rick Krauer

Business Address: 2320 Congress St., Portland, Me

City: Portland, Me Phone: 207-774-0254

REPRESENTING: Dr. Wesley Merritt

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: HB586, SB147 Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place House Chambers

NAME: Edward Kwasniewski, D.C.

Business Address: 281 WASHINGTON ST

City: Keene N.H. Phone: 603 357-4457

REPRESENTING: Self

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4/12/99 Place House Chambers

NAME: SANDRA KWASNIEWSKI CA.

Business Address: 281 WASHINGTON ST.

City: Keene, N.H. Phone: 603 357-4457

REPRESENTING: Self

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SENATE BILL 147

Date 4-12-99 Place STATE HOUSE NH

NAME: DENISE A. LABRECQUE

Business Address: 53 STILES RD. STE 105

City: SALEM, NH Phone: 898-0030

REPRESENTING: CHIROPRACTIC CITIZENS

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date 4/12/99 Place state House

NAME: Tina LaFollette

Business Address: 53 stiles Rd ste 105

City: Salem, NH Phone: 603-898-0030

REPRESENTING: chiropractic CITIZENS

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place REP. HALL

NAME: PATRICIA T. LAMIRANDE

Business Address: 50 NASHUA RD, STE 106

City: LONDONDERRY, NH Phone: 434-1236

REPRESENTING: SELF/BUSINESS

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place State House

NAME: June Lamy

Business Address: 32 Webster St

City: Manchester Phone: 623-3801

REPRESENTING: William J Hickman, DC

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SENATE BILL 147 & HB 586

Date 4/12/99 Place Concord

NAME: ~~Ac~~ Paulette Leperle

Business Address: 29 Lafayette Rd

City: ~~Strafford~~ N. Hampton NH Phone: 964-1460

REPRESENTING: Support for both bills

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147 & HB 586

Date 4-12-99 Place Rep. Hall

NAME: Kelly Lapierre

Business Address: 4 Pershing St

City: Manchester Phone: 645-6000

REPRESENTING: Back with Chiropractic

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: 586 & 147 Opposing Bill: /

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place Room 206

NAME: PASCAL LAVARTG

Business Address: PO BOX 118

City: E. OSSIPEE, NH Phone: 603 437 4154

REPRESENTING:

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: ✓ Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147 / HB 586

Date 4/12/99 Place CONCORD

NAME: DON R. LEDOUX, D.C.

Business Address: 4 MARKETPLACE, PO Box 1080

City: Hollis, NH. 03049 Phone: 465-2235

REPRESENTING: Hollis Family Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: SB 147 Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147 & HB586

Date 04/12/99 Place Capitol Building

NAME: Deborah Lee

Business Address: 7 Pleasant St. ext.

City: Concord, N.H. Phone: 229-0416

REPRESENTING: Chiropractic

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: Strongly Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147 + HB 586

Date 4/12/99 Place Capital Building

NAME: Robert E. Lee

Business Address: 7 Pleasant St. Ext.

City: Concord Phone: 229-0416

REPRESENTING: chiropractic

WISH TO SPEAK: YES ___ NO X Time Needed: ___

Supporting Bill: X Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date 4-12-99 Place Reps Hall

NAME: REP ROLAND LEFEBVRE

Business Address: 19 DANE ST DIST 31

City: NASHUA. Phone: 8882385

REPRESENTING: Dr LEDOUX

WISH TO SPEAK: YES ✓ NO ___ Time Needed: 5 MIN

Supporting Bill: YES Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Senate Bill 147

Date 4-12-99 Place ___

NAME: Claire S. DeMarco RN

Business Address: 53 Stiles Rd. Suite 105

City: Salem N.H. Phone: 603-898-0030

REPRESENTING: Chiropractic Citizens

WISH TO SPEAK: YES ___ NO ___ Time Needed: ___

Supporting Bill: Yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON Chiropractic / Insurance

Date 4-12-99 Place State House

NAME: Elizabeth Lincatsis

Business Address: 3 Hurdy St.

City: Nashua, NH Phone: 880-4150

REPRESENTING: Nashua Chiropractic

WISH TO SPEAK: YES ___ NO V Time Needed: _____

Supporting Bill: V Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SENATE Bill 147

Date 4/12/99 Place _____

NAME: THOMAS M. LITTLE DC

Business Address: 26 AYLWARD AVENUE

City: W. SWANZEY Phone: 357-0722

REPRESENTING: NATURAL HEALING

WISH TO SPEAK: YES ___ NO X Time Needed: _____

Supporting Bill: V Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

COMMITTEE HEARING ON SB 147

Date _____ Place _____

NAME: Randy Mayo

Business Address: _____

City: _____ Phone: _____

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ___ Time Needed: _____

Supporting Bill: X Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK Telephoned 4/9/99 @ 8:34 A

COMMITTEE HEARING ON SB 147

Date _____ Place _____

NAME: Beverly Stevenson

Business Address: _____

City: Nashua Phone: _____

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ___ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK Telephoned 4/9/99 2:00p

COMMITTEE HEARING ON SB 147

Date _____ Place _____

NAME: Nancy Holka

Business Address: _____

City: Hollis Phone: 465-7876

REPRESENTING: _____

WISH TO SPEAK: YES ___ NO ___ Time Needed: _____

Supporting Bill: ✓ Opposing Bill: _____

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK Telephoned 4/7/99 4:10pm

New Hampshire Senate

MEMORANDUM

Dr LEONARD KORN
PSYCHIATRIST
IN PRIVATE PRACTICE
IN PORTSMOUTH

SPEAK ON BILL

Charles 228-4085
Bradley
Flazer's
Wagner

Testimony

To whom it may Concern;

For years I have suffered with back + neck pain but because I tend to be overweight every doctor I ever saw said "lose weight + it will go away". I did at one time, after nearly killing myself in the process, lose 190 lbs in 10 months but the back + neck pain never went away even though I was down to 130 lbs. So I just decided that I would have to live with it. My sister has a similar problem - both with her back + her weight + go to you of the same treatment, started going to Dr Carol Parnell. Over the next few years the improvements were miraculous, especially in the first 6 months. Soon my brother-in-law + 2 nieces were going as well with similar results. I felt this might be for me but at the time had Medicare + this just wasn't covered. In the meantime Dr Parnell became a family friend - she + her family attended many birthday parties + family gatherings + over that time she learned some of the "deep, dark, dirty secrets that were a good part of the cause of the back injuries in my family - extreme child abuse. It is not easy, even now, to talk about these

things but as Dr. Parnell became more of a friend, I was less afraid to approach her, especially since I had switched from Medicare to Health Source for Seniors, a plan that I thought would be better + would cover this "alternative" plan. There was also the issue of spousal abuse from my ex-husband that contributed the injury to my back + neck + I felt much more at ease discussing this with Dr. Parnell. At this point I couldn't even discuss it with my PCP as I didn't feel that "safe" setting him "inside the walls" so to speak. I did get up the courage to ask for a referral to Dr. Parnell and he gave me 6 visits. Out of the 6 visits one was an educational session + one was to review the X-rays of my spine + set up a treatment plan, leaving only 4 visits to "cure" me. Hardly likely. When I requested another referral he (my PCP) denied it because "she's not in the plan". May I say that just in the first 4 visits I did make progress. I have a Neurogenic Hyperspastic bladder + had lost control of bladder function due to nerve damage. At 30 yrs old I was forced to wear diapers. Do you possibly know how

Immediately that is? In the 4 visits Dr. Parnell had taken enough pressure off the spinal nerves that I was able to regain some control of the bladder function So I appealed his denial. After a month I was granted another 6 visits. I made further progress but half way through Health Source reneged & refused to pay for the visits. Once again I had to fight and after a 6 wk layoff - I received a letter stating that I could have 18 visits after which I would be evaluated by my PCP & then have a second 18 visits. The progress I made in the first 18 visits was phenomenal. I know that my spine will never be normal but at least I had fully regained bladder control & the pain level was decreasing. I went back to my PCP for reevaluation & I was quite miffed that I had gone over his head & got these visits but did save the referral for the second 18 visits - very reluctantly. I saw visits into the referral I was told that it was no longer going to be covered, that the seven visits would not be paid for because it was not medically necessary

for me to be seen by a Chiropractor. Excuse me!! I had made more progress in just those few visits than any so called doctor ever gave me up to that point.

Initially my PCP insisted that my trouble was all muscular, not nerve damage. After seeing the severe damage on the X-rays I finally could see why I was in pain - my back is dislocated & I have severe subluxation or dislocation of at least 1 vertebra, cervical spondylosis, & scoliosis. When I went back to my PCP the note he had made about my back pain being all muscular had disappeared from my chart & in it's place was a duplicate copy of Dr. Parnell's diagnosis! That's medical fraud!

Once again I began a fight to go back to Dr. Parnell. I ordered through a humiliating teleconference with Health Source (I could not get to Concord for it) in which I had to devulge all those difficult parts of my life which led my neck injury to a room full of strangers who had already made up their minds

ahead I was not going to go back to Dr. Parnell. It was horrible. When they sent the letter of denial I was furious — how could they humiliate me this way and then deny? I fought all the way up to the Center for Health Dispute Resolution & they overturned Health Source's denial to pay Dr. Parnell but would not back my returning to her. They said I have to go to whomever Health Source says I should go to. It is hard enough to go to a strange doctor for the first time to begin with, but then to have to explain all the years of abuse & no thanks.

So far I have lived with the pain, but one of the vertebra has slipped down more, clipping the nerve & causing excruciating pain. Now I am faced with either having steel pens put into my spine to hold the vertebrae in place or to have them cemented, both requiring back surgery.

Health Source is not willing to pay the $3,000 for total treatment with Dr. Parnell but will pay thousands for surgery or — if I end up in a wheelchair — they'll pay for that. What the

Heck, Kent, my logic is that I think it's time somebody got hold of these HMO's & get their priorities straightened. I don't want to have back surgery. I don't want to end up in a wheelchair. I want to get better, at least as "better" as is possible with the condition my back is in. I don't want to live in pain the rest of my life - that's not living. That's hell! Please get something done to make these HMO's more accountable to the patients' - not their pockets!

NHSFSA
Sticks by NH's Students

Hi Shannon,
Could you get copies of this to the Senators on this committee.
Thanks
Mike



LaBarre Straight Chiropractic Clinic

151 WINNACUNNET RD.
HAMPTON, N.H. 03842
(603) 926-8754

W.J. LaBARRE, D.C.

April 12, 1999

Mr. Michael Colby
Senate Communications Director
New Hampshire Senate
Concord, NH

RE: Bill # 147 CHIROPRACTIC DEFINED

Dear Mr. Colby:

Thank you for your valuable time when we spoke recently.

The following people and Dr. LaBarre and myself are in favor of Bill # 147 regarding Chiropractic in the State of New Hampshire. We ask that the Senators be given a copy of same.

We encourage each Senator to vote in favor of this bill.

Finally, a special thank you to the Senators. All of you are the best .

Most Respectfully,

Sheila LaBarre
Attorney for Dr. LaBarre

SL/ta
FAX
2 pgs.
CC: New Hampshire Senators

New Hampshire Senate April 12, 1999

Senators; We are in favor of Bill # 147 defining Chiropractic in the State of New Hampshire.

1. Kenneth E. Bond 467 old Cardand Rd. Candia, NH.
2. Cindy Bond 467 old Candia Rd. Candia, NH
3. Diane Lawrence 469 Old Candia Rd #6 Candia, NH 03034
4. Marjorie Orr 11 Emerald Ave, Hampton, NH 03842
5. Lenia Lowry 121 Ashwood Dr. Saco Me 04072
6. Wendy Dixon 295 Summer St. Manchester NH 03104
7. Therese Pelletier 187 Pleasant. St. Saco. Me. 04072
8. Lisa Fecteau 185 New County Rd Saco, Me.
9. JASPER PAOLA - 397 HANOVER ST. PORTS. NH 03801
10. Sheila LaBarre Silver Leopard farm. Epping, NH.
11. James Brackett PO Box 674 Hampton Falls, NH 03844
12. W.M.P. Stone 554 Bolton Pond Rd Sudbury MA 01776
13. Alfreda Bourgeois 87 Mt Vernon St. Malden Ma.
14. Wilfred J. LaBarre Dc Hampton St. NH
Licensed in N.H. since 1953 also licensed in Oklahoma & South Carolina

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 Taffy 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 Capron 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 weer 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 profession 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.



Healthsource®
A CIGNA HealthCare Company

April 12, 1999

The Honorable Katherine Wheeler
Chair, Senate Insurance Committee
New Hampshire Senate
Concord, NH 03301

RE: Senate Bill 147

Dear Senator Wheeler:

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.

Healthsource currently provides a chiropractic benefit to our members. As structured under our commercial HMO benefit, with proper PCP referral, a member can have access to 20 visits or six months of chiropractic treatment without oversight by Healthsource. Only after this initial period does Healthsource review the treatment to determine appropriateness. It should be noted that Healthsource also provides a chiropractic rider which expands the benefit included with the HMO product. Generally, employers are unwilling to pay for the expanded benefit option, and, instead, opt for the managed benefit available with our HMO product.

Healthsource must be responsive to the needs of our members, or risk losing them to our competitors. To this end, 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.

Healthsource continues to have concerns about inadequate clinical documentation by the chiropractic provider community, and we believe this bill will exacerbate this situation by putting even less pressure on providers to

maintain appropriate clinical and quality information. Although we have worked with the chiropractor community to develop an appropriate documentation process, our experience indicates proper clinical documentation is provided by less than ten percent of chiropractic providers. Beyond providing a record for reimbursement, this type of information is critical for evaluation by other providers to determine what procedures have been performed and what the results were. In addition, this clinical documentation provides data for public health purposes.

Regarding the language referencing comparable fees, as with other business relationships, we believe the terms of provider reimbursements are best addressed through mutually agreed contracts. At Healthsource, we base our reimbursement of chiropractic services on our claims experience, and recent reviews have shown our current reimbursement to be reasonable and appropriate.

Finally, given the potential impact of this proposal on state employee health insurance coverage, we would request the Legislature consider attaching a fiscal note to SB 147.

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

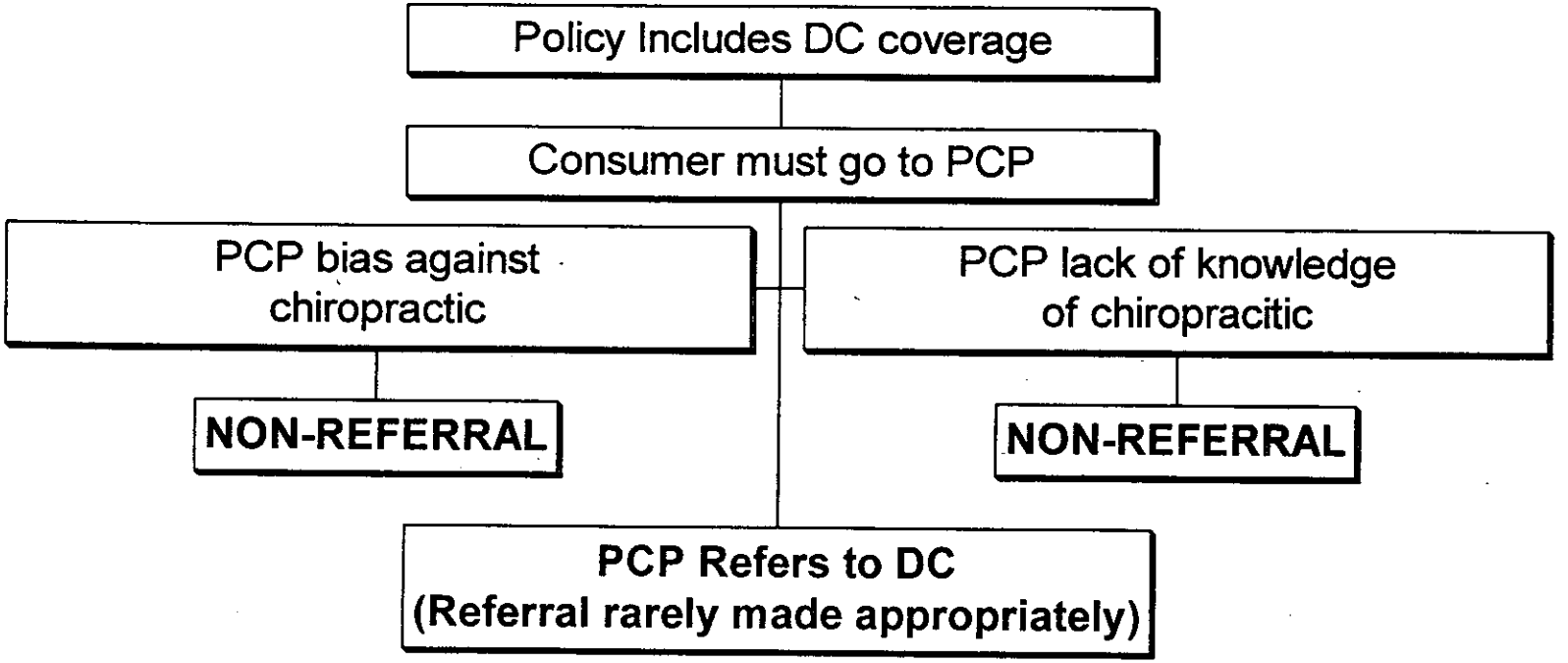
Sincerely,



Erik Taylor
Director of Government Affairs

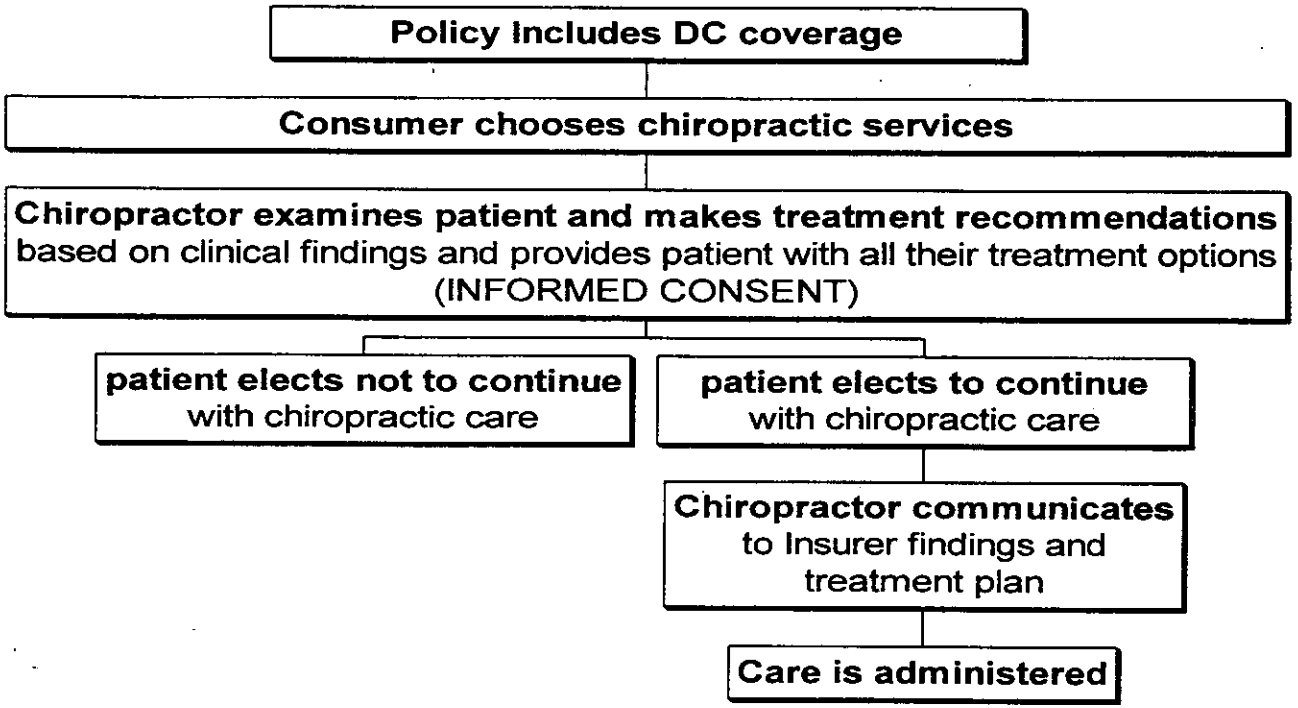
Policies Contain Chiropractic Coverage But Require PCP Referral

Current Access Pattern



Policies Contain Chiropractic Coverage Without Requiring PCP Referral

Proper 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

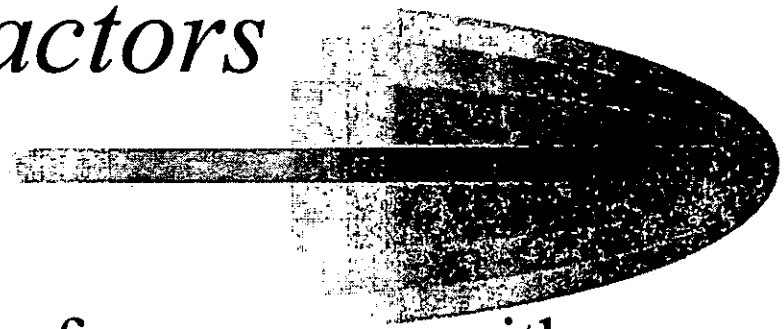
Medical Doctors do not refer to Chiropractors



- 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)."**

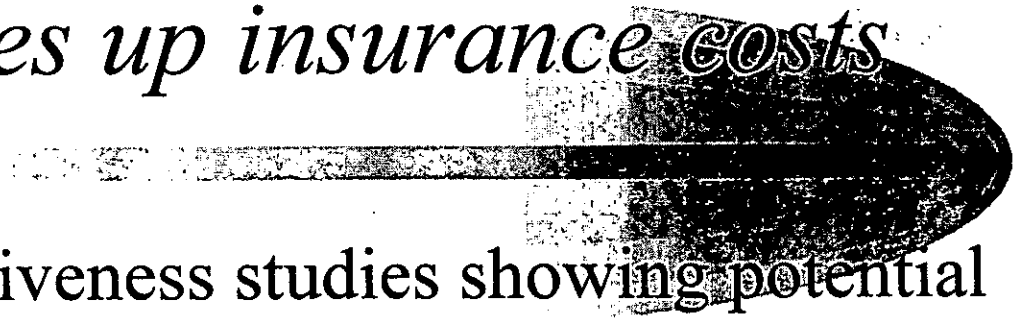
Coulter, I. et. al., A Comparative Study of Chiropractic and Medical Education, Alternative Therapies, Sept. 1998;4:5

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

Lack of access to chiropractic services drives up insurance costs

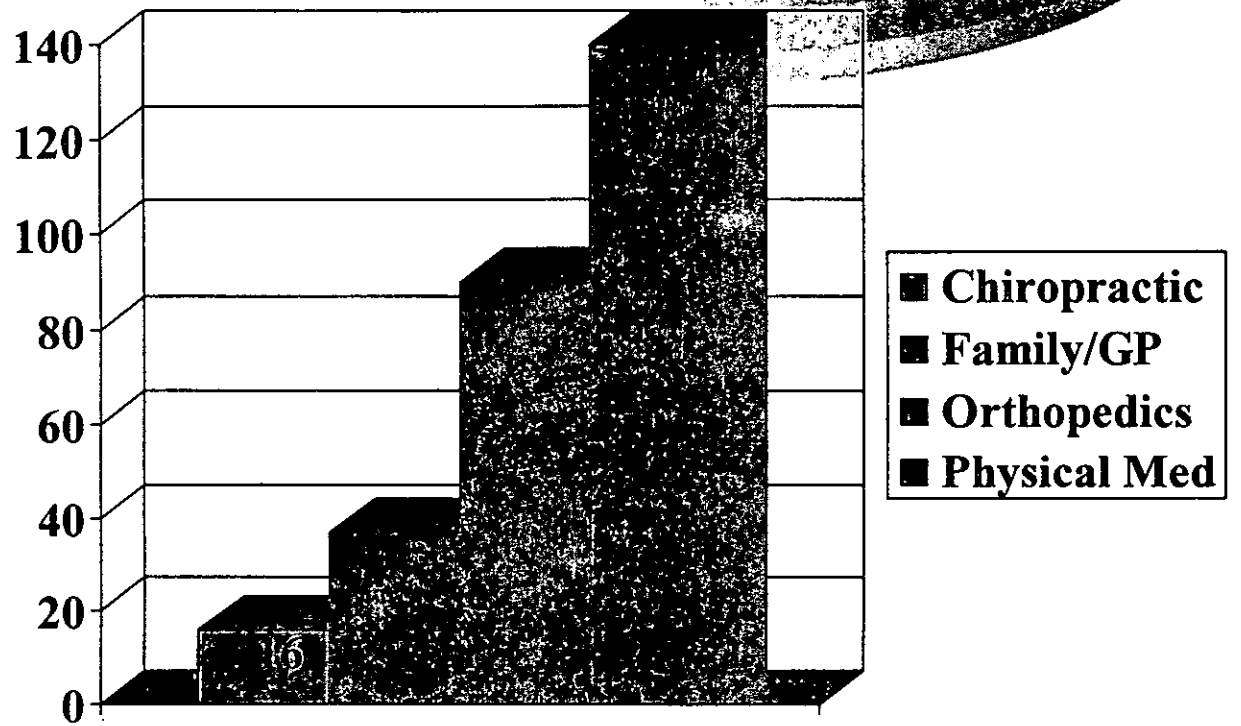


- Plenty of cost effectiveness studies showing potential savings with chiropractic care
- Impediments to the use of chiropractic care reduces the use and prevents the potential cost savings
- High cost of medical care is driving premiums up for consumers and services down
- Chiropractic can lower expenses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

Fewer Days Lost From Work With Chiropractic Care

Days Lost to Back Injuries

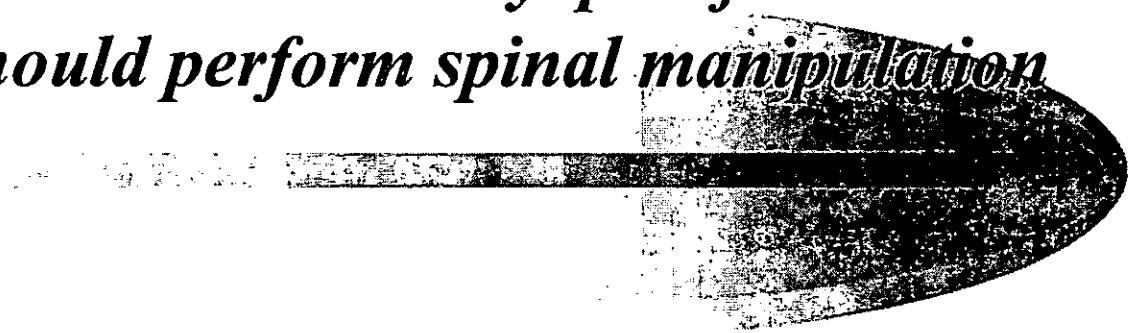
11/1/91 -11/15/93



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

©1998 Leo M. Kenney, DC, FACO

AHCPR Guidelines state that only qualified trained professionals should perform spinal manipulation



- **Chiropractors have more training and experience in manipulation than all other health care professionals**

Agency for Health Care Policy & Research (AHCPR) Guidelines on Acute Low Back Problems

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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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Conclusions of the "Manga Report"

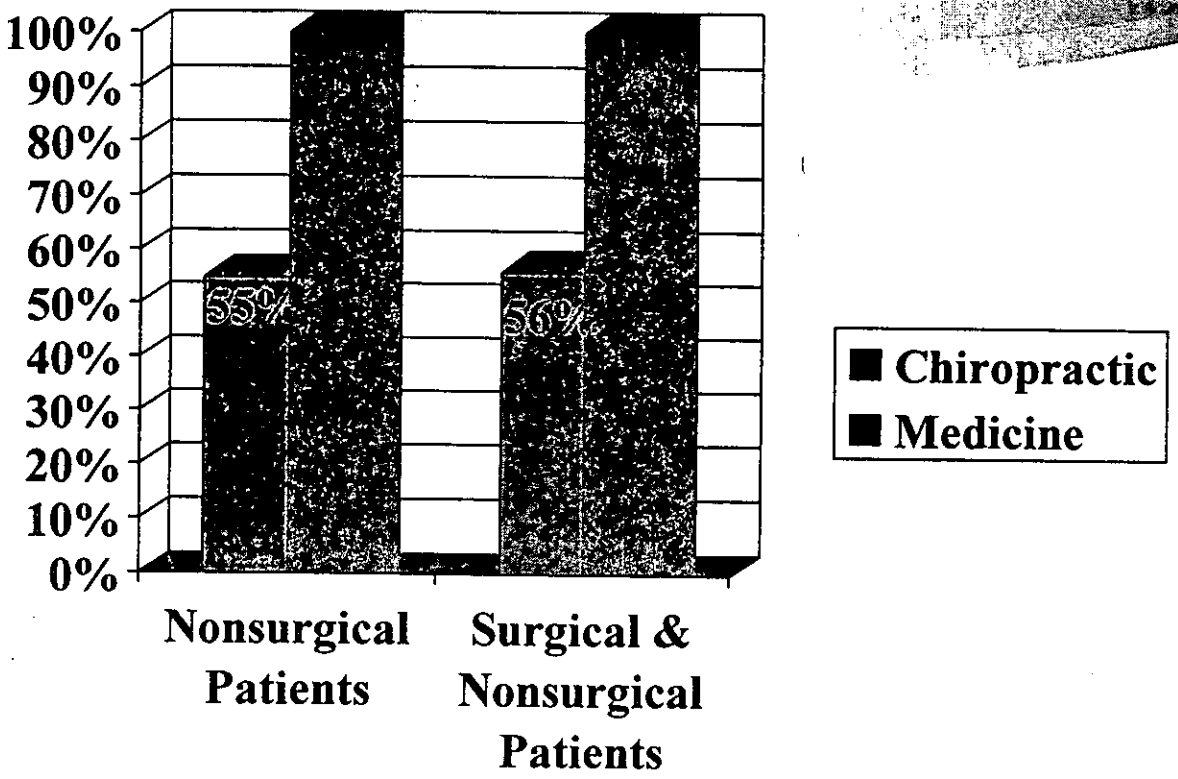
- **There should be a shift in policy to encourage and prefer chiropractic services for most patients with low back pain**
- **Hospital privileges should be extended to all chiropractors for the purposes of treatment of their own patients who have been hospitalized for other reasons**
- **A very good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

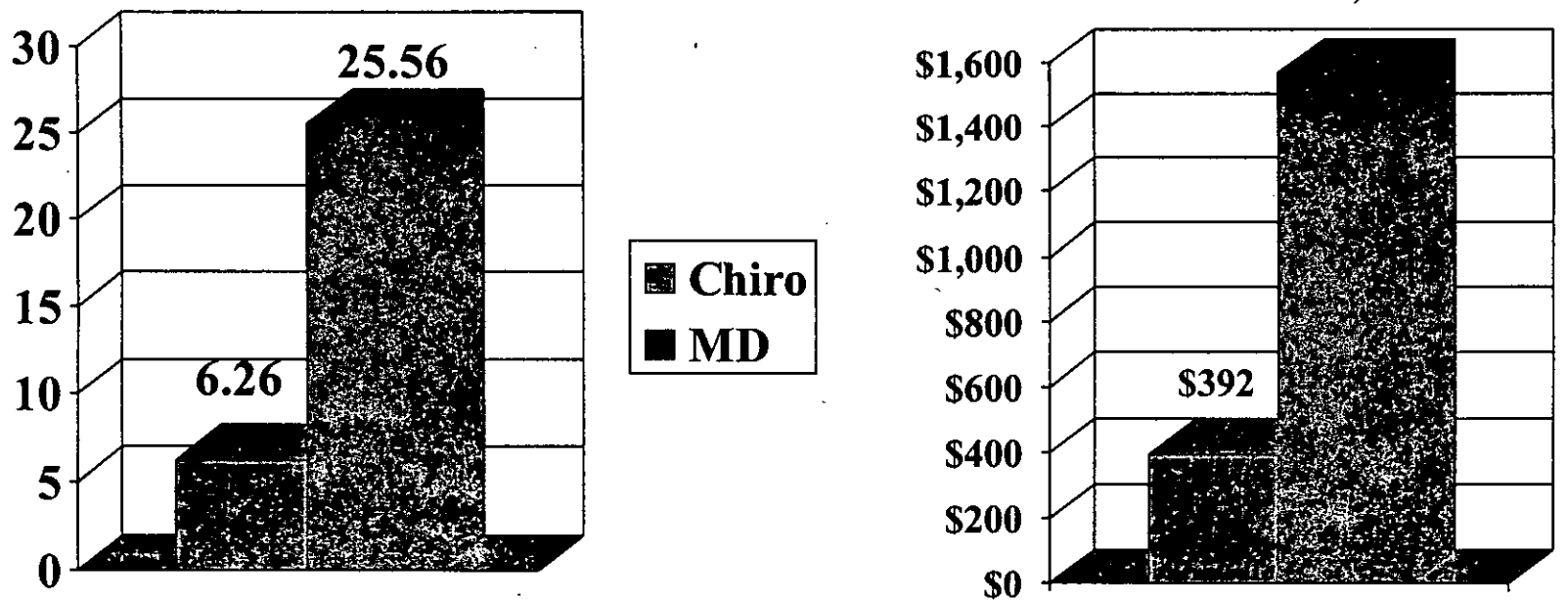
Cost of Physician & Prescribed Services



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



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

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

THE STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT

Charles N. Blossom
Commissioner

Monica A. Ciolfi
Deputy Commissioner

April 12, 1999

Hon. Katherine W. Wheeler, Chairman
Senate Insurance Committee
State House, Room 103
Concord, New Hampshire 03301

RE: Testimony on Senate Bill 147

Dear Chairman Wheeler:

On a number of occasions over the last few years, the Insurance Department has met with chiropractors and their representatives to discuss problems with the way managed care organizations reimburse and manage chiropractic care. Although we feel that our information on this issue is far from complete, we are convinced that the way some managed care organizations in the State reimburse for chiropractic care and conduct utilization management for such care is less than ideal. We also believe that there may be some role for a legislative solution.

However, we are not in agreement with the approach taken in this bill. In general, we feel that the provisions in this bill would prevent managed care organizations from being able to effectively manage chiropractic care. Rather than prescribing permitted managed care practices, SB 147 would completely prohibit many current, customary practices designed to manage costs and care. Specifically, we are concerned with the following provisions:

1. The requirement that provider reimbursement rates be the same for all types of providers regardless of the amount of training in performing the relevant service.

2. The requirement that health carriers reimburse for all chiropractic procedures that are within the provider's scope of practice, and not just certain covered procedures.

3. The requirement that health carriers reimburse for as much as 36 visits in a twelve month period before imposing any prior authorization requirements.

4. The requirement that capitation rates be, in all cases, at least as high as the fee-for-service equivalent for the amount of services provided.

5. The requirement that even when a chiropractic provider has accepted a capitated payment structure to provide chiropractic services to an enrollee, the provider be allowed to balance bill the enrollee for the difference between the capitated payment and the fee-for-service rate for services provided.

Taken together, these provisions would prevent managed care organizations from having the tools necessary to ensure quality, cost-effective care.

Instead of this approach, which we see as essentially an attempt to create a "white space" around chiropractic care where no managed care techniques can be used, we recommend something more measured. We believe it might be possible to address the underlying problems with how chiropractic care is currently being managed and at the same time preserve the benefits of managed care. This could be done by setting standards that do not block managed care but instead seek to assure that it is managed fairly and responsibly. These standards could for example, provide greater disclosure of provider reimbursement to consumers, or establish reimbursement criteria for particular types of chiropractic coverage. If the Committee is interested, we would be happy to provide assistance in constructing a solution that proceeds along these lines.

Finally, as currently written, SB 147 would apply to non-group, or individual, health insurance coverage. We understand this to be a drafting error and would urge the Committee to eliminate any such application.

Sincerely,

Monica A. Ciolfi
Deputy Commissioner

MAC:dol

(sb147.doc)

Regional Office
15 Constitution Drive
Bedford, New Hampshire
03110-6002
FAX: (603)471-4301
(603)471-4300
(800)330-3394

TUFTS Health Plan

April 12, 1999

The Honorable Katherine Wells Wheeler, Chair
Senate Insurance Committee
Room 102
Legislative Office Building
Concord, NH 03301

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

Dear Senator Wheeler:

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

Tufts Health Plan opposes SB 147 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 designs developed to reflect the needs and the preferences of employers, and enrollees who ultimately bear the cost. The real challenge before us is making health care affordable to everyone —individuals, small employers and large employers alike. 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 may have the opposite effect. Mandates which raise the cost of coverage for small employers, will make health insurance 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 sensitive benefits, programs 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. While we applaud the provision in this bill which allows a plan to require the chiropractor to communicate with the member's health plan about the services recommended, we feel this requirement does not adequately address the potential fragmentation in care which could result from this bill by not allowing pre-certification or pre-approval for extended care. 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

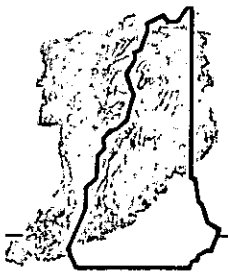
Lastly, Tufts Health Plan opposes SB 147 because it restricts our ability to negotiate provider contracts by requiring that we reimburse chiropractors at the same rate we pay other health care providers. Tufts Health Plan opposes this provision because it denies us flexibility in negotiating contracts 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 us 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 Swenson, Vice President and General Manager
Tufts Health Plan

Dr. William



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

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.

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.

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".

Thank you for the opportunity to address you today.

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 for the consumer to make choices about their own health care has been greatly restricted.** New Hampshire residents have purchased health insurance plans that claim to provide chiropractic coverage. However, they make the act of utilizing this coverage so burdensome and confusing that many patients give up and either pay for the care themselves or continue to suffer with their pain.

The current managed care setting often puts **the consumer at odds with their PCP. Frequently they have to battle to get referrals** and often the PCP either refuses to give them one or makes the referral too restrictive to allow the chiropractic doctor to properly treat the patient. This is often due unfounded prejudices against the chiropractic profession by medicine, but more frequently is due to a lack of knowledge on the part of the medical PCP about what chiropractic can treat and how to properly refer to us. **This bill is necessary because medical doctors do not refer to**

chiropractic doctors appropriately. I have provided documentation of these facts in the accompanying material.

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 treat.** Some insurers will only pay for chiropractic treatment of certain limited conditions, and not for the range of conditions that we are trained to diagnose and treat and which fall within our scope of practice in New Hampshire. **These limitations unfairly restrict the consumers' health care options and, in essence, undermine the scope of a profession's practice without any basis.** Insurers may claim this is due to a lack of outcome based studies proving the effectiveness of these procedures. However, at best this at best a 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." [i]

Guidelines for Chiropractic Quality Assurance and Practice Parameters, Proceedings of the Mercy Center Consensus Conference, Quoting David Eddy, MD, Professor of Health Policy and Management, Duke University, Aspen Publishers. 1993. p. xxxvii

While discussing chiropractic on the ABC television show 20/20 **Paul G. Shekelle, M.D. , an eminent and respected**

medical researcher and co-author of the RAND Corporation's study on *The Appropriateness of Spinal Manipulation for Low-Back Pain* [ii] 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."[iii]

Shekelle P. et al. *The Appropriateness of Spinal Manipulation for Low-Back Pain; indications and Ratings by a Multidisciplinary Expert Panel.* RAND Corporation. Santa Monica, CA. 1991

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

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 is a plethora of scientific papers showing the cost and clinical efficacy of chiropractic care.** Several of which the accompanying material reviews for you.

1990 BMJ

1991 J Occ Med

1992 Victorian Work Care

1993 Manga I Report

1997 AHCPR Report

1988 FCER

(In material as 1988)

1998 Manga II

-est. savings to system from $1.90 to 3.85 for each dollar shifted to chiropractic care

Chiropractic is safe, clinically effective, and cost effective. Patients are extremely satisfied with the care they receive, and they want to access the care they have already paid for. **Despite what the insurers or medical doctors may say it will save the insurers', and ultimately all of us, money.** There are many studies to demonstrate this. In fact, what has been shown to occur when chiropractic usage is

1998 Manga II

Landmark Healthcare Report

increased is that **there is a cost shift from the more expensive medical care to the less expensive chiropractic care**.

This cost shift more than offsets any expenditure increase from increased utilization of chiropractic, therefore saving money. This too is documented in the accompanying material.

. **In virtually every study that has been published chiropractic has outperformed medicine in both cost and clinical effectiveness.** In a the7th District US Court of Appeals it was upheld by the court that the AMA had suppressed this information to undermine the credibility of chiropractic. The court stated that this was done in an illegal attempt to destroy the profession and noted that the AMA did not even challenge the cost and clinical efficacy studies. If they had felt they were flawed the AMA would surely have attacked them to defend themselves in the suit. The entire 7th Court of Appeals decision is in the accompanying material for your review.

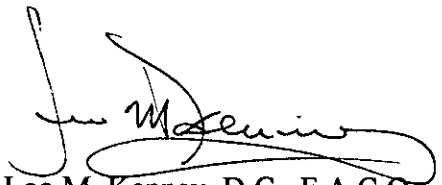
As we move into the new millennium **it is important to both lower health care costs and safeguard the health**

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 fiscal quarter'.

Chiropractic can significantly assist in achieving these goals. However, to do so, you, our representatives, must ignore the institutional biases of medicine and insurers, and **provide consumers with the improved access** they need to the safe, high quality, chiropractic, health care services they want and have already bought insurance coverage for.

I realize the accompanying material appears voluminous. However, I have attempted to break it down into categories to make its review easy for you by allowing you to reference specific areas that may be of concern for you. If you wish further information there are over 50 footnotes to help direct you to the information. Please feel free to call on me if you wish further clarification.

Thank you for your time and consideration. If you have any questions I will be happy to address them.



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[i] *Guidelines for Chiropractic Quality Assurance and Practice Parameters, Proceedings of the Mercy Center Consensus Conference,* Quoting David Eddy, MD, Professor of Health Policy and Management, Duke University, Aspen Publishers.1993. p. xxxvii

[ii] Shekelle P. et al. *The Appropriateness of Spinal Manipulation for Low-Back Pain; indications and Ratings by a Multidisciplinary Expert Panel.* RAND Corporation. Santa Monica, CA. 1991

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



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).

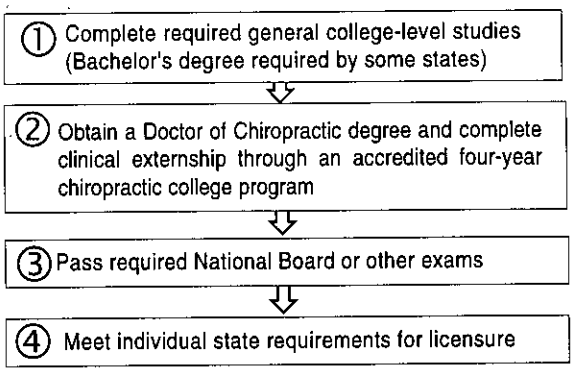
Following 11 years of litigation, a federal appellate court judge upheld a ruling by U.S. District Court Judge Susan Getzendanner that the AMA had engaged in a "lengthy, systematic, successful and unlawful boycott" designed to restrict cooperation between MDs and chiropractors in order to eliminate the 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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Brian J. Arsenault, D.C.
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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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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

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[X] I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

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Pelham, NH 03076

Affiliations:
International Chiropractic Association
New Hampshire Chiropractic Association

Brian J. Arsenault, D.C.
P.O. BOX 939 • PELHAM, N.H. 03076
Telephone 635-2642 • Fax 635-8116

DEAR LEGISLATOR,

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM 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: JAMES M. GALBO

ADDRESS 7 BARTEMUS TRL #106
NASHUA NH 03063

Affiliations:
International Chiropractic Association
New Hampshire Chiropractic Association

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Joanne Stroud

ADDRESS 43 Rockingham Rd.
Windham, N.H. 03087

Affiliations:
International Chiropractic Association
New Hampshire Chiropractic Association

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NAME: David Chicoine

ADDRESS 5 Independence Dr.
Pelham NH 03076

Affiliations:
International Chiropractic Association
New Hampshire Chiropractic Association

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NAME: Scott Mosher

ADDRESS 341 N Main ST
Salem NH 03079

Affiliations:
International Chiropractic Association
New Hampshire Chiropractic Association

Brian J. Arsenault, D.C.
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NAME: Stephen N Panas STEPHEN PANAS

ADDRESS 6 GILLETTE DR
LONDONDERRY N.H. 03053

Affiliations:
International Chiropractic Association
New Hampshire Chiropractic Association

Brian J. Arsenault, D.C.
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NAME: Dorothy Lovell

ADDRESS 20 Woekel Circle
Pelham, NH 03076

Affiliations:
International Chiropractic Association
New Hampshire Chiropractic Association

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[X] I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Kelly L Arsenault

ADDRESS 46 Harper Ridge Rd
E. Hampstead NH 03826

Affiliations:
International Chiropractic Association
New Hampshire Chiropractic Association

Brian J. Arsenault, D.C.

P.O. BOX 939 • PELHAM, N.H. 03076
Telephone 635-2642 • Fax 635-8116

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Brian J. Arsenault D.C.

ADDRESS 46 HARPER RIDGE RD.
E. HAMPSTEAD, N.H. 03826

Affiliations:
International Chiropractic Association
New Hampshire Chiropractic Association

Brian J. Arsenault, D.C.
P.O. BOX 939 • PELHAM, N.H. 03076
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NAME: Margaret Bangs

ADDRESS 18 Bridge St.
Pelham NH 03076

Margaret Bangs

Affiliations:
International Chiropractic Association
New Hampshire Chiropractic Association

Brian J. Arsenault, D.C.

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NAME: Susan Bureau J

ADDRESS 11 Cote DR
Dover NH 03820

Affiliations:
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New Hampshire Chiropractic Association

Brian J. Arsenault, D.C.
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[X] I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Germain Tilent

ADDRESS 9 Neptune Ln,
Nashua, N.H. 03062

Affiliations:
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New Hampshire Chiropractic Association

Brian J. Arsenault, D.C.

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NAME: Agnes W. Lawlor

ADDRESS 507 Mammoth Rd, P.O. Box 386
Pelham, N.H. 03076

Affiliations:
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New Hampshire Chiropractic Association

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THANK YOU FOR YOUR CONSIDERATION AND TIME.

[X] I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: J. Martin McLaughlin

ADDRESS 4 Sherwood Dr
Hollis, NH 03049

Affiliations:
International Chiropractic Association
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 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: Theresa L Cox

Address: 64 Onway Lake 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.*

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☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Susan H Berry

Address: 7 Wildwood 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.*

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☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Valerie Fowler

Address: 103 Nottingham Road

Raymond, NH 03077

Dear Legislator,

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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: Mary E. O'Shea Mary E. O'Shea

Address: P.O. Box 439 26 Main St.

Raymond NH 03077

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Alma L. Alley

Address: 41 Wiley Hill Rd
Londonderry NH 03053

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 tightness in the Middle of my back.

Length of time under chiropractic care: 3 months

How have you felt since under chiropractic care?: The tightness 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's been a real adventure.

Comments:

Signature William Harding Date 12/1/98

TESTIMONIAL

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Name: Pem Reed Age: (optional) 13

Reason for starting care: Curve in spine

Length of time under chiropractic care: 1 yezr

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 ~~[illegible]~~ my spine so I am taller than my friends now

Signature ~~[illegible]~~ Pem Reed Date 4/29/98

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?: Its the best thing you can do for your family.

Comments: Make time for your health

Signature Pamela Thunstrom Date 6/17/98

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 fine

Signature Karen E Reed Date 11/9/98

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 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 of complete health.

TESTIMONIAL

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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 patient

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

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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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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 what "other" health offices do.

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

Family Chiropractic Center

Chiropractors for adults and children

Thurmond-Rozell
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603-357-4488
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 686 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)? P.T

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,
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 Kathy Wheeler - Kathy Wheeler

without using my name _____

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, precise 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,
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 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

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 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 Bmeca

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 nil, my motion has improved greatly I can turn my head left and right, I can kiss 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

Family Chiropractic Center

Chiropractors for adults and children

Jeb R. Thurmond, D.C.
Nora F. Rozell, D.C.
463 Washington St.
Keene, NH 03431

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 pediatrian, 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 two 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,
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 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 12-7-98

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 learned dispell many of the myths surrounding Chiropractic medicine and also 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 Cashin (for Jacob/Child)

I do not give permission to FCC to re-print my testimonial _____

Date _____



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.

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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 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.

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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.

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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.

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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.

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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
3 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

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

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
P.O. Box 3
3316 Main Street
North Conway, NH 03860

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]

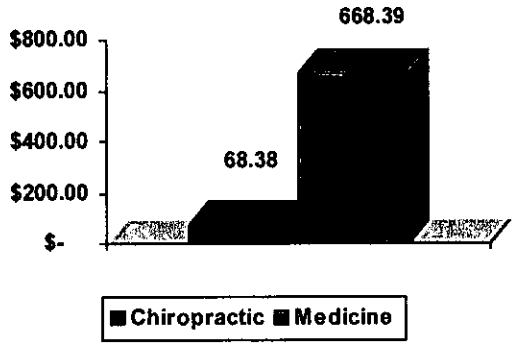
There have been many investigations into the cost-effectiveness and clinical efficacy of chiropractic over the last thirty years. The vast majority have shown chiropractic to be safe, cost effective, and clinically efficacious. I summarize the more salient findings of several of them.

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]

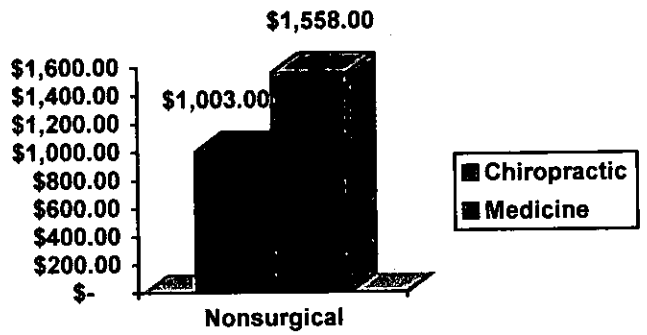
This study looks at the effectiveness of increasing the coverage of chiropractic services within the Ontario Health Insurance Plan and the potential costs and savings of doing so. The authors conclude that while it would cost OHIP approximately $200 million by the third year, it would save the OHIP a 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)**

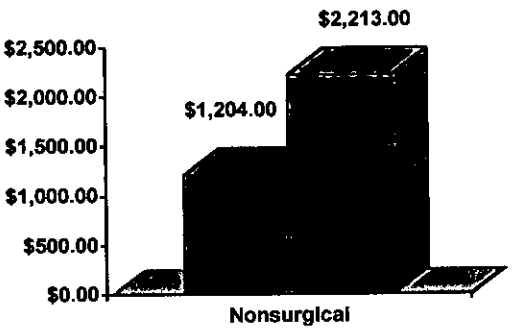
FCER Florida Workers' Compensation Study[20]

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.

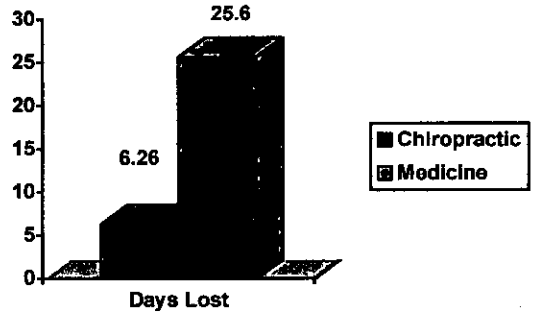
The panel concluded that chiropractic was safe and that manipulation should only be performed by trained professionals and that chiropractors have more training and

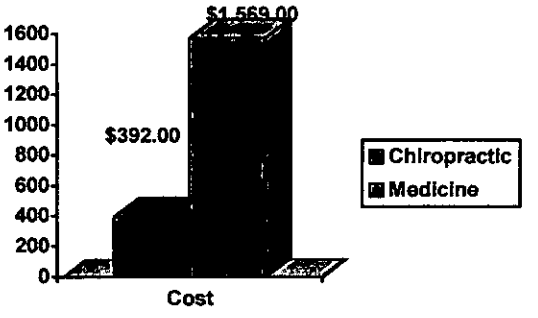
expertise in manipulation than any other health care professional. They also suggested that the cost of chiropractic is increased needlessly with a medical gatekeeper and stated that **"[i]f access to chiropractic services requires an initial evaluation and referral by a medical doctor, this might increase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

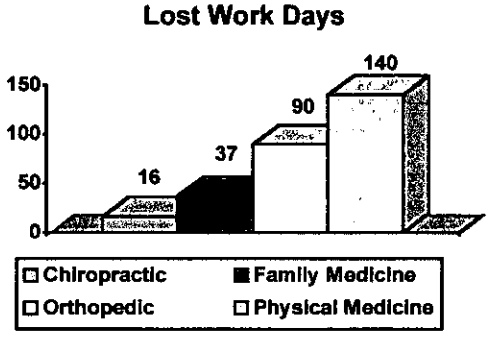




State of New Hampshire-Willis Corroon Workers' Compensation Pilot Project [23]

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.

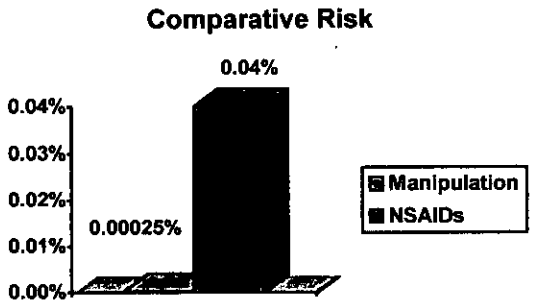
CHIROPRACTIC MANIPULATION IS SAFE

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.

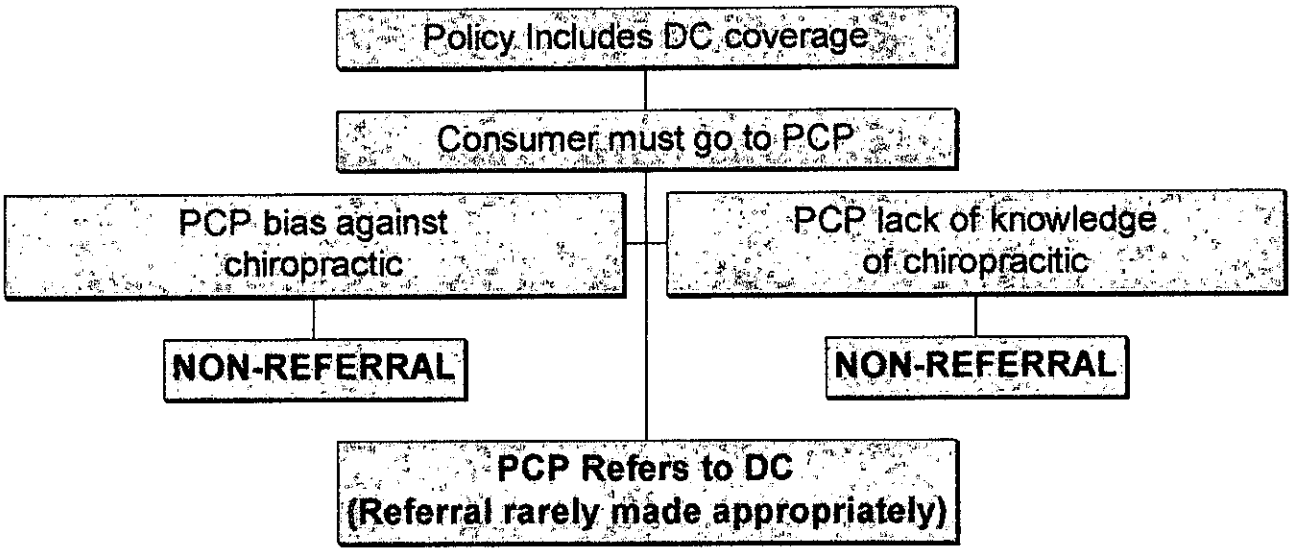
The lack of utilization of chiropractic by the managed care organizations is driving the already high cost of healthcare even higher. The impediments to the use of chiropractic care that I have reviewed reduces the use and prevents this potential cost savings. Meanwhile, the high cost of medical care 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

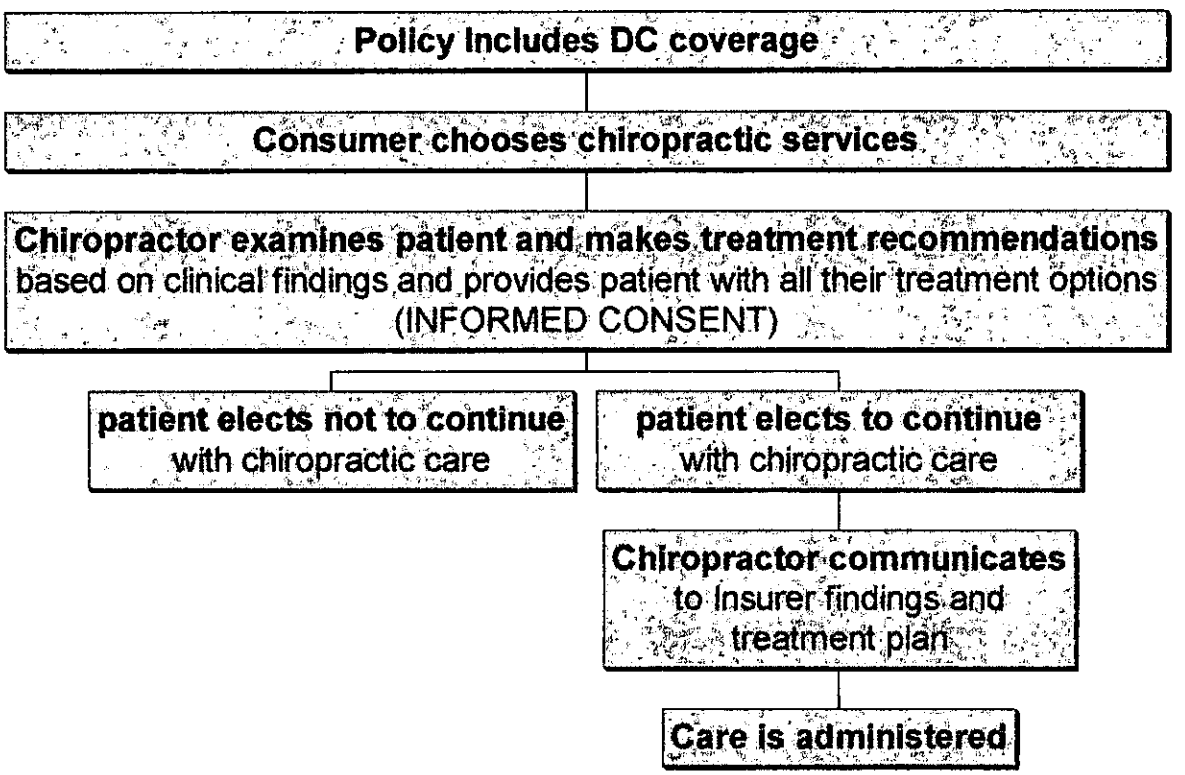
Cost will not rise as a result of this legislation. As mentioned, the costs will be shifted from a more expensive treatment paradigm to a less expensive one. There can be no doubt that improved access to chiropractic services will reduce costs. **In virtually every study that has been performed chiropractic 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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Chief Medical Officer
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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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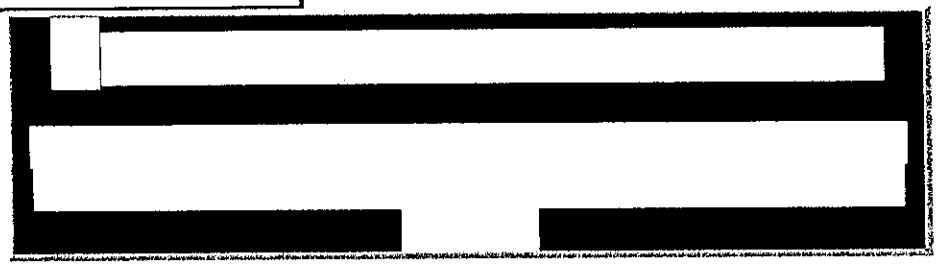
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How Does Our Program Work?

- **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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March 22, 1999 Volume 17, Number 7

DCs as Primary Care Providers in Managed Care

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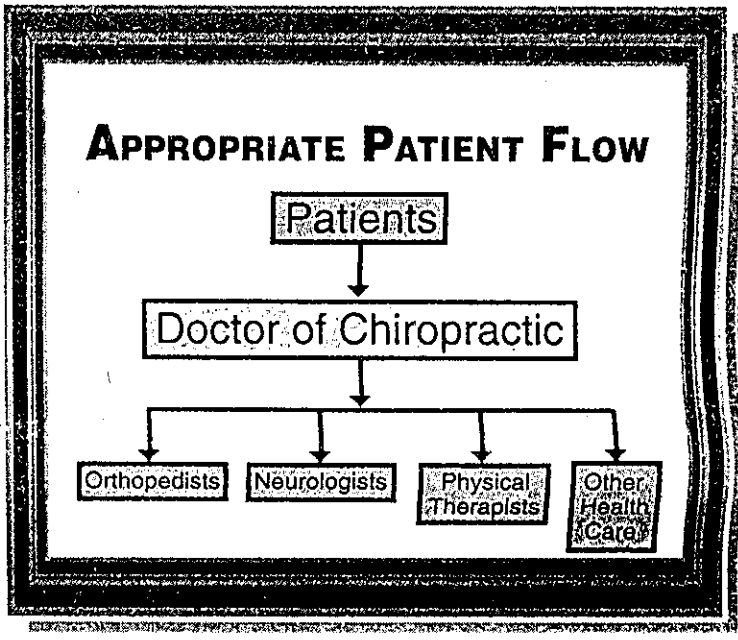
Managed care systems are set up with medical doctors as primary care providers and gatekeepers. Doctors of chiropractic, when included in a managed care plan, are specialists. AltMed, a company in the Chicago area, is trying to reverse those roles.

Michael Devitt, of *Dynamic Chiropractic*, in an exclusive interview with AltMed CEO James Zechman (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?

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.

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.

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.

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

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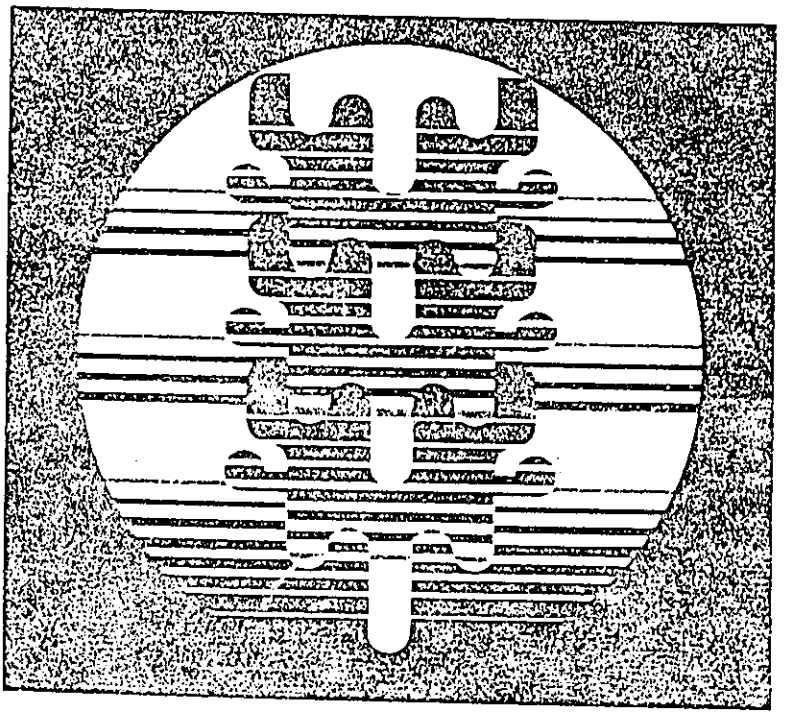
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THE EFFECTIVENESS AND COST-EFFECTIVENESS OF CHIROPRACTIC MANAGEMENT OF LOW-BACK PAIN



PRAN MANGA, PH.D.
DOUG ANGUS, M.A.
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.

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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. ■

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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*

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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.

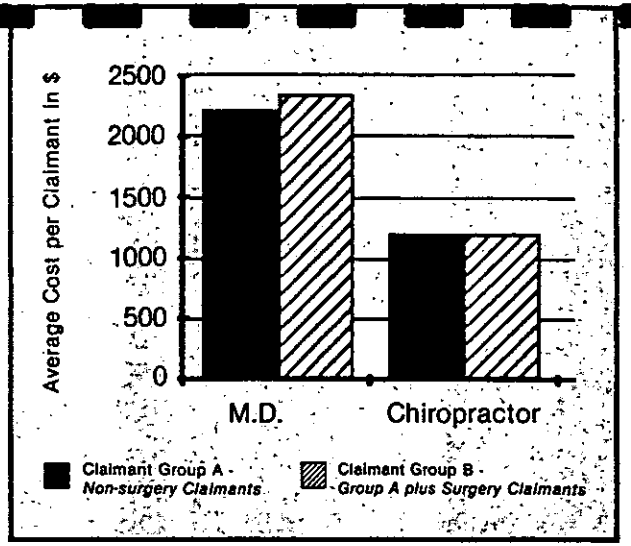


Figure 5. Estimated Total Cost Of Care

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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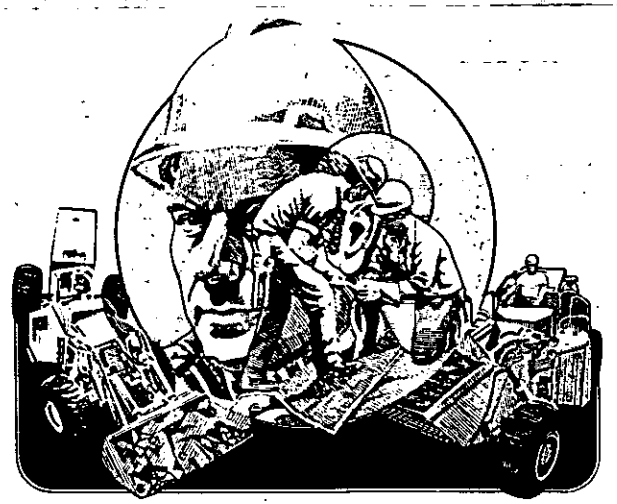
For more information, contact: Foundation for Chiropractic Education and Research, 1701 Clarendon Boulevard, Arlington, Virginia 22209.

Commission On Insurance
American Chiropractic Association
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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.

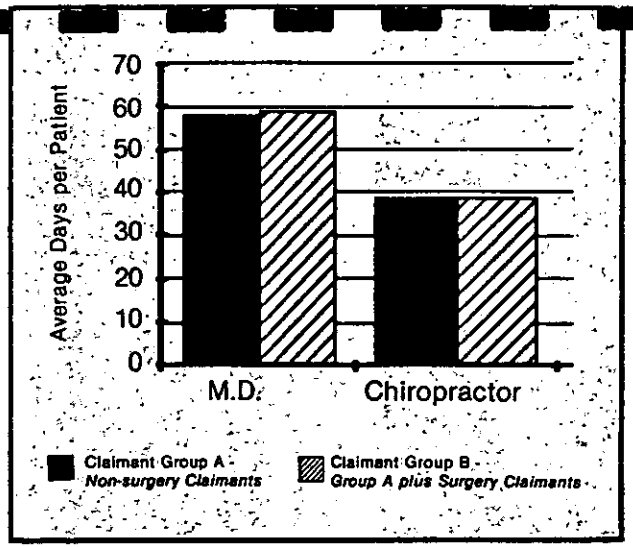


Figure 1. Length Of Compensation Period

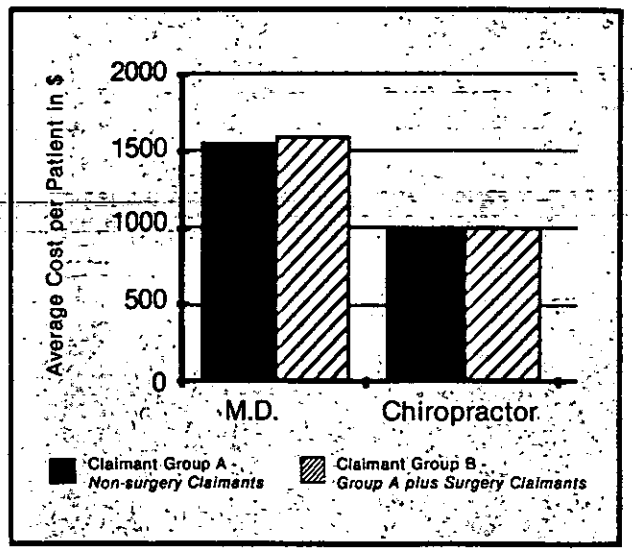


Figure 2. Physician And Prescribed Services' Costs

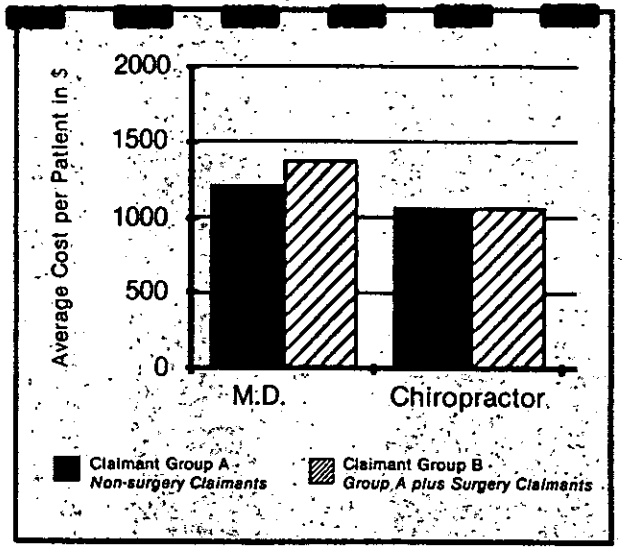


Figure 3. Hospital Services' Costs

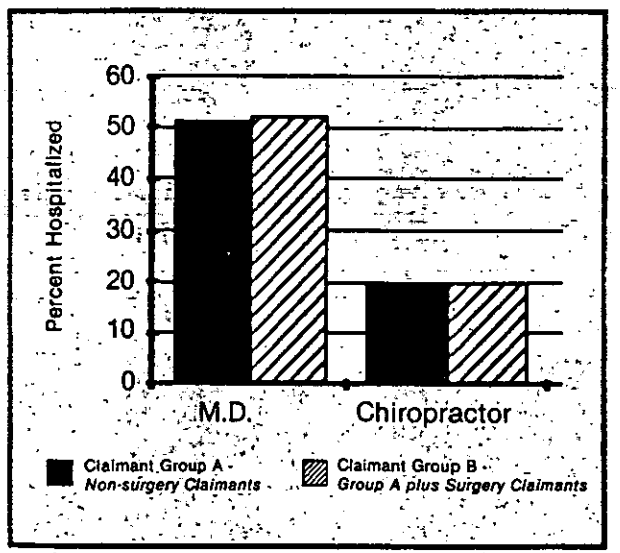


Figure 4. Percent Hospitalized Of All Closed Cases

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.

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AVERY™ RECYCLED PAPER MADE FROM 20% POST CONSUMER CONTENT

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
Weeks Memorial Hospital
Medical Records

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

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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/ejm

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

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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. Zornio

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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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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

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).

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 hosptial 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 sublaxations 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

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* 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

[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.

[5] 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.[8]

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.

[8] 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.[11]

2. ACP Participation in JCAH's Conspiracy

Finally, plaintiffs contend that ACP is a member of "the

[11] 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 policymaking 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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Teste:

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The most trusted name in health care®

BlueChoice®

December 12, 1998

Dear BlueChoice ® Provider:

We are pleased to let you know that the Rural Health Coalition (RHC) Composite Medical Cost Summary Account has a positive balance with an incentive distribution. Enclosed is your BlueChoice Annual Settlement Statement and related materials concerning the settlement process. Listed below are some highlights of the settlement process that will review how withholds and incentive dollars are distributed.

- Medical Cost Summary Accounts are maintained on behalf of each primary care provider as well as at the aggregate for the hospital community. Medical Cost Summary Accounts represent the sum total of all medical cost targets as well as medical and drug expenses for members who have selected primary care providers of that community.

- A RHC Composite Medical Cost Summary Account consists of all the medical cost targets and expenses from all of the RHC partner communities. A surplus of the Composite Medical Cost Summary Account exists when claims paid plus withhold are less than the RHC Medical Cost Target. Any surplus is shared 50%-50% with the RHC and BCBSNH. There is also an opportunity for the RHC to receive above the 50% incentive based on membership growth.

- Economic risk limitation of $25,000 is provided only to determine local community profitability. At an aggregate level the RHC Composite Medical Cost Summary Account's economic risk is set at $250,000 per member.

- When a surplus exists at the RHC Composite Medical Cost Summary Account level, the return of withhold is based on each community's contribution to that surplus.

    - 80% of the surplus will be allocated to those communities that contributed to the surplus. The allocation is based on the level of percentage of each community's contribution to the surplus.
    - 20% of the surplus will be allocated to all communities based on the percentage of the RHC membership of each community.

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RHC BLUECHOICE SETTLEMENT			
I. RHC PERFORMANCE			(062)
	RHC		AVH
MCT (CREDITS)	$27,388,213.04		$5,378,631.69
MEM/MONTHS	207619		39877
TARGET PMPM	$131.92		$134.88
CLAIMS PAID	$25,720,385.22		$4,407,528.70
LESS: CLAIMS PAID > 250K	($152,063.98)		$0.00
WITHHOLD	$1,656,909.13		$271,159.04
LESS: WH FOR CLAIMS > 250K	($1,786.68)		$0.00
TOTAL	$27,223,443.69		$4,678,687.74
ACTUAL PMPM	$131.12		$117.33
PROFITABILTIY	$164,769.35		$699,943.95
II. WITHHOLD RETURN AND PROFITABILTY ALLOCATION STATISTICS			
	RHC		AVH
CLAIMS PAID < 25K	$22,058,888.05		$3,923,549.38
CLAIMS PAID > 25K	$3,661,497.17		$483,979.32
W/H <25K	$1,550,349.20		$257,467.48
TOTAL <25K	$23,609,237.25		$4,181,016.86
ADJUSTED MCT	$23,620,155.94		$4,654,907.88
ADJUSTED TARGET PMPM	$113.77		$116.73
FINAL PMPM	$113.71		$104.85
VARIANCE	$0.05		$11.88
PROFITABILITY	$745,238.89		$473,691.02
III. SURPLUS CALCULATION		$164,769.35	
	BCBS	RHC	
50/50 SHARE	$82,384.67	$82,384.67	
GROWTH INCENTIVE	($2,471.54)	$2,471.54	1.50%
TOTAL SHARE	$79,913.13	$84,856.22	
IV. SURPLUS DISTRIBUTION			
	RHC		AVH
WITHHOLD RETURN			$271,159.04
CONTRIBUTION %age			63.59%
SURPLUS (@80%)	$67,884.97		$43,167.47
PERCENT OF MEMBERS			19.21%
SURPLUS (@20%)	$16,971.24		$3,259.64
V. NON-DISTRIBUTED WITHHOLD			
	RHC		AVH
TOTAL	$581,958.06		$0.00
PERCENT CONTRIBUTED			63.59%
SHARE @ 80%	$465,566.45		$296,049.72
PERCENT OF MEMBERS			19.21%
SHARE @20%	$116,391.61		$22,355.12
SUMMARY			
	RHC		AVH
RETURN OF W/H	$1,073,164.39		$271,159.04
INCENTIVE @80 %	$67,884.97		$43,167.47
INCENTIVE @20 %	$16,971.24		$3,259.64
REINSURANCE @ $0.45 PMPM	($93,428.55)		($17,944.65)
NON-DISTRIBUTED @ 80%	$465,566.45		$296,049.72
NON-DISTRIBUTED @ 20%	$116,391.61		$22,355.12
TOTAL SHARE	$1,646,550.12		$618,046.34

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

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
P.O.. Box 3
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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]

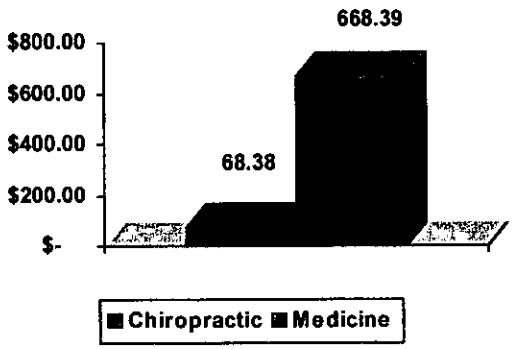
There have been many investigations into the cost-effectiveness and clinical efficacy of chiropractic over the last thirty years. The vast majority have shown chiropractic to be safe, cost effective, and clinically efficacious. I summarize the more salient findings of several of them.

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]

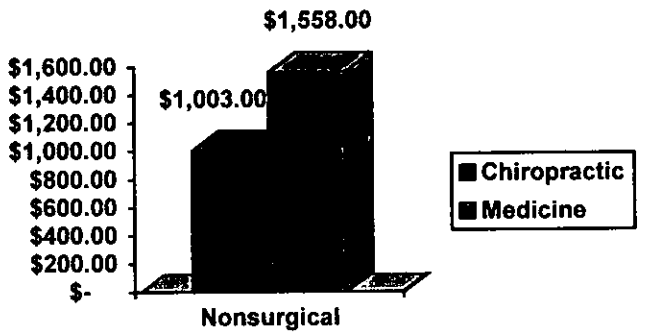
This study looks at the effectiveness of increasing the coverage of chiropractic services within the Ontario Health Insurance Plan and the potential costs and savings of doing so. The authors conclude that while it would cost OHIP approximately $200 million by the third year, it would save the OHIP a 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**)

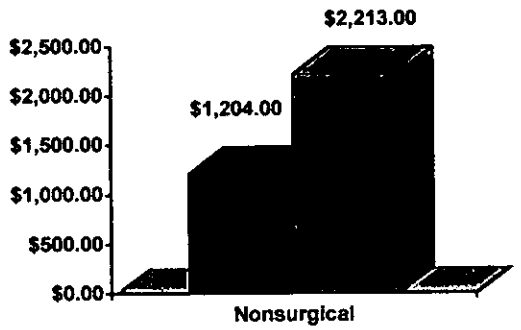
FCER Florida Workers' Compensation Study[20]

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.

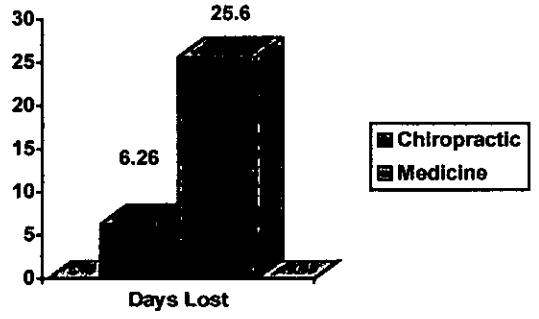
The panel concluded that chiropractic was safe and that manipulation should only be performed by trained professionals and that chiropractors have more training and

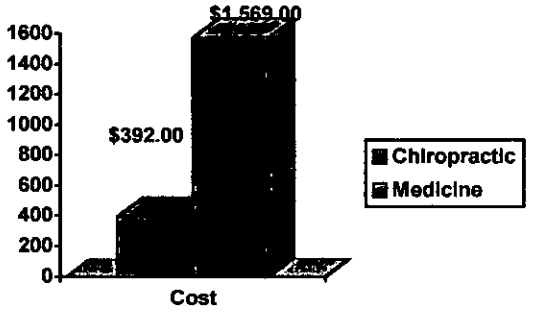
expertise in manipulation than any other health care professional. They also suggested that the cost of chiropractic is increased needlessly with a medical gatekeeper and stated that **"[i]f access to chiropractic services requires an initial evaluation and referral by a medical doctor, this might increase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

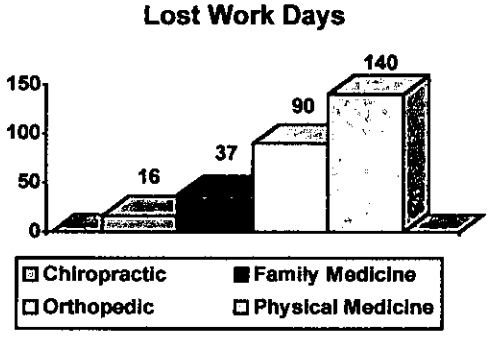




State of New Hampshire-Willis Corroon Workers' Compensation Pilot Project [23]

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.

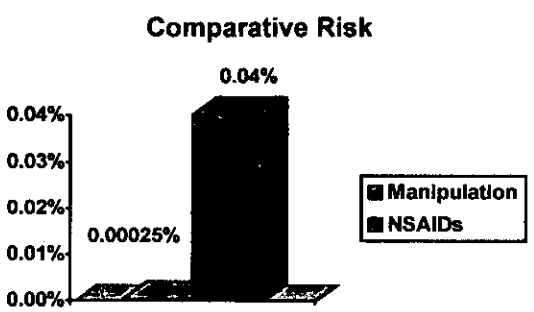
CHIROPRACTIC MANIPULATION IS SAFE

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.

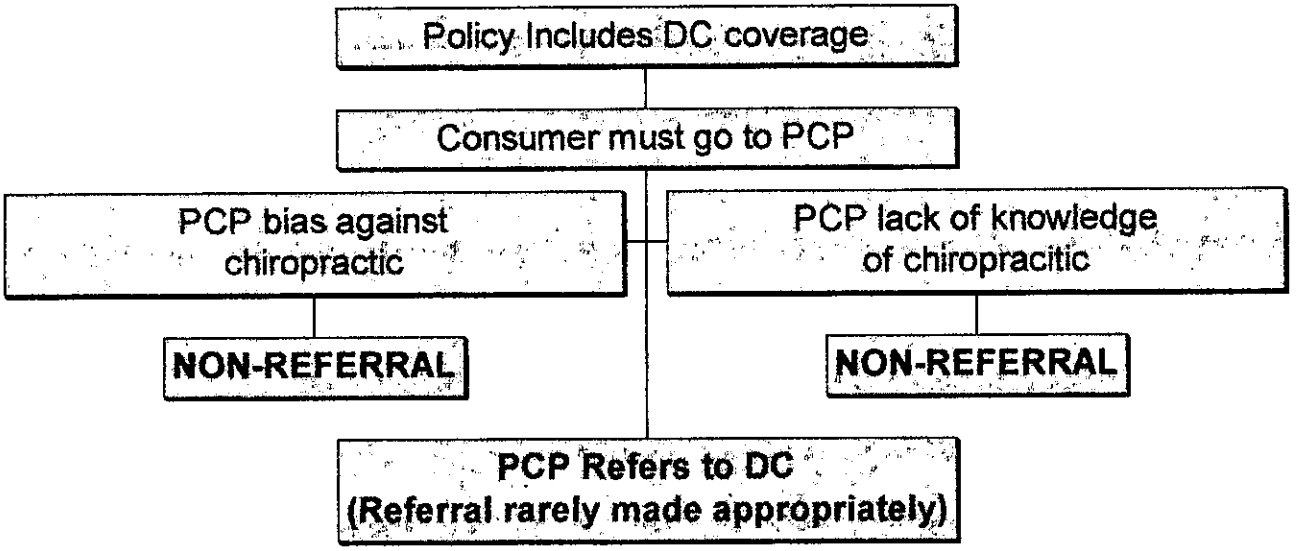
The lack of utilization of chiropractic by the managed care organizations is driving the already high cost of healthcare even higher. The impediments to the use of chiropractic care that I have reviewed reduces the use and prevents this potential cost savings. Meanwhile, the high cost of medical care 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

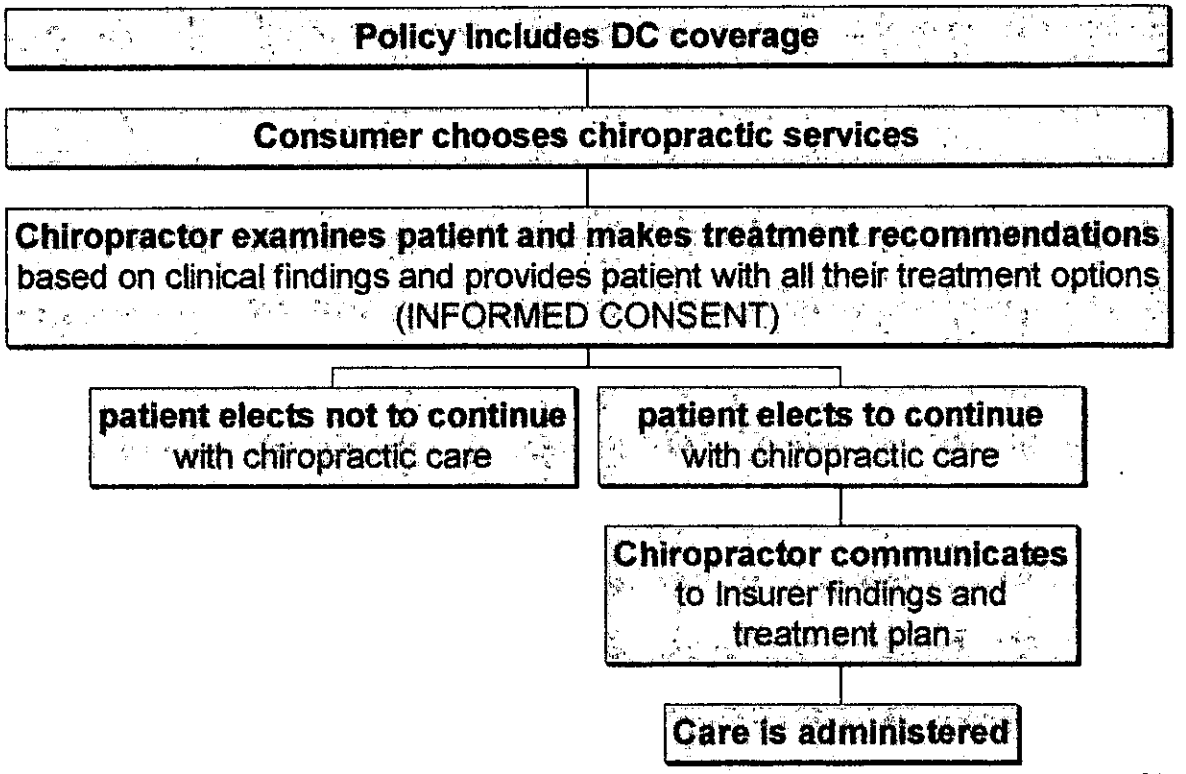
Cost will not rise as a result of this legislation. As mentioned, the costs will be shifted from a more expensive treatment paradigm to a less expensive one. There can be no doubt that improved access to chiropractic services will reduce costs. **In virtually every study that has been performed chiropractic 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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Chief Medical Officer
Elaine Ferguson, M.D. see bio below
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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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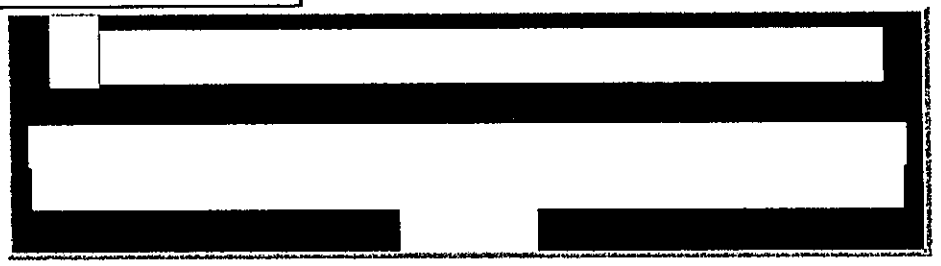
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How Does Our Program Work?

- **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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March 22, 1999 Volume 17, Number 7

DCs as Primary Care Providers in Managed Care

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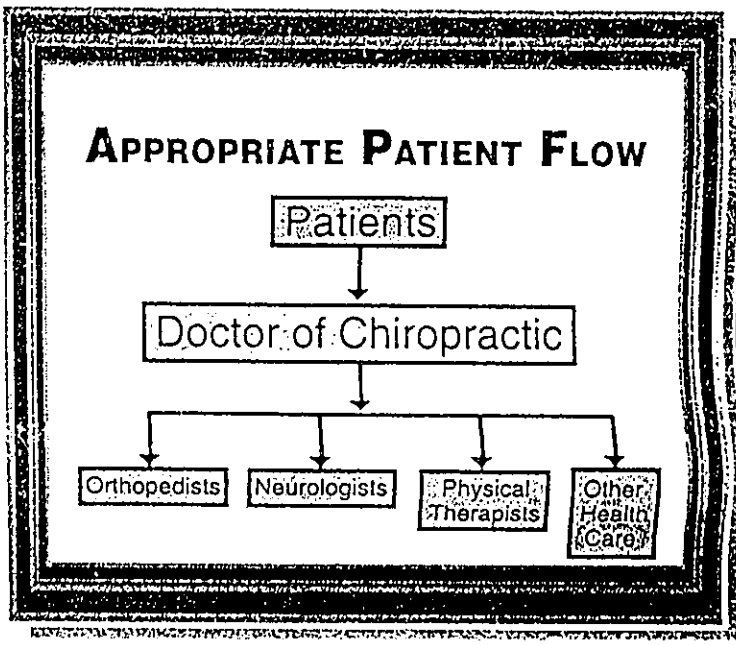
Managed care systems are set up with medical doctors as primary care providers and gatekeepers. Doctors of chiropractic, when included in a managed care plan, are specialists. AltMed, a company in the Chicago area, is trying to reverse those roles.

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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[illegible]ny 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?

[illegible]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.

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.

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.

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

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,

Cont'd on page 22

3

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 [illegible] 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 [illegible] 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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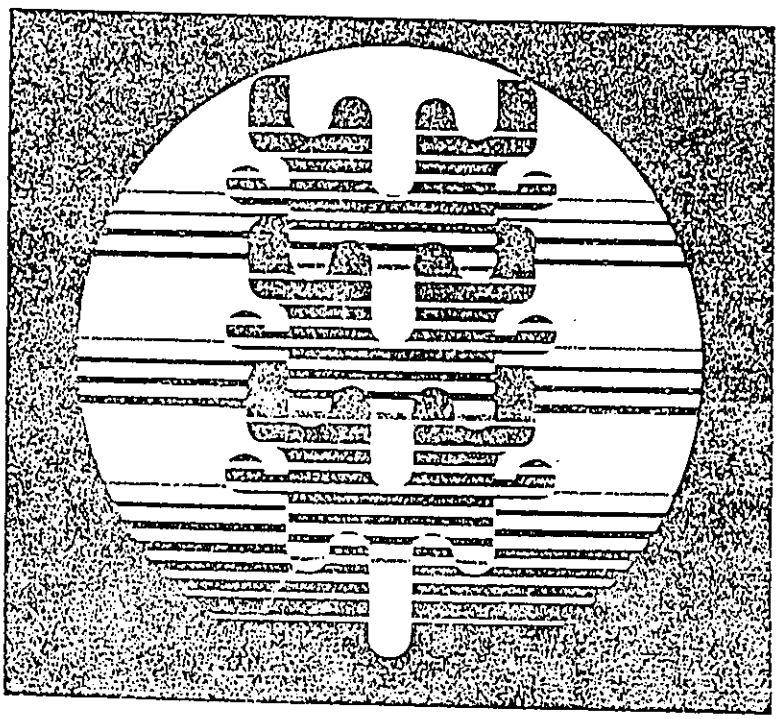
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B

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



PRAN MANGA, PH.D.
DOUG ANGUS, M.A.
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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 train 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. ■

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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*

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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's 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.

E

AVERY™ RECYCLED PAPER MADE FROM 20% POST CONSUMER CONTENT

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 com-pensation 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.

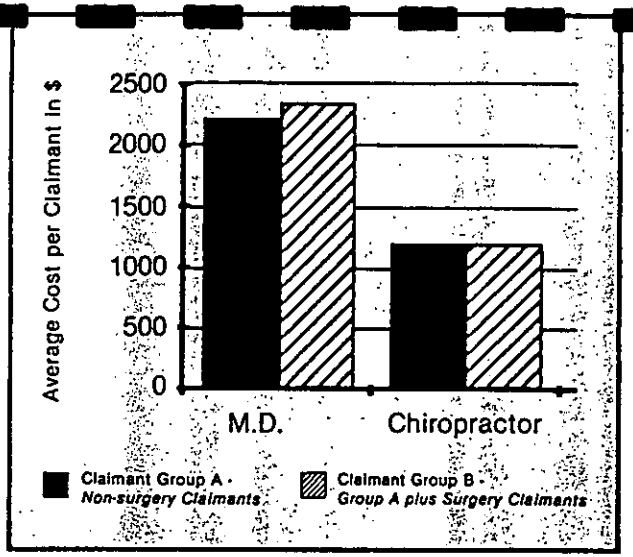


Figure 5. Estimated Total Cost Of Care

ACKNOWLEDGEMENTS

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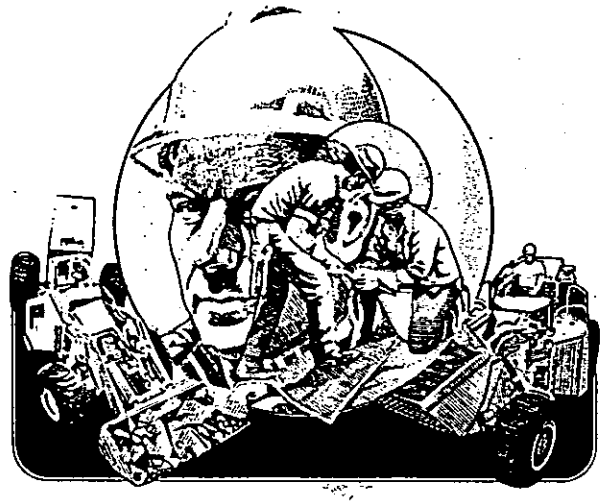
For more Information, contact: Foundation for Chiropractic Education and Research, 1701 Clarendon Boulevard, Arlington, Virginia 22209.

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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.

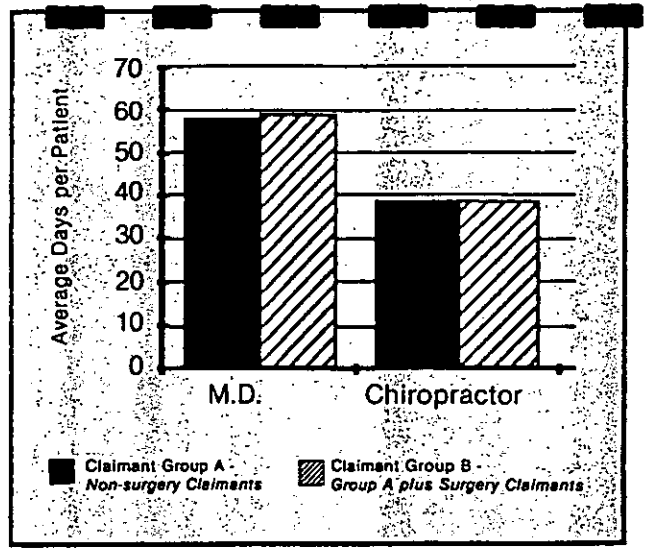


Figure 1. Length Of Compensation Period

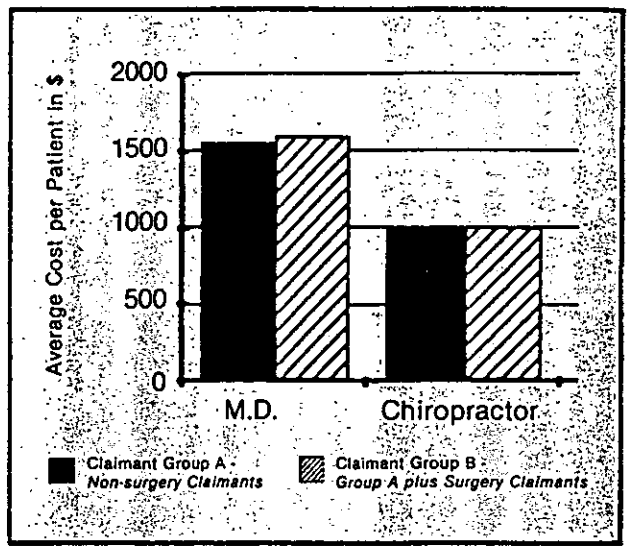


Figure 2. Physician And Prescribed Services' Costs

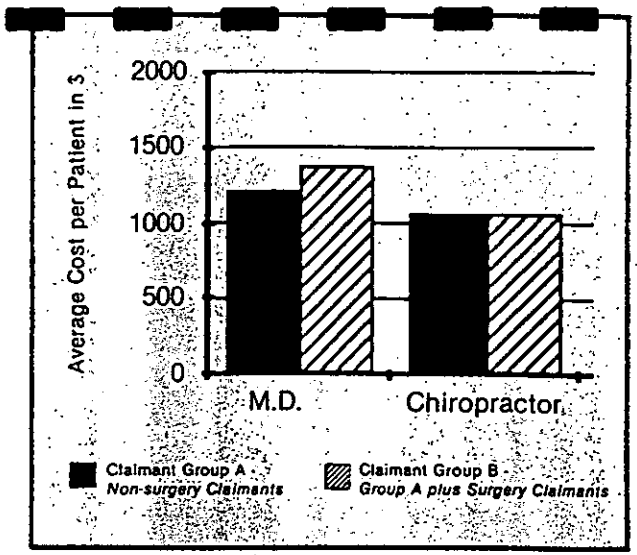


Figure 3. Hospital Services' Costs

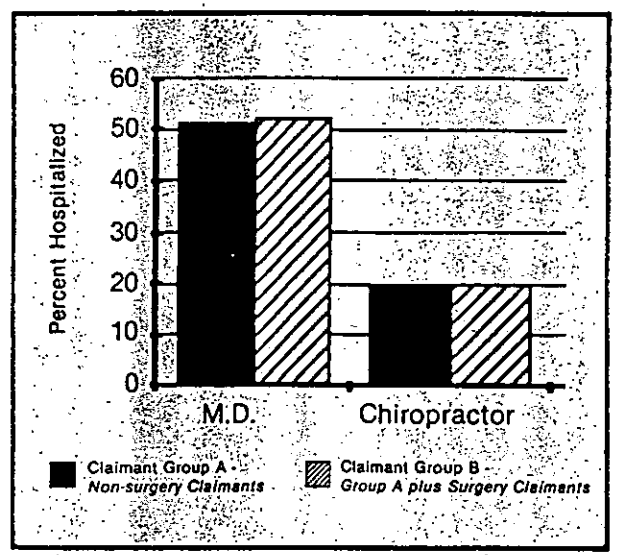


Figure 4. Percent Hospitalized Of All Closed Cases

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

AVERY™ RECYCLED PAPER MADE FROM *20%* POST CONSUMER CONTENT

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. Neurovascular 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

BlueCross BlueShield of New Hampshire
The most trusted name in health care®

BlueChoice®

December 12, 1998

Dear BlueChoice ® Provider:

We are pleased to let you know that the Rural Health Coalition (RHC) Composite Medical Cost Summary Account has a positive balance with an incentive distribution. Enclosed is your BlueChoice Annual Settlement Statement and related materials concerning the settlement process. Listed below are some highlights of the settlement process that will review how withholds and incentive dollars are distributed.

- Medical Cost Summary Accounts are maintained on behalf of each primary care provider as well as at the aggregate for the hospital community. Medical Cost Summary Accounts represent the sum total of all medical cost targets as well as medical and drug expenses for members who have selected primary care providers of that community.

- A RHC Composite Medical Cost Summary Account consists of all the medical cost targets and expenses from all of the RHC partner communities. A surplus of the Composite Medical Cost Summary Account exists when claims paid plus withhold are less than the RHC Medical Cost Target. Any surplus is shared 50%-50% with the RHC and BCBSNH. There is also an opportunity for the RHC to receive above the 50% incentive based on membership growth.

- Economic risk limitation of $25,000 is provided only to determine local community profitability. At an aggregate level the RHC Composite Medical Cost Summary Account's economic risk is set at $250,000 per member.

- When a surplus exists at the RHC Composite Medical Cost Summary Account level, the return of withhold is based on each community's contribution to that surplus.

    - 80% of the surplus will be allocated to those communities that contributed to the surplus. The allocation is based on the level of percentage of each community's contribution to the surplus.
    - 20% of the surplus will be allocated to all communities based on the percentage of the RHC membership of each community.

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RHC BLUECHOICE SETTLEMENT			
I. RHC PERFORMANCE			(062)
	RHC		AVH
MCT (CREDITS)	$27,388,213.04		$5,378,631.69
MEM/MONTHS	207619		39877
TARGET PMPM	$131.92		$134.88
CLAIMS PAID	$25,720,385.22		$4,407,528.70
LESS: CLAIMS PAID > 250K	($152,063.98)		$0.00
WITHHOLD	$1,656,909.13		$271,159.04
LESS: WH FOR CLAIMS > 250K	($1,786.68)		$0.00
TOTAL	$27,223,443.69		$4,678,687.74
ACTUAL PMPM	$131.12		$117.33
PROFITABILTIY	$164,769.35		$699,943.95
II. WITHHOLD RETURN AND PROFITABILTY ALLOCATION STATISTICS			
	RHC		AVH
CLAIMS PAID < 25K	$22,058,888.05		$3,923,549.38
CLAIMS PAID > 25K	$3,661,497.17		$483,979.32
W/H <25K	$1,550,349.20		$257,467.48
TOTAL <25K	$23,609,237.25		$4,181,016.86
ADJUSTED MCT	$23,620,155.94		$4,654,907.88
ADJUSTED TARGET PMPM	$113.77		$116.73
FINAL PMPM	$113.71		$104.85
VARIANCE	$0.05		$11.88
PROFITABILITY	$745,238.89		$473,891.02
III. SURPLUS CALCULATION		$164,769.35	
	BCBS	RHC	
50/50 SHARE	$82,384.67	$82,384.67	
GROWTH INCENTIVE	($2,471.54)	$2,471.54	1.50%
TOTAL SHARE	$79,913.13	$84,856.22	
IV. SURPLUS DISTRIBUTION			
	RHC		AVH
WITHHOLD RETURN			$271,159.04
CONTRIBUTION %age			63.59%
SURPLUS (@80%)	$67,884.97		$43,167.47
PERCENT OF MEMBERS			19.21%
SURPLUS (@20%)	$16,971.24		$3,259.64
V. NON-DISTRIBUTED WITHHOLD			
	RHC		AVH
TOTAL	$581,958.06		$0.00
PERCENT CONTRIBUTED			63.59%
SHARE @ 80%	$465,566.45		$296,049.72
PERCENT OF MEMBERS			19.21%
SHARE @20%	$116,391.61		$22,355.12
SUMMARY			
	RHC		AVH
RETURN OF W/H	$1,073,164.39		$271,159.04
INCENTIVE @80 %	$67,884.97		$43,167.47
INCENTIVE @20 %	$16,971.24		$3,259.64
REINSURANCE @ $0.45 PMPM	($93,428.55)		($17,944.65)
NON-DISTRIBUTED @ 80%	$465,566.45		$296,049.72
NON-DISTRIBUTED @ 20%	$116,391.61		$22,355.12
TOTAL SHARE	$1,646,550.12		$618,046.34

H

AVERY™ RECYCLED PAPER MADE FROM 20% POST CONSUMER CONTENT

H

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. Zornio

I

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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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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

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).

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 sublaxations 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

* 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

[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." *Zenith 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.

rivate antitrust suit should award a plaintiff injunctive elief "only to the extent necessary to protect it from future amage 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. 982). 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 policymaking 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.

A true Copy:

Teste:

Clerk of the United States Court of Appeals for the Seventh Circuit

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BlueCross BlueShield of New Hampshire
The most trusted name in health care®

BlueChoice®

December 12, 1998

Dear BlueChoice ® Provider:

We are pleased to let you know that the Rural Health Coalition (RHC) Composite Medical Cost Summary Account has a positive balance with an incentive distribution. Enclosed is your BlueChoice Annual Settlement Statement and related materials concerning the settlement process. Listed below are some highlights of the settlement process that will review how withholds and incentive dollars are distributed.

- Medical Cost Summary Accounts are maintained on behalf of each primary care provider as well as at the aggregate for the hospital community. Medical Cost Summary Accounts represent the sum total of all medical cost targets as well as medical and drug expenses for members who have selected primary care providers of that community.

- A RHC Composite Medical Cost Summary Account consists of all the medical cost targets and expenses from all of the RHC partner communities. A surplus of the Composite Medical Cost Summary Account exists when claims paid plus withhold are less than the RHC Medical Cost Target. Any surplus is shared 50%-50% with the RHC and BCBSNH. There is also an opportunity for the RHC to receive above the 50% incentive based on membership growth.

- Economic risk limitation of $25,000 is provided only to determine local community profitability. At an aggregate level the RHC Composite Medical Cost Summary Account's economic risk is set at $250,000 per member.

- When a surplus exists at the RHC Composite Medical Cost Summary Account level, the return of withhold is based on each community's contribution to that surplus.

    - 80% of the surplus will be allocated to those communities that contributed to the surplus. The allocation is based on the level of percentage of each community's contribution to the surplus.
    - 20% of the surplus will be allocated to all communities based on the percentage of the RHC membership of each community.

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RHC BLUECHOICE SETTLEMENT			
I. RHC PERFORMANCE			(062)
	RHC		AVH
MCT (CREDITS)	$27,388,213.04		$5,378,631.69
MEM/MONTHS	207619		39877
TARGET PMPM	$131.92		$134.88
CLAIMS PAID	$25,720,385.22		$4,407,528.70
LESS: CLAIMS PAID > 250K	($152,063.98)		$0.00
WITHHOLD	$1,656,909.13		$271,159.04
LESS: WH FOR CLAIMS > 250K	($1,786.68)		$0.00
TOTAL	$27,223,443.69		$4,678,687.74
ACTUAL PMPM	$131.12		$117.33
PROFITABILTIY	$164,769.35		$699,943.95
II. WITHHOLD RETURN AND PROFITABILTY ALLOCATION STATISTICS			
	RHC		AVH
CLAIMS PAID < 25K	$22,058,888.05		$3,923,549.38
CLAIMS PAID > 25K	$3,661,497.17		$483,979.32
W/H <25K	$1,550,349.20		$257,467.48
TOTAL <25K	$23,609,237.25		$4,181,016.86
ADJUSTED MCT	$23,620,155.94		$4,654,907.88
ADJUSTED TARGET PMPM	$113.77		$116.73
FINAL PMPM	$113.71		$104.85
VARIANCE	$0.05		$11.88
PROFITABILITY	$745,238.89		$473,891.02
III. SURPLUS CALCULATION		$164,769.35	
	BCBS	RHC	
60/50 SHARE	$82,384.67	$82,384.67	
GROWTH INCENTIVE	($2,471.54)	$2,471.54	1.50%
TOTAL SHARE	$79,913.13	$84,856.22	
IV. SURPLUS DISTRIBUTION			
	RHC		AVH
WITHHOLD RETURN			$271,159.04
CONTRIBUTION %age			63.59%
SURPLUS (@80%)	$67,884.97		$43,167.47
PERCENT OF MEMBERS			19.21%
SURPLUS (@20%)	$16,971.24		$3,259.64
V. NON-DISTRIBUTED WITHHOLD			
	RHC		AVH
TOTAL	$581,956.06		$0.00
PERCENT CONTRIBUTED			63.59%
SHARE @ 80%	$465,566.45		$296,049.72
PERCENT OF MEMBERS			19.21%
SHARE @20%	$116,391.61		$22,355.12
SUMMARY			
	RHC		AVH
RETURN OF W/H	$1,073,164.39		$271,159.04
INCENTIVE @80 %	$67,884.97		$43,167.47
INCENTIVE @20 %	$16,971.24		$3,259.64
REINSURANCE @ $0.45 PMPM	($93,428.55)		($17,944.65)
NON-DISTRIBUTED @ 80%	$465,566.45		$296,049.72
NON-DISTRIBUTED @ 20%	$116,391.61		$22,355.12
TOTAL SHARE	$1,646,550.12		$618,046.34

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

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.

Patricia Ann Duval

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.

Raymond H. Duval

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

KAPLAN CHIROPRACTIC OFFICE
2 CRAFTSMAN LANE
AMHERST, NEW HAMPSHIRE 03031

TELEPHONE: (603) 886-0886
FAX: (603) 886-0846

1-29-99

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
Lyndeboro N.H. 03082

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

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

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 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

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 PROCEEDURES 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

Dear Sirs 01/16/99

It is my understanding that a bill in support of chiropractic care is being reviewed. At this time my HMO 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
157 Mt Vernon Rd
Milford NH. 03055.

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

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 easier access to others + myself to chiropractic care

Sincerely,
Peter Brousseau
Nashua, NH
Peter Brousseau

January 24, 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.

Referrals 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 physical therapy. I pay for my health Insurance NOT my primary care physician 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

Luanne Cassista
83 Turkey Hill Rd
Merrimack NH 03054

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

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

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

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

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 Shannahan
59 Alsun Drive
Hollis, NH 03049

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,

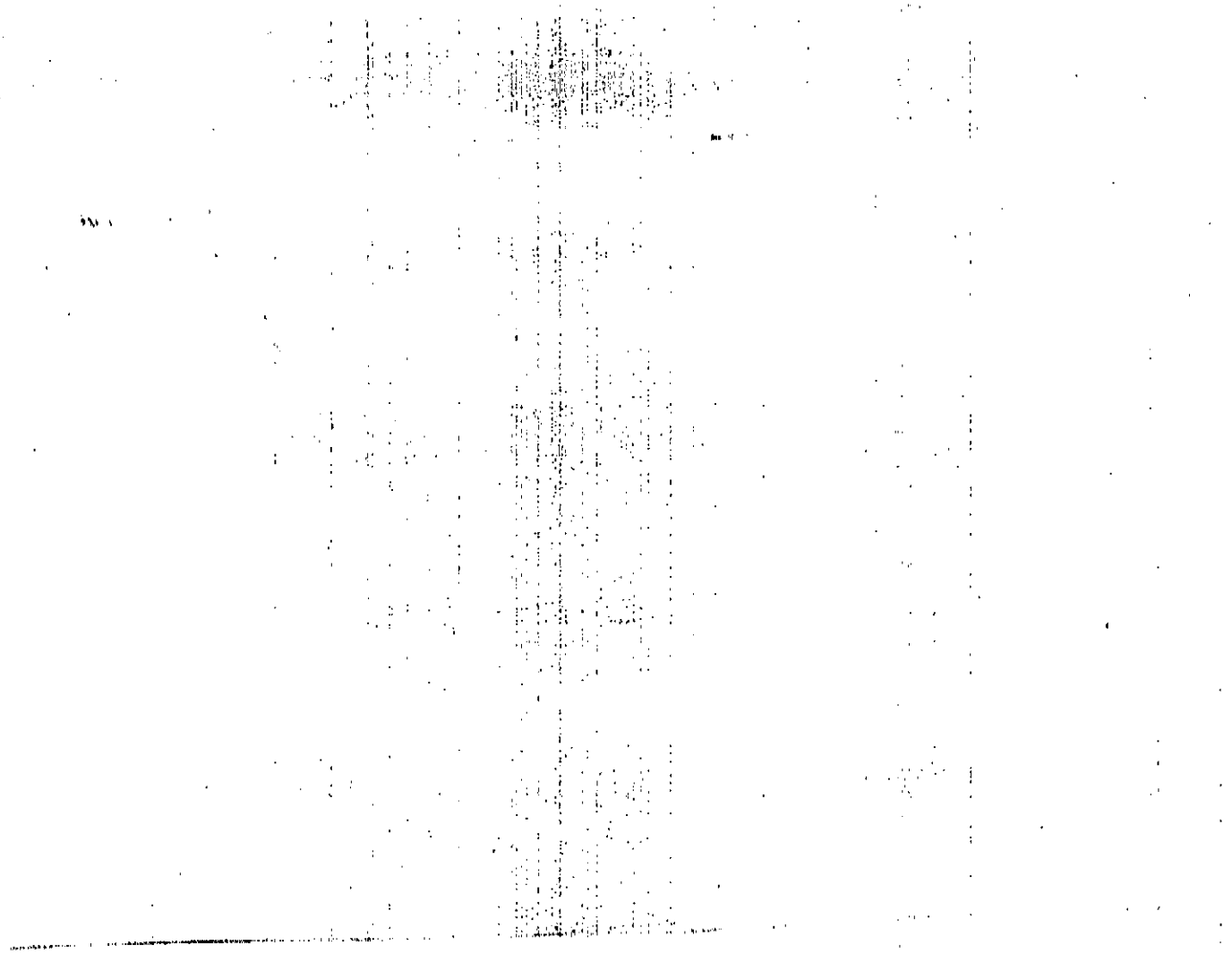
Lynn C Walker
2 Winchester St.
Nashua, NH 03063

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 atleast I avoided surgery and many months of recovery.

Lisa E. Desmond



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.
302 MAIN STREET
NASHUA, NEW HAMPSHIRE 03060
TELEPHONE (603) 882-8762

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 trouble. Eight years earlier I was running Marathons with 5 minute miles. Now 46 years old, I recently had another MRI at a prestigious Neurological Center at Burlington MA. 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 2 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 might add suggested I go see a Dr. Parnell. Surprised- I figured he knew something perhaps most Doctors didn't which is not unusual for this excellent Doctor.
Dr. Carol Parnell a women 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 accident 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. Annually something major has got to give. Once most of the pressure was relieved 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 data, thought it was impressive but were completely uninterested because they don't understand it. Even more Neurologists' 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 - 886. 3221

CAROL A. PARNELL, D.C.
382 MAIN STREET
NASHUA, NEW HAMPSHIRE 03060
TELEPHONE (603) 882-5742

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 two 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 times. 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 become my best (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 I see 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 #9
City: Nashua State: NH Zip: 03060
Telephone: 603-888-8628

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

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 S Campbell 1/29/99

Kimberly S. Campbell

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

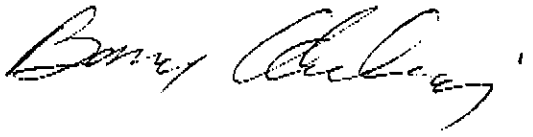
Gary W. Merrill

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,



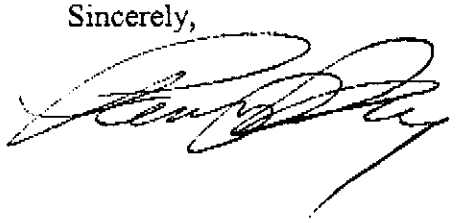
Bonnie Herrling
Merrimack, NH

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 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

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 my jaw, headaches, neck & shoulder pain.
By the time I got to the doctors I was at
a point that every day I was lucky I would
have only a few hours that I'd be
without pain. Going in close to constant
chronic pain I got very personal &
professionally. Professionally I took a lot
time from work and personally I wasn't
sure I would ever feel like I did before
I got hurt. Each visit over the course
of the last several months I noticed a continual change
in how I was feeling. Within the first after
11 months I have to say Chiropractic has
given me my life back

Signature: Marguerite E Sarah Date: 1/1/9
Name: Marguerite E Sarah
Address: 113 Riverview Dr
City: Nashua State: NH Zip: 03060
Telephone: 888-8819

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 Capron 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 profession 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.

Sincerely,

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

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 Healthsource for additional chiropractic care - from other 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 to the point that I no longer need diapers + have not needed them for 2 months.

(2) I had constant, excruciating pain in my left hip to 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 no where near what 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 long periods - walk short distances - none of which could be done before.

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

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

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. Muggins

Name: Doreen D. Muggins
Address: 24 Hickory 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 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, 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

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 medical workup before thinking of getting a referral. Not quite fair in my estimation.

Signature (optional)

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 ~~[redacted]~~ issues with the rights of the patients as a central concern.

Sincerely,
Stephen Chadwick
Wilton NH

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

I'd like to marry someone, but we
don't have enough money saved in college
to meet my Manhattan average annuals.
I would like to see more benefits for
Class Wings.

Lt. Tom A. Tam 1/21/99
Pima Vienna VA

3 Nichols Rd.
Amherst, N.H.
03031

1-23-99

Insurance Commissioner
State of New Hampshire

To Whom it May Concern;

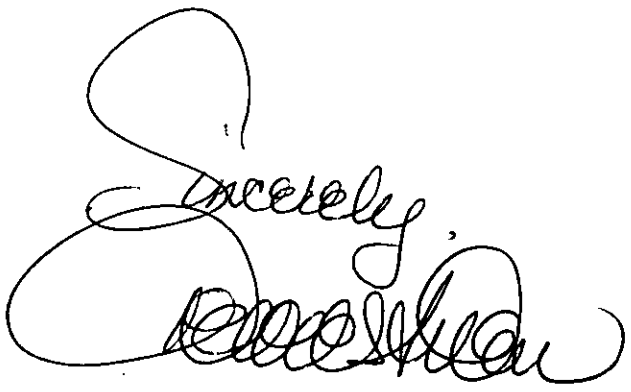
I am aware of the changes that are taking place in New Hampshire re: healthcare coverage.

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.

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,



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

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 ~~xxx~~ concerning the betterment of these coverages would greatly increase the quality of healthcare in this state.

Thank You

Milford, N.H.

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

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 would prefer me visit PT and only prescribed 3 sessions.

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 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 Hidden

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,

Alane Crawford for daughter, Hannie

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 1996.

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 U in it 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

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 is 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

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

Jean E. Sharp

ERNEST M. MARINO
D.M.D.

74 Allds Street
Nashua, NH 03060

Practice Limited to Periodontics and Implantology
www.drmarino.com

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 chiropractor.

The contributions of chiropractors to the health and well being of the public are exceptional. Making their 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

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.

Sincerely,

Mark T. Es

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 Bruck 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

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 Ritalin 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 influences the spinal column had on my overall health. It's been a real education.

Comments:

Signature William Harding Date 12/1/98

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: Jane Beck Age: (optional) 45

Reason for starting care: discomfort with prolonged sitting numbness in fingers when sleeping + stiffness when waking in morning, back pain with strenuous work

Length of time under chiropractic care: slightly over 1 yr

How have you felt since under chiropractic care?: ALL initial complaints / symptoms have greatly decreased or vanished so even mentally feel better

How has your life changed or what have you been able to do that you couldn't do before?: I can again do yard work that I enjoy + waking without being stiff is wonderful. my low back mobility is much better. my posture is improved I'm able to sit at a movie, a function, in the car comfortably AGAIN!

What improvements have been made with your spinal curves?: x-rays show improvement - spinal alignment + increased cervical curvature

What do you like to tell others about chiropractic?: that it works! NO medications required. I had results quickly. Appointments really do take only minutes

Comments: Glad I finally met Dr. Jennifer & Dr. David + my whole family comes. They give a better exam than my primary physician does.

Signature Jane Beck Date 5-28-98

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: 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 ~~[illegible]~~ ud my spine so I am taller than my friends now

Signature ~~[illegible]~~ Pam Reed Date 4/29/98

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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 benefits of chiropractic.

Name: Pamela Thunstrom Age: (optional) 43

Reason for starting care: fell 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?: Its 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: 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 fine

Signature Karen E Reed Date 11/4/98

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 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 of 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: 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 patients.

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 chiropractic goals for a higher state of health!

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

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.

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 CLOTTER 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

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

November 6, 1998

From: Charles Miller III
40 Woods Road
Barrington, NH 03825

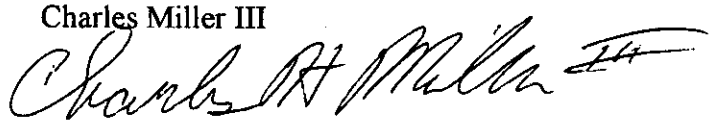
To Whom It May Concern,

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



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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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

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 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 Edwards

P.O. Box 102
Mont Vernon, NH 03057

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 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
1 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,

Lisa Bilodeau
19 Bay Pass 28
Box 58
Peru, NY 12938-7305

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 Cyr

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. Simoneau

KEVIN M. SIMONEAU
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,

Jan Graham
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

22 Oakland Dr
Milford, N.H.
03055

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: 1-22-99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current John Hancock 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. Sawyer

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,

Chuck Healey

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: 1-25-99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company PEL 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

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 in 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

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,

Sandy

SANDRA D. KONEY

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,

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)

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

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

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

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

1/22/98

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. Definate attention needs to be given to this matter.

Michelle Zerek
Bedford NH

Chiropractic
CARING FOR YOU

AMHERST CHIROPRACTIC OFFICES
13 Ponemah Hill Rd. • Amherst, NH 03031 • (603) 673-9690

To Whom it May Concern:

I would like to take this opportunity to express my dissatisfaction with the lack of coverage provided by health insurance Companies for chiropractic care. Chiropractic care is an integral part of one's well being.

I, as a current patient presently under chiropractic care have benefited greatly from it. I still have a ways to go, however, my pain has lessened a great deal. Before Chiropractic Care, I saw a neurologist, an orthopedic surgeon, did physical therapy and none of these individuals were able to help me. My condition got progressively worse. Only until I began Chiropractic Care was I able to gain some relief.

I believe it is an insurance Company's obligation to provide its subscribers with alternatives such as Chiropractic Care (covered) so they can lead healthful productive lives.

I strongly urge that a bill be passed requiring insurance companies to pay for chiropractic care.

Thank you,
Nashua, NH

1/22/99

Chiropractic
CARING FOR YOU

AMHERST CHIROPRACTIC OFFICES
13 Ponemah Hill Rd. • Amherst, NH 03031 • (603) 673-9690

My family and I have been receiving Chiropractic care from Dr. Zellesberg for many years. Again and again we have experienced benefit and in some instances miraculous results for a variety of health problems, some of which appeared untreatable or were unsuccessfully treated with traditional approaches.

Both my wife and I and our two children attribute our good health to the Chiropractic care we have received. Unfortunately, limited insurance coverage has continued to concern us, restricting our visits to the Chiropractor. We would greatly appreciate a more generous health plan in regard to Chiropractic care.

Jared Brown

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 HAVE BEEN A PATIENT OF CHIROPRACTIC FOR SOME THREE YEARS ON A REGULAR BASIS, I JUST WANT TO STATE THAT I DONT THINK THAT THE COVERAGE OF NH MEDICAL INSURANCE CO.'S IS ENOUGH. IT ALMOST SEEMS AS THOUGH THEY DONT EVEN WANT TO ACKNOWLEDGE CHIROPRACTIC AND HOW GOOD IT IS. I HAVE NOT HAD TO USE MY MEDICAL INSURANCE FOR MY PRIMARY CARE PHYSIAN DUE TO THE BENIFITS OF GOING TO THE CHIROPRACTOR REGULARLY. PLEASE CONSIDER INCLUDING CHIROPRACTIC IN MEDICAL POLICIES THANK YOU

Peggy Kennedy
11 1/2 JOFFRE ST
NASHUA, NH 03060
880-2009

Chiropractic
CARING FOR YOU

AMHERST CHIROPRACTIC OFFICES
13 Ponemah Hill Rd. • Amherst, NH 03031 • (603) 673-9690

Jan 22, 1999

To Whom it may Concern

I have been under Chiropractic Care for ten years and I feel the Health Insurance does not pay enough for the Care. Chiropractic Care is sometimes the last resort for people who suffer with pain. Before I went to Chiropractic Care I was on a lot of pain medicine and still could not walk without pain. So please try and have more health Insurance Companies Cover at least half of the expense

Joan Conde

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 install better health coverage for those of us who choose Chiropractic care.

Sincerely,
Karen Therrien

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 12-22-98

cc: Dr. John Robinson
Healthsource

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

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

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.

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)

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 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)

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

To State Legislator,

I would like to express my thoughts regarding the need for Medicare Hrs. to be accepting 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
Mrs Theresa Joyce
Nashua 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)

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 another medical professional telling me I can't have the care I'm happy with - which is effective.

Please help us.

Sincerely,
Susan Rauencher

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: 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:

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:

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: 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.

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 [redacted] 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 in 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.

Also see: [illegible]

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.

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:

Signed: Robert Gerschick

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

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

Freedom of choice. Every person should have the freedom to chose who they want to see for their care. Pass a law to give everyone that right.

Kenneth P. Donaker

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

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 (Hitchcock Clinic) 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 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)
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 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 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)
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:

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
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 1-2 x/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: 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.

Dawn 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:

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. & This is upsetting to me.

Kathy Richard

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 Our Health care provider has supplied →

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 MA
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: 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)
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 (for 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:

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

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

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 Lundsell.

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. for 8 years. My insurance now ~~pays of~~ 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 Brash 1/20/99

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 ORTH. DR.. DID THERAPY FOR SEVERIAL WEEKS. THIS HELPED BUT DIDN'T GO ON LONG ENOUGH DUE TO INSURANCE COST. I FINIALLY WENT TO CHIROPRACTOR 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

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

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 DeLaird

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

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

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

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 Piedra

ANGEL PIEDRA
147 RIDGEFIELD DR.
Milford, NH 03055.

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

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.

(1)

To Whom it May Concern (re) "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 But Myself thru that!

A Friend, Monica Derr Recomended a Chiropractor, Dr. Nancey Ota of "Chiropractic Naturally" for Treatment.

So, Skeptical as I was, I Made an Appointment too See Dr. Ota, that was in Nov of "99".

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

every Two weeks with Physicals and x-Ray's STRATIGICALLY inserted Too Verify the Progress.

My Physician is DR. George J. Bouck 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.

Unfortunatly 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. Bouck 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 firmally believe that!

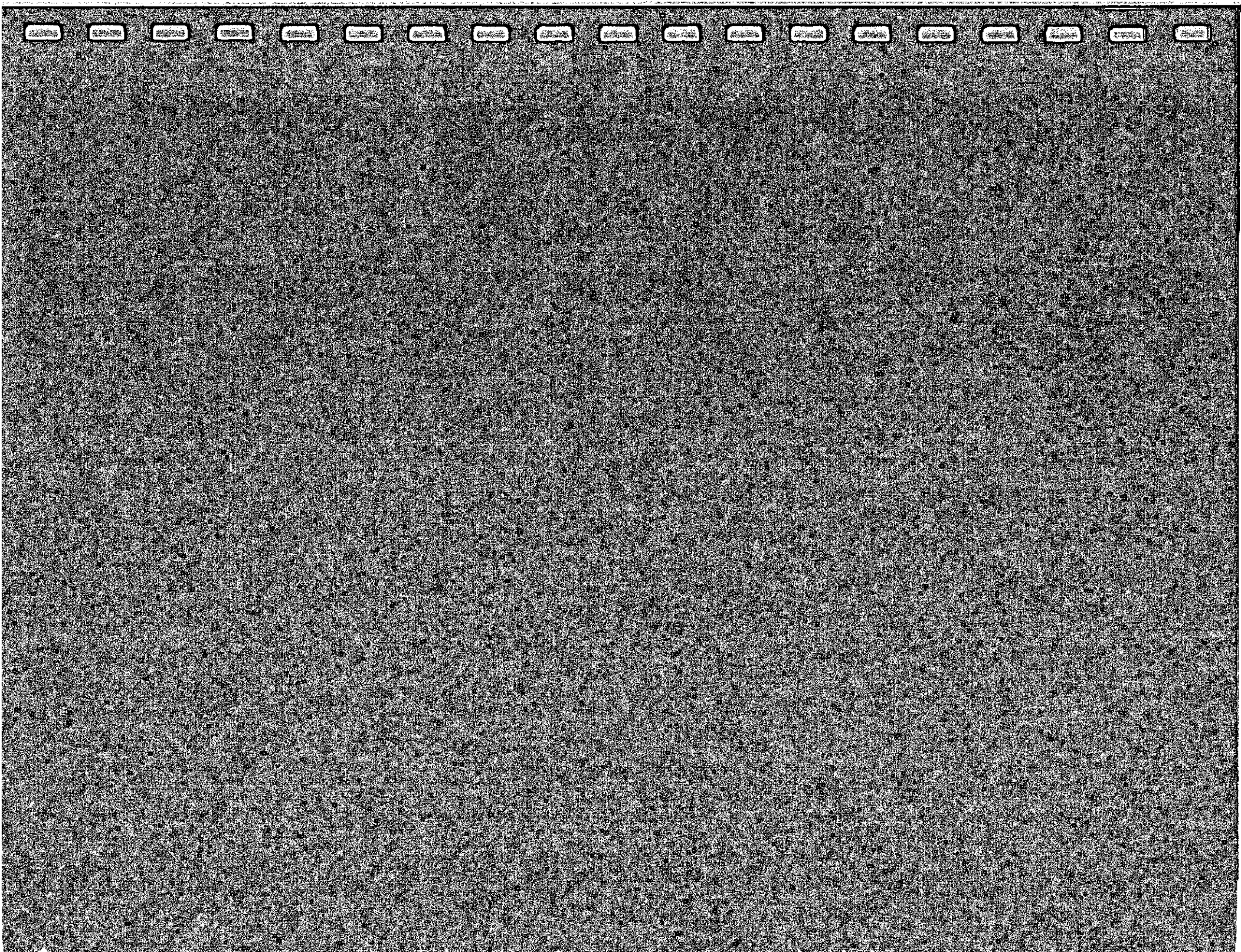
I'M A Retired employee of LockHeed SANDER'S with Twenty five YEARS of Service, Sixty three YEAR'S Young!!

01/26/1999 20:41 6035723131 CHIROPRACTICNATURALY PAGE 15

Thank you for taking the time
To Read this and if I can Be
of any ~~Factor~~ Further Assistance
in this Regard dont Hesitate
Too Contact ~~Me~~ Me!

Thanx

Tom Thornton
P.O. Box # 512
New Boston N.H.
03070-0512
Tel (603) 487-3772
Cell ~~Mobil~~ # 533-3884



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.

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 6-f the following new section:

415:6-g 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.

2 New Sections; Chiropractic Care. Amend RSA 415 by inserting after section 18-h the following new sections:

415:18-i Self-referrals for Chiropractic Care. Each insurer that issues or renews any policy of group or blanket accident or health insurance providing benefits for medical or hospital expenses, and offering chiropractic benefits shall provide benefits to a certificate holder who utilizes services of a chiropractic provider (doctor of chiropractic) by self-referral under the following conditions:

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

II. The insurer 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. The commissioner of insurance shall adopt rules, under RSA 541-A, regarding presentation of these terms and conditions to facilitate the comparison by the certificate holder of the terms and conditions of each option.

III. Within 10 working days of the first visit or consultation the doctor of chiropractic shall send to the insurer, or its designee, the chiropractic case findings. This shall be sufficient documentation for the initial 12 visits or the first 4 weeks of care, whichever comes first.

IV. If the chiropractic provider recommends care beyond 12 visits or 4 weeks, the participating doctor of chiropractic shall send to the insurer, or its designee, documentation containing information on the certificate holder's progress and necessity of care as well as a care plan for extended chiropractic care up to 6 additional weeks or a maximum of 12 additional visits, whichever occurs first. This is recommended to provide the patient with 24 visits or 10 weeks of care without pre-certification or pre-approval. If the doctor of chiropractic fails to provide the required documentation, the insurer or its certificate holder shall not be liable to the chiropractic provider for any unpaid fees.

V. If the doctor of chiropractic recommends care beyond 24 visits or 10 weeks, the participating doctor of chiropractic shall send to the insurer, or its designee, documentation containing information on the certificate holder's progress and necessity of care as well as a care plan for extended chiropractic care up to 6 additional weeks or a maximum of 12 additional visits, whichever occurs first. This is recommended to provide the patient with 36 visits, or 16 weeks of care without pre-certification or pre-approval. If the doctor of chiropractic fails to provide the required documentation, the insurer or its certificate holder is not liable to the chiropractic provider for any unpaid fees.

VI. After a maximum of 36 visits, a certificate holder who is continuing chiropractic care shall receive prior authorization from the insurer or its designee for the purpose of continued care. Without the approval of the insurer, or its designee, and the establishment of chiropractic necessity of care, the certificate holder shall not receive benefits for more than 36 visits for the same condition to a participating doctor of chiropractic in a 12-month period.

VII. The capitation rates shall not be less than the sum equivalent of the prevailing fees relative to the designated number of visits.

VIII. The patient shall retain the right to choose chiropractic care on an elective, self-pay, fee-for-service basis.

415:18-j Comparable Fees Required. Every insurer 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 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.

3 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, regarding presentation of these terms and conditions to facilitate the comparison by the subscriber of the terms and conditions of each option.

III. Within 10 working days of the first visit or consultation the doctor of chiropractic shall send to the health service corporation, or its designee, the chiropractic case findings. This shall be sufficient documentation for the initial 12 visits or the first 4 weeks of care, whichever comes first.

IV. If the chiropractic provider recommends care beyond 12 visits or 4 weeks, the participating doctor of chiropractic shall send to the health service corporation, or its designee, documentation containing information on the subscriber's progress and necessity of care as well as a care plan for extended chiropractic care up to 6 additional weeks or a maximum of 12 additional visits, whichever occurs first. This is recommended to provide the patient with 24 visits or 10 weeks of care without pre-certification or pre-approval. If the doctor of chiropractic fails to provide the required documentation, the health service corporation or its subscriber shall not be liable to the chiropractic provider for any unpaid fees.

V. If the doctor of chiropractic recommends care beyond 24 visits or 10 weeks, the participating doctor of chiropractic shall send to the health service corporation, or its designee, documentation containing information on the subscriber's progress and necessity of care as well as a care plan for extended chiropractic care up to 6 additional weeks or a maximum of 12 additional visits, whichever occurs first. This is recommended to provide the patient with 36 visits, or 16 weeks of care without pre-certification or pre-approval. If the doctor of chiropractic fails to provide the required documentation, the health service corporation or its subscriber is not liable to the chiropractic provider for any unpaid fees.

VI. After a maximum of 36 visits, a subscriber who is continuing chiropractic care shall receive prior authorization from the health service corporation or its designee for the purpose of continued care. Without the approval of the health service corporation, or its designee, and the establishment of chiropractic necessity of care, the subscriber shall not receive benefits for more than 36 visits for the same condition to a participating doctor of chiropractic in a 12-month period.

VII. The capitation rates shall not be less than the sum equivalent of the prevailing fees relative to the designated number of visits.

VIII. The patient shall retain the right to choose chiropractic 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.

4 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 (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 enrollee 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, regarding presentation of these terms and conditions to facilitate the comparison by the enrollee of the terms and conditions of each option.

III. Within 10 working days of the first visit or consultation the doctor of chiropractic shall send to the health maintenance organization, or its designee, the chiropractic case findings. This shall be sufficient documentation for the initial 12 visits or the first 4 weeks of care, whichever comes first.

IV. If the chiropractic provider recommends care beyond 12 visits or 4 weeks, the participating doctor of chiropractic shall send to the health maintenance organization, or its designee, documentation containing information on the enrollee's progress and necessity of care as well as a care plan for extended chiropractic care up to 6 additional weeks or a maximum of 12 additional visits, whichever occurs first. This is recommended to provide the patient with 24 visits or 10 weeks of care without pre-certification or pre-approval. If the doctor of chiropractic fails to provide the required documentation, the health maintenance organization or its enrollee shall not be liable to the chiropractic provider for any unpaid fees.

V. If the doctor of chiropractic recommends care beyond 24 visits or 10 weeks, the participating doctor of chiropractic shall send to the health maintenance organization, or its designee, documentation containing information on the enrollee's progress and necessity of care as well as a care plan for extended chiropractic care up to 6 additional weeks or a maximum of 12 additional visits, whichever occurs first. This is recommended to provide the patient with 36 visits, or 16 weeks of care without pre-certification or pre-approval. If the doctor of chiropractic fails to provide the required documentation, the health maintenance organization or its enrollee is not liable to the chiropractic provider for any unpaid fees.

VI. After a maximum of 36 visits, an enrollee who is continuing chiropractic care shall receive prior authorization from the health maintenance organization or its designee for the purpose of continued care. Without the approval of the health maintenance organization, or its designee, and the establishment of chiropractic necessity of care, the enrollee shall not receive benefits for more than 36 visits for the same condition to a participating doctor of chiropractic in a 12-month period.

VII. The capitation rates shall not be less than the sum equivalent of the prevailing fees relative to the designated number of visits.

VIII. The patient shall retain the right to choose chiropractic care on an elective, self-pay, fee-for-service basis.

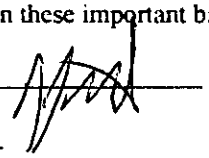
420-B:28 Comparable Fees Required. Every health maintenance organization, indemnity provider, or third party payor regulated under this chapter that covers care by doctors of chiropractic shall provide benefit payments at least equal to and consistent with the benefit payments to other health care providers. 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.

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

Dear Legislator,

By placing an X in the box below, I am indicating my support for House Bill #586 and Senate Bill #147. I believe that the passage of these bills is in the best interest of 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. Your support is appreciated.

☐ I support HB #156 and SB #147 Sig 

Name: Brian Eaton

Address: 8 Fieldstone Drive

Kingston N.H 03848

Dear Legislator,

By placing an X in the box below, I am indicating my support for House Bill #586 and Senate Bill #147. I believe that the passage of these bills is in the best interest of 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. Your support is appreciated.

☑ I support HB #156 and SB #147 Sig Gail Gehin

Name: GAIL GEHIN

Address: 16 NORRIS COURT

EPPING NH 03042

Dear Legislator,

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☑ I support HB #156 and SB #147 Sig Elizabeth Estey

Name: ELIZABETH ESTEY

Address: P.O. Box 223

NEWTON, NH 03858

Dear Legislator,

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☒ I support HB #156 and SB #147 Sig Ralph T. Sutton

Name: Ralph T. Sutton

Address: 3 Brookhaven Rd
Kingston N.H.

Dear Legislator,

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☒ I support HB #156 and SB #147 Sig Kathleen Bried

Name: Kathy Bried

Address: 13 Chase St., P.O. Box 813
Kingston NH 03848

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☒ I support HB #156 and SB #147 Sig Lisa Smith

Name: LISA SMITH

Address: 26 BRIAN ST
SANDOWN NH 03879-2012

Dear Legislator,

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☒ I support HB #156 and SB #147 Sig Deborah G. Gallant

Name: Deborah G. Gallant

Address: 55 Old Town Farm Rd
Exeter NH 03833

Dear Legislator,

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☐ I support HB #156 and SB #147 Sig [signature]

Name: Patrick McEachern Brewer

Address: 27 Evelyn Ave.
Raymond NH 03077

Dear Legislator,

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☑ I support HB #156 and SB #147 Sig Jo-Ann Hall

Name: Jo-Ann Hall

Address: 196 Main St
Kingston, NH 03848

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☑ I support HB #156 and SB #147 Sig Marie Good

Name: Marie Good

Address: 18 Lamprey Village Ct
Epping, N.H. 03042

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☒ I support HB #156 and SB #147 Sig Joan Anderson

Name: JOAN ANDERSON

Address: 156 FRONT STREET
Exeter N.H. 03833

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☒ I support HB #156 and SB #147 Sig_____

Name: Marguerite L Cole

Address: 33 Epping St
Raymond NH 03077

Dear Legislator,

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[X] I support HB #156 and SB #147 Sig Susan Marie Harding

Name: SUSAN MARIE HARDING

Address: 8 Richard St.
Hampton, NH 03842

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Nancy R Pineau

Address: 54 Caldwell Rd

Nashua NH

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: DIANE CARUSO

Address: 5 CHATFIELD DRIVE

NASHUA NH 03063

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Robbie Geller

Address: 26 Lynne Dr.

Hollis, NH 03049

Robbie Geller

Dear Legislator,

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Catherine Eames

Address: 22 Algonquin Avenue
Andover, MA 01810

I have NH Blue Cross/ Blue Shield health insurance

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and SenateBill #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.

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☒ *I ~~fully support~~ House Bill #586 and Senate Bill #147.*

Name: Paul Shalek

Address: 29 Wilson Road

Hudson NH 03051

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: William Cobb

Address: 7 Jolori La.

Nashua, NH

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Chris Andrews

Address: 28 Belknap Rd

Hudson, NH 03051

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Jan Schaper

Address: 4 Hickory Dr

Amherst, N.H. 03031

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Kimberly Kapelson

Address: 32 Green Heron Ln.

Nashua NH 03062

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Tonia Jimenez

Address: PO Box 3048 - 82 Harbor Ave

Nashua, NH 03061

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Susan Mazzola

Address: 434 Fox Hollow Drive

Hudson, NH. 03051

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Katherine Britton Hatch

Address: 41 Cannongate III

Nashua, NH 03063

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Brenda VanHirtum

Address: 17 Elm St.

Merrimack NH 03054

Brenda M. VanHirtum

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Mary Zubhuza

Address: 92 Chandler St

Nashua NH 03060

Dear Legislator,

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Nancy Lucci Nancy Lucci

Address: 1 Bryce Dr.

Merrimack, NH 03054

(603) 429-0142

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: DONALD WASIELEWSKI

Address: 964 HANCOCK ST. #2

WOLLASTON, MA 02170

Dear Legislator,

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: GREGORY C. LARKIN

Address: 201 WHEELER RD.

HOLLIS, NH 03049

Dear Legislator,

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Jean L Caron

Address: 24 Manassas Ave

Nashua, NH 03060

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Jim Wick

Address: 17 Roby St

Nashua, NH 03060

Dear Legislator,

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I fully support House Bill #586 and Senate Bill #147.

Name: Cheryl Carter

Address: 15 Denise St.

Nashua NH 03063

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in full support of House Bill #586 and SenateBill #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 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: Patrick A. Booth

Address: 12 Thoreau Drive

Nashua, NH. 03062

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Karen Gagnon

Address: 22 Timberline Dr.

Nashua, NH 03062

Dear Legislator,

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Jennifer Compagna

Address: 45 Forge Dr.

Nashua NH 03060

Dear Legislator,

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☑ *I fully support House Bill #586 and Senate Bill #147.*

Name: Kevin Spottiswood

Address: 1 High Plain Ave

Litchfield NH 03052

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Edward R. Nourie

Address: 5 Waterview Trail

NASHUA N.H. 03060

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: BETH A. SOSA

Address: 2 GALLOWAY RD. #24

MERRIMACK, NH 03054

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Sherrill St. Germain

Address: 201 Wheeler Rd

Hollis NH 03049

Dear Legislator,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Jean Shalek

Address: 24 Elgin Street

Nashua, NH 03060

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Aaron Dubé
ADDRESS: 614 Martha's Way
Dover NH. 03820
SIGNATURE: Aaron D

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Alan Agrella
ADDRESS: 16 Exeter Farms Rd.
Exeter NH. 03833
SIGNATURE: Alan T Agrella

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: ALAN G. FRALICH
ADDRESS: 112 Main ST
FREMONT, NH 03044
SIGNATURE: Alan G Fralich

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: ALICE W. STONE
ADDRESS: 815 WASHINGTON RD.
RYE, N.H. - 03870-2326
SIGNATURE: alice W. Stone

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Amy Dube
ADDRESS: 614 Martha's Way
Dover, NH 03820
SIGNATURE: Amy Dube

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Anita J. Wing
ADDRESS: 328 Lang Road
Portsmouth NH 03801-5820
SIGNATURE: Anita J Wing

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ann Duke

ADDRESS: 326 Medford St
Malden, MA 02148

SIGNATURE: Ann Duke

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Annette Lear

ADDRESS: POB 555
No Hampton, NH 03862

SIGNATURE: Annette Lear

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Annette Lear

ADDRESS: POB 555
No Hampton, NH 03862

SIGNATURE: Annette Lear

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Barbara Grogin
ADDRESS: 14 The Meadows
Stratham, NH 03885
SIGNATURE: Barbara Grogin

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Barbara Hodgdon
ADDRESS: 17 Spinney Creek Rd
Eliot, ME 03903-2220
SIGNATURE: Barbara Hodgdon

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Carl Huwe
ADDRESS: 1013 Washington Rd.
Rye NH 03870
SIGNATURE: Carl Huwe





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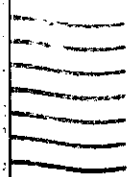
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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Carmen Williams

ADDRESS: 9 Colcord Pond Rd.
Exeter, NH 03833-1549

SIGNATURE: Carmen Williams

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Carol Gallup

ADDRESS: P.O. Box 57
Rye N.H. 03870

SIGNATURE: Carol Gallup

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Quackenbush, Chris + Brenda

ADDRESS: 15 New Rd
North Hampton NH 03862

SIGNATURE: C. Quackenbush

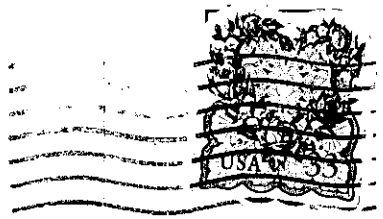
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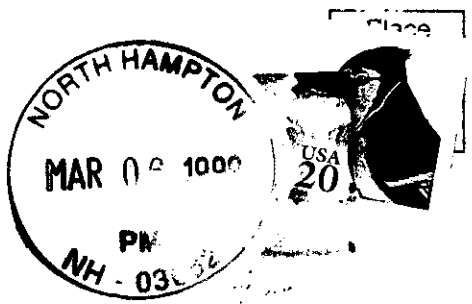




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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Connie C. Lawrence

ADDRESS: 3 Lincoln Ave
Hampton Falls, NH 03844

SIGNATURE: Connie C. Lawrence

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: David Dearborn

ADDRESS: 14 Bernaby Lane
Kingston, NH 03848

SIGNATURE: David Dearborn

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: David H. Marston

ADDRESS: 34 Mill Rd.
North Hampton, NH 03862

SIGNATURE: David H. Marston



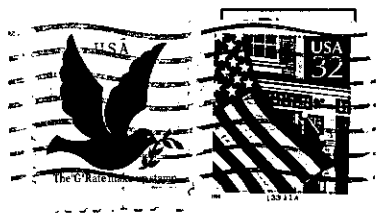


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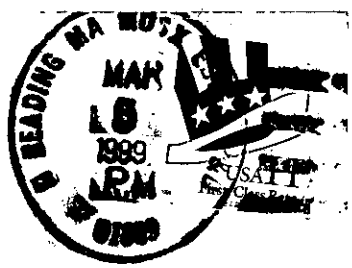


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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: DAVID W. PETERS

ADDRESS: 6 Hampshire Dr
SOUTH HAMPTON N.H. 03827

SIGNATURE: [signature]

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: DONNA REYNOLDS

ADDRESS: 77 MARNE AVE
PORTSMOUTH, N.H. 03801

SIGNATURE: Donna Reynolds

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: J. A[illegible] / F.A. DeFREITAS

ADDRESS: 6 BREWER ROAD
KENSINGTON, NH 03833

SIGNATURE: J. A[illegible]





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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: F.E. WILDE

ADDRESS: 2 WOODLAWN AVE,
HAMPTON FALLS, NH 03844-2123

SIGNATURE: F.E. Wilde

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: FAYE SOMERBY

ADDRESS: PO BOX 277
NORTH HAMPTON, NH 03862

SIGNATURE: Faye B Somerby

Dear Legislator,

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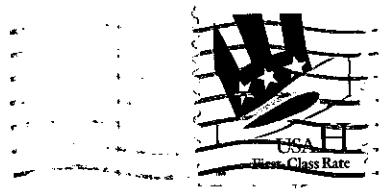
☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: George + Susan Carlisle

ADDRESS: P.O. Box 510
New Castle, NH. 03854

SIGNATURE: George H Carlisle Susan H Carlisle





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NAME: Heidi Dubuque

ADDRESS: 18 Kirriemuir Dr.
Stratham, NH 03885

SIGNATURE: Heidi J Dubuque

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Howard W. Fales III.

ADDRESS: 514 Sagamore Road
Rye, N.H. 03870-2042

SIGNATURE: Howard W. Fales III.

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: James & Gail Kennedy

ADDRESS: 5 Gary Lane
Exeter, NH 03833

SIGNATURE: James E Kennedy

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Howard W. Fales III.
514 Sagamore Road
Rye, N.H. 03870-2042

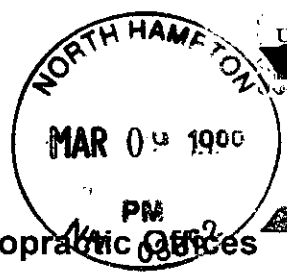
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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: James & Gail Kennedy

ADDRESS: 3 Gary Lane
Exeter, NH 03833

SIGNATURE: Gail E. Kennedy

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: JEFF BELL

ADDRESS: 26 Birnum Woods
Stratham, NH 03885

SIGNATURE: [signature]

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jewell L Brown

ADDRESS: 81 Woodland Road
Hampton, N.H. 03842

SIGNATURE: Jewell L Brown

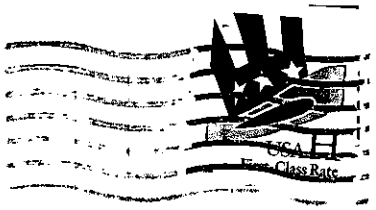
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Dear Legislator,

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.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: JOSEPHINE PEEK
ADDRESS: 6 West Rd.
Rye, N.H. 03870
SIGNATURE: Josephine Peek

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Julie Huwe
ADDRESS: 1013 Washington Rd.
Rye NH 03870
SIGNATURE: Julie A. Huwe

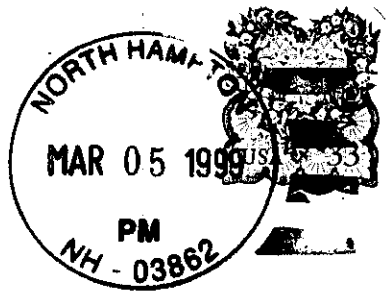
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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Karen Beauman
ADDRESS: 8 Hampton Meadows
Hampton NH 03842
SIGNATURE: Karen E. Beauman

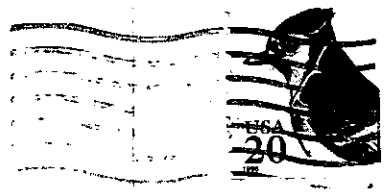


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NAME: Katherine B Bell

ADDRESS: 60 MC Shane Ave
Greenland N.H.

SIGNATURE: Katherine B Bell

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ken Lawrence

ADDRESS: 3 Lincoln Ave
Hampton Falls NH 03844

SIGNATURE: Kenneth L Lawrence

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: KENNETH R. SPARKS

ADDRESS: 11 BALMORAL DR
STRATHAM N.H. 03885

SIGNATURE: Kenneth R. Sparks

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Kevin Grant
ADDRESS: 753 Ocean Blvd #8
Hampton NH 03842
SIGNATURE: Kevin Grant

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NAME: Kim S. MacLennan
ADDRESS: 12 Allen St.
Exeter, NH 03833
SIGNATURE: Kim S. MacLennan

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Kimberly Martin-Nadeau
ADDRESS: 34 Pine Rd. PO Box 672
North Hampton, NH 03862
SIGNATURE: Kimberly Martin-Nadeau

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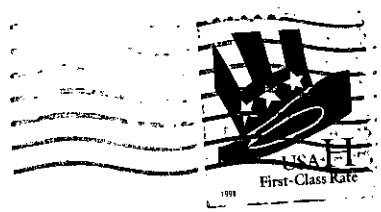
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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lane K. Henderson
ADDRESS: 10 Salt Meadow
Hampton, N.H. 03842
SIGNATURE: Lane K. Henderson

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NAME: Laura Enright
ADDRESS: 150 F.W. Hartford Drive
Portsmouth, NH 03801
SIGNATURE: Laura Enright

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lena B. Dunton
ADDRESS: 151 Washington Rd.
Rye N.H. 03870
SIGNATURE: Lena B. Dunton



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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lois A. Roberts

ADDRESS: 26 Amesbury Rd
Kensington N.H. 03833

SIGNATURE: Lois A. Roberts

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: LU MARSTON

ADDRESS: 34 Mill Rd
No Hampton, N.H. 03862

SIGNATURE: Lu Marston

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Marcia Sparks

ADDRESS: 11 Bedroom Dr.
Stratham, NH-03885

SIGNATURE: Marcia Sparks

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mark and Marie Richards
ADDRESS: 11 Plumer Lane,
Lee NH 03824
SIGNATURE: Marie L Richards
Mark a R

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: MARY A. GERBINO
ADDRESS: 327 TRI-CITY Rd.
SOMERSWORTH, N.H 03878
SIGNATURE: Mary A. Gerbino

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Michael RYAN
ADDRESS: 87 Bismark St
MANCH NH 03102
SIGNATURE: Michael Ryan

Mark and Marie Richards
11 Plumer Lane
Lee, NH 03824-6209



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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: Nancy Burbank

ADDRESS: 131 Sherwood Forest
Exeter N.H. 03833

SIGNATURE: Nancy A Burbank

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: Nancy Gabardina

ADDRESS: 753 Ocean Blvd #8
Hampton, NH 03842

SIGNATURE: Nancy Gabardina

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME:

ADDRESS: Pamela A. Evans
18 High St.
Stratham, NH 03885-2210

SIGNATURE: Pamela A Evans

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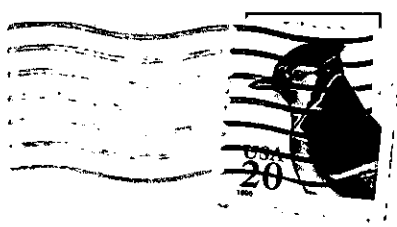
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NAME: PAUL LACROIX

ADDRESS: 7 JANA LANE
STRATHAM NH 03885

SIGNATURE: Paul Lacroix

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NAME: Polly L. Philbrick

ADDRESS: 380 Ocean Road Unit 4
Portsmouth NH 03801

SIGNATURE: Polly L. Philbrick

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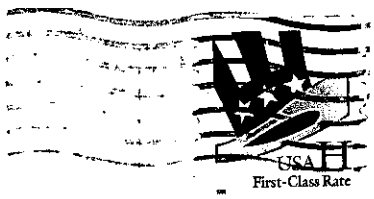
☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: REGINA P. ROBINSON

ADDRESS: 451 WINNACUNNET RD #20F
HAMPTON N.H. 03842

SIGNATURE: Regina P Robinson



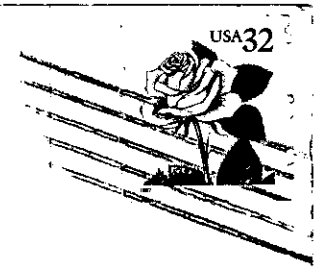


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NAME: RHENDA BARNES
ADDRESS: 88 GLENGARRY DR.
STRATHAM, NH 03885
SIGNATURE: Rhenda Barnes

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NAME: Richard King
ADDRESS: 1459 Ocean Blvd
Rye, N.H. 03870-2207
SIGNATURE: Richard King

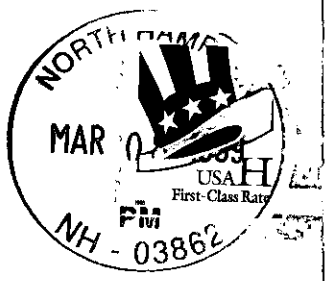
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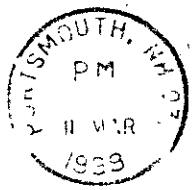
NAME: Richard Pearlfield
ADDRESS: 155 Echo Ave #15
Portsmouth, NH 03801
SIGNATURE: Richard Pearlfield

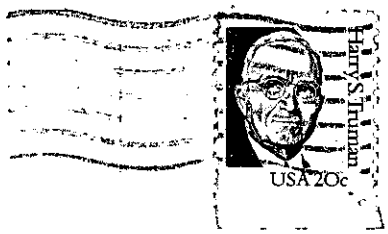


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NAME: Rick Fucci'
ADDRESS: 180 Lafayette Rd
N. Hampton N.H 03862
SIGNATURE: Richard J Fucci

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NAME: Robert Moaratty
ADDRESS: 15 Barbour Rd.
Hampton NH 03842
SIGNATURE: Robert Moaratty

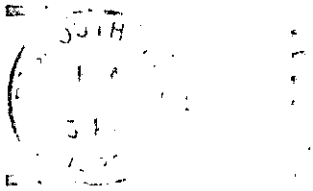
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NAME: Robert W. Vennard
ADDRESS: 151 Essex Ave.
Portsmouth, N.H. 03801
SIGNATURE: Robert W. Vennard

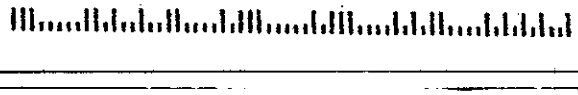




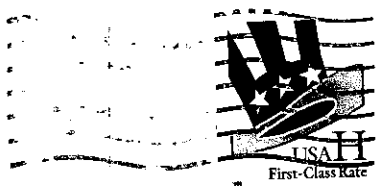
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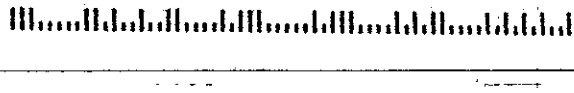




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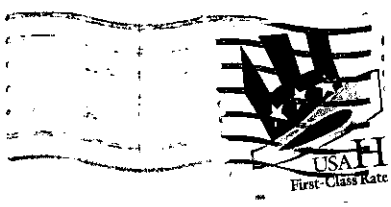
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Robert W. Vennard
P.O. Box 355
Rye, NH 03870

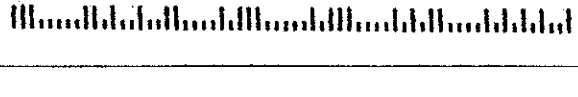




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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Bob Wing
ADDRESS: 328 Lang Rd
Portsmouth NH 03801-5820
SIGNATURE: Bob Wing

Dear Legislator,

By placing an "**X**" in the box below, I am indicating **I am 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: Robin Buck
ADDRESS: 18 Rollins Park Rd
Stratham NH 03885
SIGNATURE: Robin Buck

Dear Legislator,

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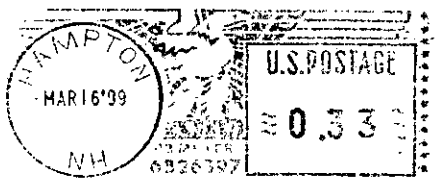
NAME: SANDRA T. SARGENT
ADDRESS: 125 CENTRAL RD.
RYE NH 03870
SIGNATURE: Sandra T. Sargent

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North Hampton Chiropractic Offices

118 Lafayette Road/PO Box 205

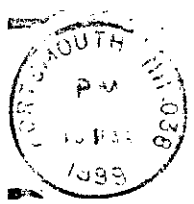
North Hampton, NH 03862



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North Hampton, NH 03862

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sharon Peatfield
ADDRESS: 155 Echo Ave #15
Portsmouth NH 03801
SIGNATURE: Sharon Peatfield

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sheila C Brown
ADDRESS: 103 Lafayette Rd Box 38
N Hampton, NH 03862
SIGNATURE: Sheila C Brown

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Stanwood S Brown
ADDRESS: 81 Woodland Rd
Hampton N.H. 03842
SIGNATURE: Stanwood S Brown

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Susanna Dunbar

ADDRESS: 44 Timber Swamp Rd
Hampton NH 03842

SIGNATURE: S. Dunbar

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: TED N. MEYER

ADDRESS: 313 HIGH ST.
HAMPTON, NH 03842

SIGNATURE: Ted N. Meyer

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: THOMAS B STEVENS

ADDRESS: 97 CHESTER ST
CHESTER, NH 03036

SIGNATURE: Thomas B Stevens

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [redacted] Mrs Viola J Defillipo

ADDRESS: [redacted] 66 Great Bay Dr W
Greenland, NH 03840-2116

SIGNATURE: Viola J Defillipo

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: VIRGINIA KELLEY

ADDRESS: 39 DEEP MEADOW ESTATES
EXETER, N.H. 03833-4102

SIGNATURE: Virginia Kelley

Dear Legislator,

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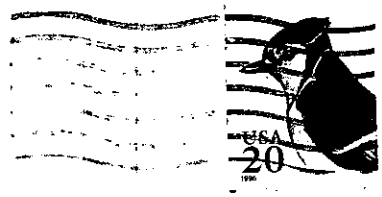
☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ginny Rogier

ADDRESS: 14 Rogier Pl.
Nottingham, N.H. 03290

SIGNATURE: Ginny Rogier





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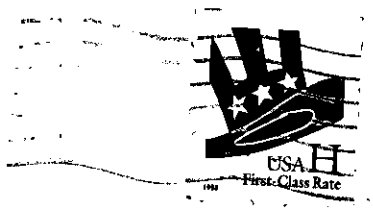
☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Wanda Littlefield

ADDRESS: 35 Taylor River Ests
Hampton N.H 03842

SIGNATURE: Wanda Littlefield





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118 Lafayette Road/PO Box 205

North Hampton, NH 03862

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mr. Abdurrahman Ildeniz

ADDRESS: 31 Dawns Ave, Greenland, N.H

SIGNATURE: A Ildeniz

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mrs Abdurrahman Ildeniz

ADDRESS: 31 Dawns Ave, Greenland, N.H

SIGNATURE: Kathie A Ildeniz

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Linda & Russ Merrill

ADDRESS: 24 Academy Ave.
Hampton, N.H.

SIGNATURE: Linda Merrill

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4 Stickney Terrace
Hampton, NH 03842

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Al Roach

ADDRESS: 16 Bride Hill
Hampton, N.H. 03842

SIGNATURE: Al Roach

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: ALFRED A. MONTERO

ADDRESS: 19 SHASTA DRIVE
LONDONDERRY NH 03053

SIGNATURE:

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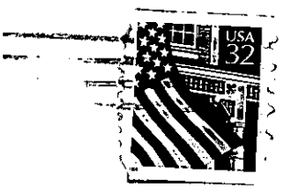
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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Anita B. Metivier

ADDRESS: 92 Ocean Blvd - P.O. 887
No. Hampton N.H. 03862

SIGNATURE: Anita B. Metivier



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NAME: Anthony Bruno

ADDRESS: 40 Brentwood Rd.
Exeter, NH 03833-4508

SIGNATURE: Anthony Bruno

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: ARLENE DRELICK

ADDRESS: 698 LAFAYETTE Rd #731
HAMPTON NH 03842

SIGNATURE: Arlene Drelick

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Barbara Wallace-Parsons

ADDRESS: 36 Reddington Landing #6
Hampton, NH. 03842-1234

SIGNATURE: BWallace-Parsons





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Hampton, NH 03842

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NAME: BEN EDWARDS

ADDRESS: MAC TOOLS
177 OLD MTN RD
NORTHWOOD NH 03261

SIGNATURE: Ben Edwards

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Bruce A. Barnaby

ADDRESS: 19 N. Shore Rd, Hampton NH 03843

SIGNATURE: B A B

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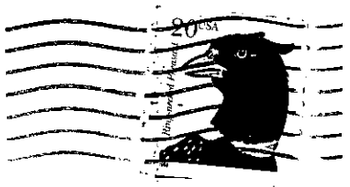
☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: CALVIN C RANDALL

ADDRESS: 50 WASHINGTON ST
SEABROOK NH 03874-0302

SIGNATURE: Calvin C Randall





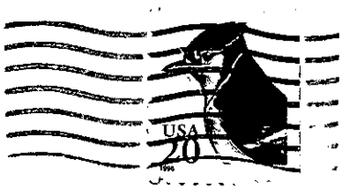
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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: Carl Burns

ADDRESS: 238 Woodland Rd
Hampton NH 03842

SIGNATURE: [signature]

Dear Legislator,

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: Catherine Keriazes

ADDRESS: 1 12th St Hampton NH 03842

SIGNATURE: Catherine Keriazes

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: Craig Lardent

ADDRESS: 19 Mill Rd
No Hampton NH 03862

SIGNATURE: Craig Lardent





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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Chris Silver

ADDRESS: 8 Reddington Landing Hampton

SIGNATURE: Chris Silver

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NAME: Christine Theriault

ADDRESS: 21 Pheasant Run
E. Kingston, NH 03827

SIGNATURE: Christine A. Theriault

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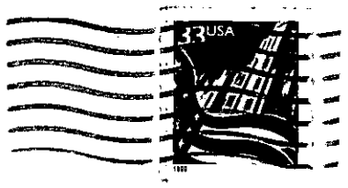
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NAME: Christine Theriault

ADDRESS: 21 Pheasant Run
E. Kingston, NH 03827

SIGNATURE: Christine A. Theriault

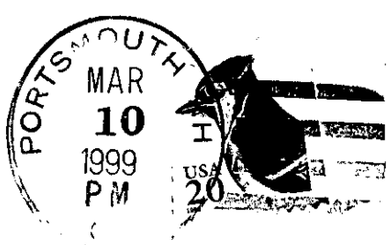




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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: CHRISTOPHER CONNOLLY

ADDRESS: 17 SEAVIEW AVE
HAMPTON NH - 03842

SIGNATURE: Christopher Connolly

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Christopher Petty

ADDRESS: 30 Lane Rd.
Raymond NH 03077

SIGNATURE: Chr Pet

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NAME: D. Marie Jamrin

ADDRESS: 28 Kensington Rd.
Hampton Falls N.H. 03844

SIGNATURE: D. Marie Jamrin



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Hampton, NH 03842

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: DALLAS N. DAVENPORT

ADDRESS: 323 WASHINGTON RD
RYE, NH 03870

SIGNATURE:

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NAME: Daryl Patey

ADDRESS: 30 Lane Rd
Raymond NH 03077

SIGNATURE:

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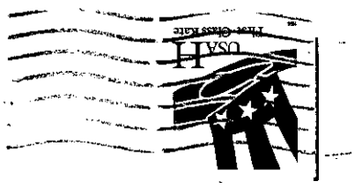
☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: DAVID M. SCHUPPERT

ADDRESS: 45 DAME ROAD
NEWMARKET, NH 03857

SIGNATURE:





Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: DAVID A. THRESHER

ADDRESS: 21 VANDERPOOL DR
HAMPTON, N.H. 03842

SIGNATURE: David A Thresher

Dear Legislator,

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: DIANE ANDREWS

ADDRESS: P.O. Box 1783
Hampton, NH 03843

SIGNATURE: Diane Andrews

Dear Legislator,

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: Donna Walton

ADDRESS: 21 Thorwald Ave
Hampton, NH 03842

SIGNATURE: Donna Walton

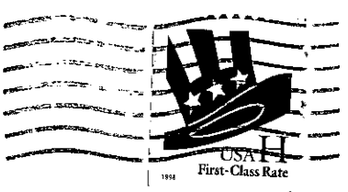


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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: ED B. BERRY

ADDRESS: 57 SCRABBLE RD
BRENTWOOD, NH 03833

SIGNATURE: Ed B Berry

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Robinson Edward C.

ADDRESS: 168 LAFAYETTE Rd
North Hampton NH. 03862-0425

SIGNATURE: Edward C Robinson

Dear Legislator,

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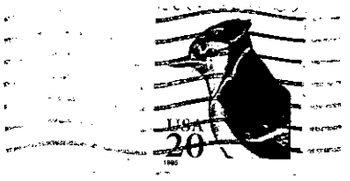
☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME:

ADDRESS: Ms. Eleanor Baker
340 Lafayette Road # 312
Hampton NH 03842

SIGNATURE: Eleanor Baker

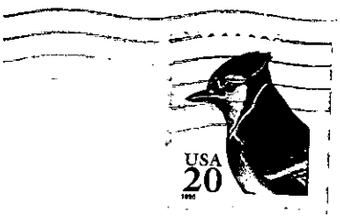




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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Elizabeth A Church CHURCH

ADDRESS: 143 Mill Rd
No. Hampton, NH 03862

SIGNATURE: Elizabeth A Church

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NAME: Elizabeth P. True-Gibb

ADDRESS: 34 Center Circle
Fremont NH 03044

SIGNATURE: Elizabeth P. True-Gibb

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ms. Elly Cain

ADDRESS: 120 Lafayette Rd.
9 Adams Trlr. Prk.
Rye, NH 03870-6128

SIGNATURE: Elly Cain





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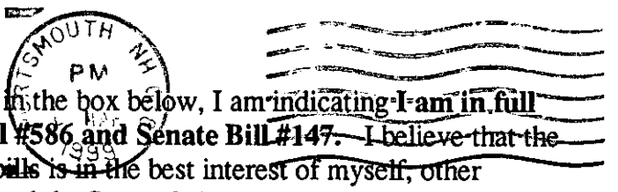
NAME: _____

ADDRESS: _____

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SIGNATURE: _____

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: _____ D Frank K Dearborn

ADDRESS: _____ 38 Beechstone Apt 5

_____ Portsmouth NH 03801

SIGNATURE: Frank K Dearborn

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NAME: _____

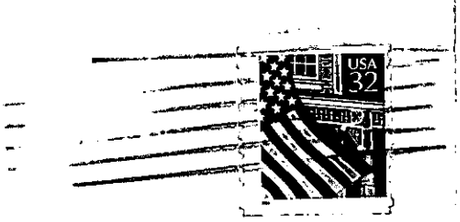
ADDRESS: _____ D Frank K Dearborn

_____ 38 Beechstone Apt 5

SIGNATURE: Frank K Dearborn Portsmouth NH 03801

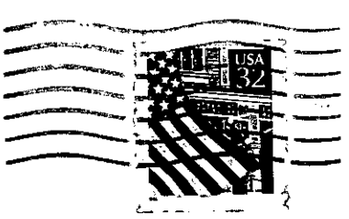
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Hampton, NH 03842



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8424+1313

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NAME: Frank K Dearborn

ADDRESS: 38 Beechstone Apt 5
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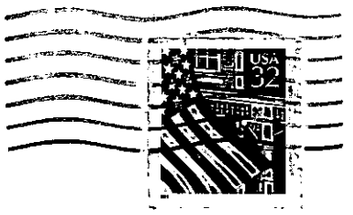
[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: G. Joseph Hewitt

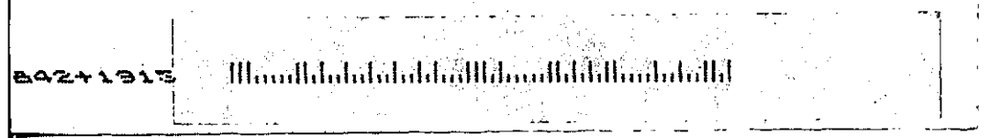
ADDRESS: 6 Quinlan Lane
Hampton, N.H 03842

SIGNATURE: G. Joseph Hewitt

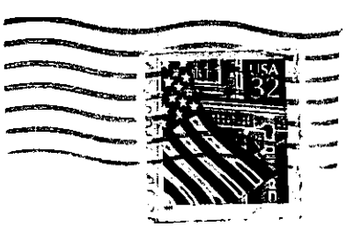




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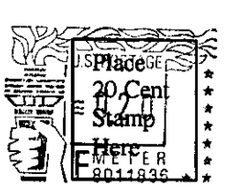




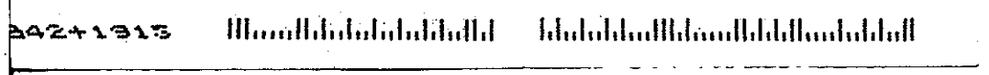
Hampton Family Chiropractic
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NAME: Gayle Connelly

ADDRESS: 17 Seaview Ave
Hampton NH 03842

SIGNATURE: G. Connelly

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: GEORGE B. Pottle

ADDRESS: P.O.BOX 2465 Seabrook, N.H. 03874

SIGNATURE: George B. Pottle

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Glen Webb

ADDRESS: 180 Lafayette Rd
Hampton, NH 03842-2605

SIGNATURE: Glen Webb



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4 Stickney Terrace
Hampton, NH 03842

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NAME: GLEN M. WEBB JR

ADDRESS: PO Box 1526
HAMPTON NH 03842

SIGNATURE: Glen M. Webb J

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NAME:

ADDRESS:

Glynn D. Talley
Carolyn Rudy
27 Granville Drive
Barrington, NH 03825

SIGNATURE:

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NAME:

ADDRESS:

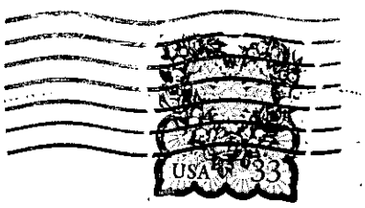
Glynn D. Talley
Carolyn Rudy
27 Granville Drive
Barrington, NH 03825

SIGNATURE: Carolyn Rudy

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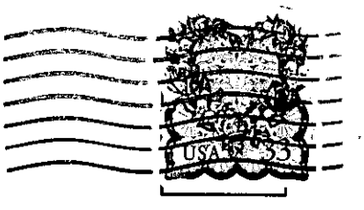




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NAME: Gordon Janvrin

ADDRESS: 28 Kensington Rd
Hampton Falls N.H. 03844

SIGNATURE: Gordon A Janvrin

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: HELEN M. BAPTISTE

ADDRESS: 340 LAFAYETTE Rd. HAMPTON, N.H.

SIGNATURE: Helen M. Baptiste

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NAME: Helen Whiteside

ADDRESS: 9 Hickory Lane
Hampton, N.H. 03842

SIGNATURE: Helen Whiteside

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4 Stickney Terrace
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NAME: J.E. BERTRAM

ADDRESS: Box 1542
SEABROOK, N.H. 03874

SIGNATURE: J.E. Bertram

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NAME: J.E. BERTRAM

ADDRESS: P.O. Box 1542
SEABROOK, N.H. 03802

SIGNATURE: J.E. Bertram

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NAME: J.E. BERTRAM

ADDRESS: P.O. Bx 1542
SEABROOK, N.H.

SIGNATURE: J.E. Bertram

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NAME: J.E. BERTRAM

ADDRESS: P.O. Box 1542
SEABROOK, N.H. 03802

SIGNATURE: J.E. Bertram

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NAME: J.E. BERTRAM

ADDRESS: P.O. Box 1542
SEABROOK, N.H. 03302

SIGNATURE: J.E. Bertram

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NAME: J.P. O'Neil

ADDRESS: 113 C. MACOMBER D-8
SEABROOK N.H. 03874

SIGNATURE: J.P. O'Neil

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NAME: JAMES M ORFLICK

ADDRESS: 698 LAFAYETTE RD APT 73L
HAMPTON NH 03842

SIGNATURE: James M Orflick

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: JAMES D. HAMILTON

ADDRESS: 15 HACKETT LN
HAMPTON, NH 03842

SIGNATURE: James D Hamilton

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jeff Church

ADDRESS: 143 Mill Rd, N. Hampton NH
03862

SIGNATURE: Jeff Church

Place
20 Cent
Stamp
Here

Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

PORTSMOUTH NH 038
PM
17 MAR
1999

USA H
First-Class Rate

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4 Stickney Terrace
Hampton, NH 03842

B42+1913

PORTSMOUTH NH 038
PM
5 MAR
1999

USA H
First-Class Rate

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jennifer L. Jones

ADDRESS: 2 Mariette Dr
Portsmouth NH 03801

SIGNATURE: Jennifer Jones

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME:

ADDRESS: Jerry N. Goudreau
120 Lafayette Rd. 9 Ada
Rye, NH 03870-6128

SIGNATURE:

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: JoAnn Pinard

ADDRESS: 21 F St
HAMPTON NH 03842

SIGNATURE: JoAnn Pinard



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4 Stickney Terrace
Hampton, NH 03842

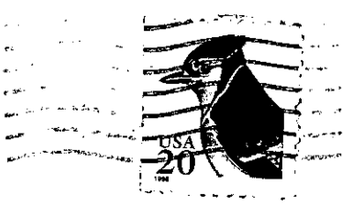




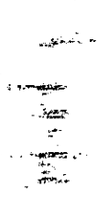
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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: JOEL LAVALLEE

ADDRESS: P.O. BOX 3252
Ports. ~~HAMPTON~~ NH 03807

SIGNATURE: [signature]

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: John Sigmund

ADDRESS: 133 BLAKE RD.
W. EPPING NH 03042-3023

SIGNATURE: [signature]

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: John Tortorice

ADDRESS: 190 Kings Highway B9
Hampton, NH 03842

SIGNATURE: [signature]





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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Joseph M Wing

ADDRESS: 2 Mariette Dr
Portsmouth NH 03801

SIGNATURE: Joseph M Wing

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Josephine Osborne

ADDRESS: 163 Barbour Rd Hampton NH
03842

SIGNATURE: Josephine Osborne

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NAME: Joyce Vaccaro

ADDRESS: PO BOX 996
Hampton NH 03843-0996

SIGNATURE: Joyce Vaccaro





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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: Judy a. White

ADDRESS: 42 Kensington Rd. Hampton Falls, N.H. 03844

SIGNATURE: Judy a. White

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: K. Dustin Boyts

ADDRESS: 238 Woodland Rd Hampton NH

SIGNATURE: K Dustin Boyts

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NAME: Karen Salmon

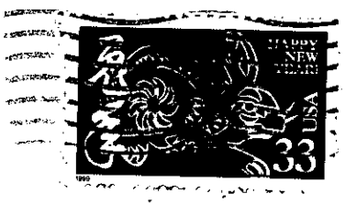
ADDRESS: 100 Burkitt St Portsmouth NH 03801

SIGNATURE: KS



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NAME: Karen Soulman

ADDRESS: 100 Borkitt St
Portsmouth NH 0380

SIGNATURE: [signature]

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: KARL P CARRIGAN

ADDRESS: 20 WATER ST
EXETER NH 03833

SIGNATURE: [signature]

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NAME: KATHY L. MONTERIO

ADDRESS: 19 SHASTA DRIVE
LONDONDERRY, NH 03053

SIGNATURE: [signature]



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Hampton, NH 03842

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NAME: Laurel A LENT

ADDRESS: 2 MOHAWK St., Hampton, NH

SIGNATURE: Laurel A. Lent

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NAME: Laurel A. LENT

ADDRESS: 2 MOHAWK St., Hampton NH

SIGNATURE: Laurel A. Lent

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NAME: Laurie Patey

ADDRESS: 30 Lane Rd
Raymond NH 03077

SIGNATURE: Laurie A. Patey

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Hampton, NH 03842

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NAME: Leslie M. Ericsole

ADDRESS: 120 Mary Batchelder Rd. Lot #23
Hampton, NH 03842

SIGNATURE: Leslie M. Ericsole

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NAME: LISA J. DRISCOLL

ADDRESS: 57 FRANKLIN ST.
SALEM, NH

SIGNATURE: Lisa J Driscoll

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NAME: LISA Jordan

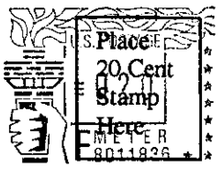
ADDRESS: 698 Lafayette Rd 322
Hampton, NH 03842

SIGNATURE: Lisa Jordan

Place
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Here

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4 Stickney Terrace
Hampton, NH 03842





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4 Stickney Terrace
Hampton, NH 03842

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Hampton Family Chiropractic
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Hampton, NH 03842

8424+1313

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NAME: Louri Hannan

ADDRESS: 13 Cross Dr.
Brentwood, N.H. 03833

SIGNATURE: [signature]

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: [redacted]

ADDRESS: [redacted]
Lucille Webb
180 Lafayette Rd.
Hampton, NH 03842-2605

SIGNATURE: Lucille Webb

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NAME: Lucy C Edwards

ADDRESS: 1177 old Mt. Rd
N. Wood N.H. 03261

SIGNATURE: Lucy C Edwards

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20 Cent
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Here

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4 Stickney Terrace
Hampton, NH 03842

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NAME: Marcia C. Considine

ADDRESS: 155 Fern Ave
Rye, N.H. 03870

SIGNATURE: Marcia C. Considine

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: MARCIA ROACH

ADDRESS: 16 BRIDE HILL
HAMPTON, NH 03842

SIGNATURE: Marcia Roach

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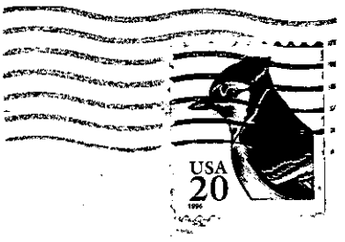
☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Margaret A. Campanella

ADDRESS: 168 Walton Road Unit #5
Seabrook N.H. 03874

SIGNATURE: Margaret A. Campanella

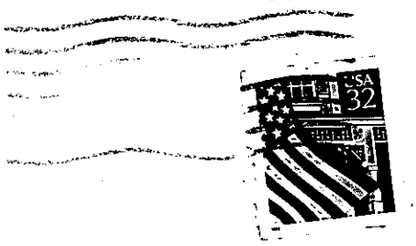




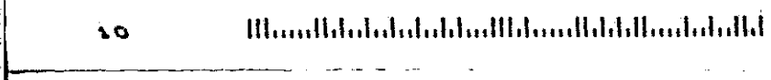
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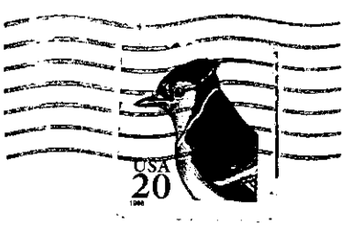




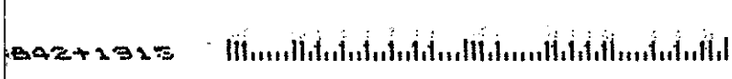
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NAME: MARGARET O'BRIEN

ADDRESS: 6 QUINLAN LANE
HAMPTON N.H. 03842

SIGNATURE: Margaret O'Brien

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NAME: Marguerite LaPerle

ADDRESS: 94 Kings Hwy #1
Hampton N.H. 03842

SIGNATURE: Marguerite LaPerle

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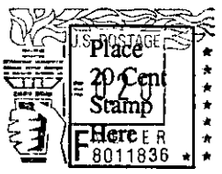
☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Marie A. Warlick MARIE A. WARLICK

ADDRESS: 21 Cross Rd Exeter, N.H. 03833

SIGNATURE: Marie A. Warlick





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NAME: MARION L. WHITE

ADDRESS: 42 KENSINGTON Rd. HAMPTON FALLS N.H.

SIGNATURE: Marion L. White

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NAME: Mark Antlitz

ADDRESS: 190 Ashworth Ave #1 Hampton, NH 03842

SIGNATURE: Mark Antlitz

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NAME: Mark DeFeo

ADDRESS: 3 Hickory Lane Hampton, NH 03842

SIGNATURE: Mark DeFeo

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Hampton, NH 03842



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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: Martha E. Carter

ADDRESS: 10 Paradise Drive
Raymond, N.H 03077-2669

SIGNATURE: Martha E. Carter

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Martha Lardent

ADDRESS: 19 Mill Rd
No Hampton NH 03862

SIGNATURE: Martha M. Lardent

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: MARY K BERRY

ADDRESS: 51 SCRABBLE RD
BRENTWOOD NH 03833

SIGNATURE: Mary K Berry

Place
20 Cent
Stamp
Here

Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mary Garron

ADDRESS: 3205 Lafayette Rd #113
Portsmouth, N.H. 03801

SIGNATURE: Mary Garron

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: MARY LAMONTAGNE

ADDRESS: 186 ASHWORTH AVE.
HAMPTON BEACH, N.H. 03842

SIGNATURE: Mary LaMontagne

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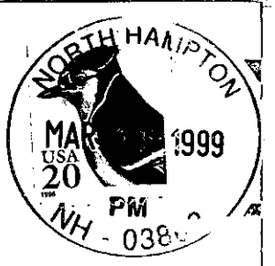
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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mary JANE TRANT

ADDRESS: 18 Baker Ave. Rye, N.H. 03870

SIGNATURE: Mary Jane Trant



Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

B42+1313

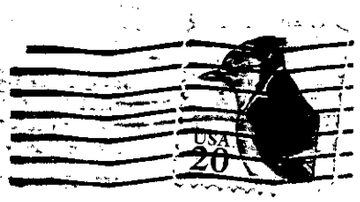




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10

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NAME: Mary Jane TRANT

ADDRESS: 18 Baker Ave. Rye, N.H. 03870

SIGNATURE: Mary Jane Trant

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NAME: Mary Lou Ficke

ADDRESS: 2 Hilton Road Dover NH 03820

SIGNATURE: Mary Lou Ficke

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NAME: MAUREEN DEL VECCHIO

ADDRESS: 6 QUINLAN LANE
HAMPTON N.H 03842

SIGNATURE: Maureen DelVecchio

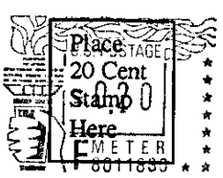


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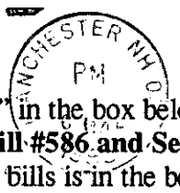
☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Michael Chaput

ADDRESS: 9 Powder Mill Rd
Exeter, NH 03833

SIGNATURE: Michael Chaput

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NAME: Michael E. Robinson

ADDRESS: BOX 475
N. HAMPTON, NH 03862

SIGNATURE: Michael E. Robinson

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NAME: Nancy M Cressy

ADDRESS: 6 Thelma Dr
Exeter NH 03833

SIGNATURE: Nancy M Cressy

Place
20 Cent
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NAME: Nancy M Cressy

ADDRESS: 6 Thelma Dr
Exeter, NH 03833

SIGNATURE: Nancy M Cressy

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NAME: Nancy M Cressy

ADDRESS: 6 Thelma Dr
Exeter, NH 03833

SIGNATURE: Nancy M Cressy

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NAME: _____

ADDRESS: _____

Pat Bruno
40 Brentwood Rd
Exeter, NH 03833

SIGNATURE: Patricia A. Bruno

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NAME: Patricia Antlitz

ADDRESS: 190 Ashworth Ave #1
Hampton NH 03842

SIGNATURE: Patricia Antlitz

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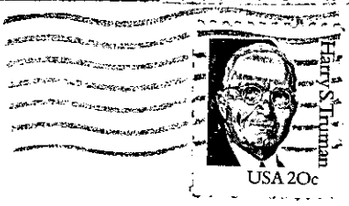
☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: H. Patricia Gillick

ADDRESS: 3 Boars Head Ter
Hampton N.H. 03842

SIGNATURE: H. Patricia Gillick





Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

B9241913



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B9241913

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NAME: Patty Mulready

ADDRESS: 149 Portland Ave. #124
Dover NH 03820

SIGNATURE: Patricia Mulready

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NAME: PAUL J. BAPTISTE

ADDRESS: 340 LAFAYETTE Rd. HAMPTON, N. H.

SIGNATURE: Paul J. Baptiste

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NAME: Paul Keriazes

ADDRESS: 1 12Th St.
Hampton N. H.

SIGNATURE: Paul Keriazes



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4 Stickney Terrace
Hampton, NH 03842

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NAME: Paul Milton

ADDRESS: 3205 Lafayette Rd #13
Portsmouth, NH. 03801

SIGNATURE: Paul L Milton

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NAME: Paul A. Perreault

ADDRESS: 9 Peninsula Dr.
Stratham NH 03885

SIGNATURE: Paul A Perreault

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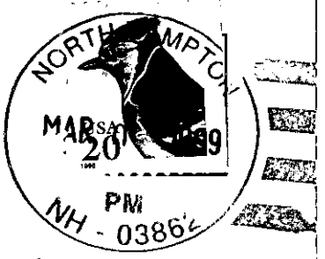
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NAME: Paula Bradstreet

ADDRESS: 14 Old Farm Rd, Kittery, Maine 03904

SIGNATURE: Paula Bradstreet



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NAME: Paula Cooper Davenport

ADDRESS: 6 Washington Rd
Rye NH 03870

SIGNATURE: [signature]

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NAME: PAULINE D. SANBORN

ADDRESS: 5 BALLAD ST. HAMPTON

SIGNATURE: Pauline D. Sanborn

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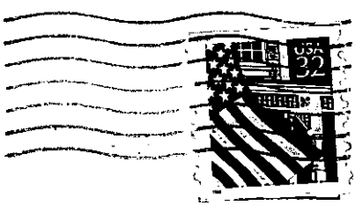
NAME: Peter W Gibb

ADDRESS: 34 Center Cir.
Fremont N.H. 03044

SIGNATURE: Peter W Gibb

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4 Stickney Terrace
Hampton, NH 03842





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NAME: Phillip A. Sturk

ADDRESS: 3205 Lafayette Rd #111
Portsmouth NH 03801

SIGNATURE: Phillip A. Sturk

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NAME: PHYLLIS M SUGRUE

ADDRESS: 13 Gill ST
HAMPTON NH 03842

SIGNATURE: Phyllis M Sugrue

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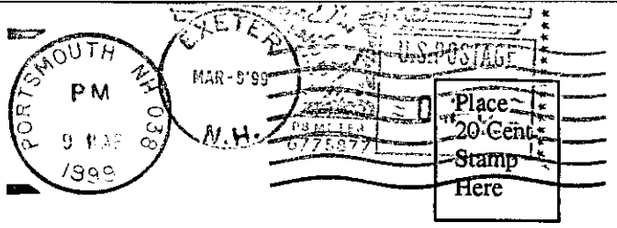
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NAME: Prudence Thresher

ADDRESS: 21 Vanderpool Dr.
Hampton NH 03842

SIGNATURE: Prudence Thresher

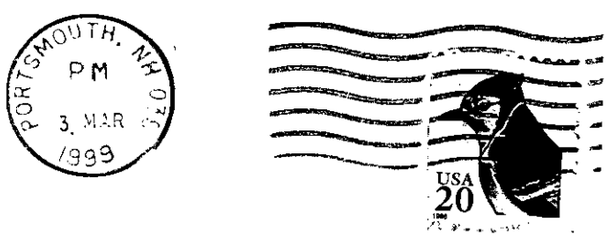


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NAME: R. A. Hansen

ADDRESS: 19 Bear Path
Hampton, NH 03842

SIGNATURE: R. A. Hansen

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ADDRESS: 19 Bear Path
Hampton, NH 03842

SIGNATURE: R. A. Hansen

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NAME: RALPH T. COLLIANDER

ADDRESS: 7 COLBY ST.
HAMPTON, N.H. 03842

SIGNATURE: Ralph T. Colliander

R. A. Hansen
19 Bear Path
Hampton, NH 03842



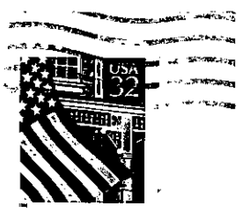
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NAME: Ramona T. Otis

ADDRESS: 40 Milbern Ave.
Hampton, N.H. 03842-2059

SIGNATURE: Ramona T. Otis

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NAME: Ramona T. Otis

ADDRESS: 40 Milbern Ave.
Hampton, N.H. 03842-2059

SIGNATURE: Ramona T. Otis

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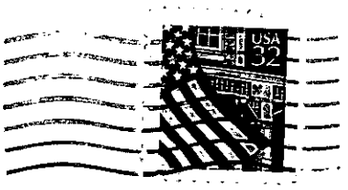
☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Richard A. Considine

ADDRESS: 155 Fern Ave
RYE NH. 03870

SIGNATURE: Richard A. Considine





Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

B42+1313





Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

B42+1313





Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

3842/1313

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: _____

ADDRESS: _____

_____

SIGNATURE: _____

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Richard Whiteside

ADDRESS: 9 Hickory Lane
Hampton, N.H. 03842

SIGNATURE: Richard Whiteside

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rita Murray

ADDRESS: 27 Hedman Drive
Hampton, NH 0384

SIGNATURE: Rita S Murray

Place
20 Cent
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Here

Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rita Robinson

ADDRESS: BOX 475
N. HAMPTON, NH 03862

SIGNATURE: Rita Robinson

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: _____

ADDRESS: 12 Smith Farm Rd
Stratham

SIGNATURE: Richard P Samuels

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: ROBERT K CARTER SR

ADDRESS: 10 PARADISE DR
RAYMOND NH 03077-2669

SIGNATURE: Robert K Carter Sr





Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842



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4 Stickney Terrace
Hampton, NH 03842

Place
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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Robert J. Ficke

ADDRESS: 2 Hilton Rd Dover NH 03820

SIGNATURE: [signature]

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rose T Love

ADDRESS: 21 Frying Pan Ln Stratham NH 03885

SIGNATURE: [signature]

Dear Legislator,

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NAME: Rose P. Messina

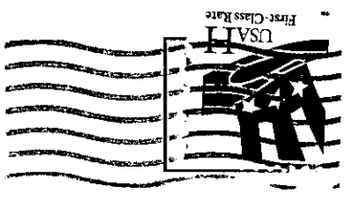
ADDRESS: 18 Ashworth Ave. Hampton Beach, N.H. 03842

SIGNATURE: [signature]

Place
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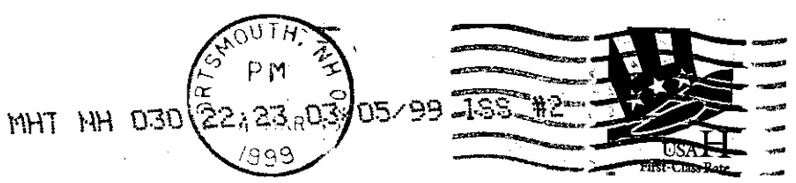
Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842





Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

342+1313



Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ruth L. Wing

ADDRESS: 2 Marlette Dr
Portsmouth NH 03801

SIGNATURE: Ruth L Wing

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sandra L Peters

ADDRESS: 3205 Lafayette Rd #111
Portsmouth NH 03801

SIGNATURE: Sandra L Peters

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NAME: Sandra Samuels

ADDRESS: 12 Smith Farm Rd
Strafford

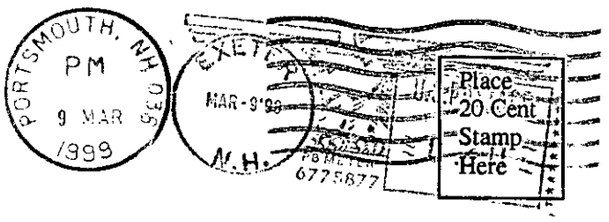
SIGNATURE: Sandra Samuels





Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

802/1913



Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

802+1913





Hampton Family Chiropr.
4 Stickney Terrace
Hampton, NH 03842

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sarah HUNTER

ADDRESS: 167 High ST #1
Hampton NH 03842

SIGNATURE: Sarah J Hunter

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NAME: Scott ELove

ADDRESS: 21 Kingston Rd Unit 1
Strafford NH 03885

SIGNATURE:

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NAME: Scott Tackett

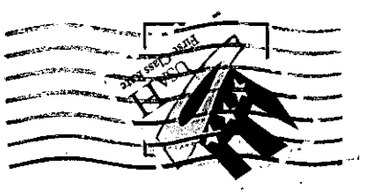
ADDRESS: 41 the GARRISON
DOVER NH 03820

SIGNATURE: Scott Tackett



Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842





Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

B92+1915

Place
20 Cent
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Here

Hampton Family Chiropractic
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Hampton, NH 03842

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NAME: SHELLEY Jordan

ADDRESS: 692 LAFAYETTE Rd 322
Hampton NH 03842

SIGNATURE: Shelley Jordan

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: SHIRLEY D. PERREGAUX

ADDRESS: 9 Peninsula Drive
Stratham, NH 03885

SIGNATURE: Shirley D. Perregaux

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Tammy LaVallee

ADDRESS: PO Box 3252
Portsmouth NH 03802

SIGNATURE: Tammy LaVallee

Place
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Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

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B424 1313

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NAME: Jerry W Warbick

ADDRESS: 21 Cross Rd.
Exeter, NH 03833

SIGNATURE: Jerry W Warbick

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NAME: Tim Hannan

ADDRESS: 13 Cross Dr
Brentwood NH 03833

SIGNATURE: Tim Hannan

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NAME: Lisa E. Forrle

ADDRESS: 5 Timber Court
Seabrook, N.H. 03874

SIGNATURE: Lisa E. Forrle

Place
20 Cent
Stamp
Here

Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

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NAME: Thomas P. Andrews Jr.

ADDRESS: 17 Hemlock Haven.
Hampton N.H. 03842

SIGNATURE: Thomas P. Andrews Jr

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: THOMAS G. McGhan

ADDRESS: 698 Lafayette Rd Apt 224
Hampton, N.H. 03842

SIGNATURE: Thomas G McGhan

Dear Legislator,

PORTSMOUTH NH PM

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NAME: THOMAS G. McGhan

ADDRESS: 698 Lafayette Rd. Apt 224
Hampton, N.H. 03842

SIGNATURE: Thomas G McGhan

Place
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Here

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4 Stickney Terrace
Hampton, NH 03842





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Hampton, NH 03842

B42+1913



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NAME: Donna Meehan

ADDRESS: 698 Lafayette Rd. Apt 224
Hampton, N.H 03842

SIGNATURE: Donna Meehan

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NAME: Vincent Eversole

ADDRESS: 120 mary Batchelder Rd. #23
Hampton, NH. 03842

SIGNATURE: Vincent Eversole

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Wallace D. Shaw Jr.

ADDRESS: 160 Lafayette Rd.
Hampton NH 03842

SIGNATURE:

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4 Stickney Terrace
Hampton, NH 03842

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: Walter M Sobczak

ADDRESS: P.O. Box 882 Hampton N.H. 03843-0882

SIGNATURE: Walter M Sobczak

Dear Legislator,

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: William L. Gillick

ADDRESS: 3 Boars Head Terrace
Hampton, N.H. 03842

SIGNATURE: William L. Gillick

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: William E. Parsons

ADDRESS: 36 Reddington Landing #6
Hampton, NH 03842-1284

SIGNATURE: William E. Parsons

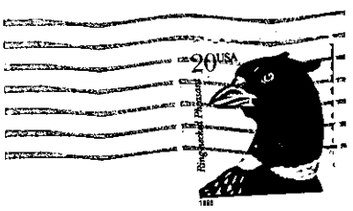




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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: WILLIAM J SUGRUE

ADDRESS: 13 GILL ST
HAMPTON NH 03842

SIGNATURE: William J. Sugrue

Place
20 Cent
Stamp
Here

Hampton Family Chiropractic
4 Stickney Terrace
Hampton, NH 03842

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name ALEXANDRA CORWIN, RN

Address P.O. BOX 171 (85 Etna Rd.)

ETNA, NH 03750-0171

Dear Legislator,

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[✓] **I fully support House Bill #586 & Senate Bill #147**

Name Allen Lecaroz

Address POB 6 Wilmot NH 03287

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name ALLYSON GOODWIN

Address 61 MAPLE STREET

WEST LEBANON, NH 03784



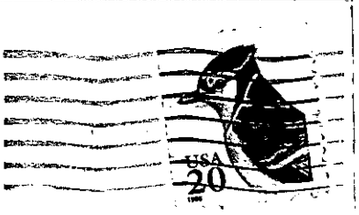




MOUNTAINVIEW
Chiropractic Center
Dr. Walter Moore, Jr.
50 Main Street
W. Lebanon, NH 03784

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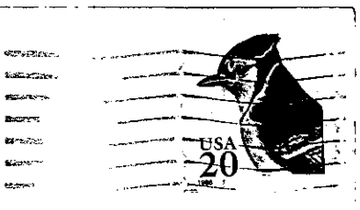






MOUNTAINVIEW
Chiropractic Center
Dr. Walter Moore, Jr.
50 Main Street
W. Lebanon, NH 03784







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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Barbara L. Brooker

Address 78 Buckingham Place

Lebanon NH 03766-2609

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Barbara J. Dube

Address P.O. Box 118

Plainfield, N.H. 03781

Dear Legislator,

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[✓] **I fully support House Bill #586 & Senate Bill #147**

Name Betty Ann Heistad

Address 30 Elm

Lebanon NH 03766



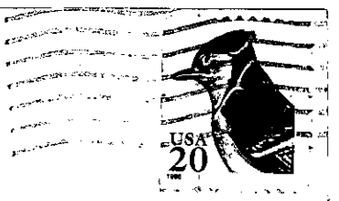




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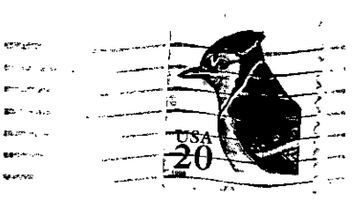




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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Bonnie L. Stone / Roland J. Stone

Address P.O. Box 825

Enfield, NH 03748

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Bonnie Tougas

Address RR 1 Box 246C

Canaan N.H. 03741

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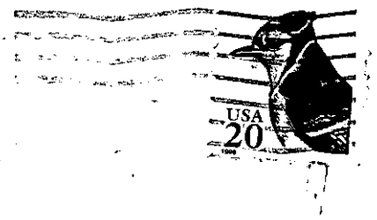
[X] **I fully support House Bill #586 & Senate Bill #147**

Name Bruce Blackmore

Address HC-63 Box 33 J

Lebanon NH 03766

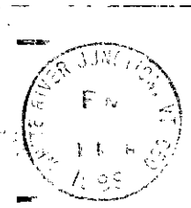


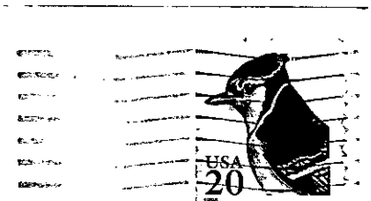


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☒ **I fully support House Bill #586 & Senate Bill #147**

Name Carl Gerhart

Address RR 3 #475

Claremont 03743

Dear Legislator,

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☒ **I fully support House Bill #586 & Senate Bill #147**

Name Carmen Thibodeau

Address 136 Poverty Ln

Lebanon NH 03766

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☒ **I fully support House Bill #586 & Senate Bill #147**

Name Casey W. Jones

Address 27 Summer St

Lebanon, NH 03766





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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Dawen L. McGowan

Address P.O. Box 114

Enfield, NH 03748

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[✓] **I fully support House Bill #586 & Senate Bill #147**

Name David M Zani

Address RR1 Box 59B

Canaan, NH 03741

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Dawn Grose

Address RR1 Box 149

Enfield NH 03748





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[✓] **I fully support House Bill #586 & Senate Bill #147**

Name Deborah Kelly Griffiths

Address 143 Harriman Rd

[redacted], NH 03781

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[✓] **I fully support House Bill #586 & Senate Bill #147**

Name DEBRA M. HENAULT

Address 15 LANDING RD.

ENFIELD, NH. 03748

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name DENISE BISHOP

Address 10 BIRCH TERRACE

WEST LEBANON, NH 03784





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03766+2025

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Dennis Kenyon

Address 314 Chellis Rd

Plainfield NH 03781

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Don Rowell

Address 8 Kinne St

Lebanon NH 03766

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Donna Bowie

Address 38 Methodist Hill Rd.

Plainfield, NH 03781







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Name Doreen Rawell

Address 8 Kinne St

Lebanon NH 03766

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[✓] **I fully support House Bill #586 & Senate Bill #147**

Name Dorothy R. Moore

Address 185 South Rd

W Canaan NH 03741

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Name Dorothy Sweet

Address 326 Stage Rd

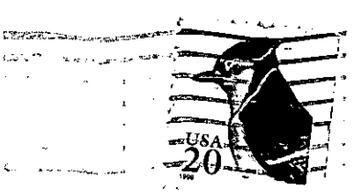
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W. Lebanon, NH 03784





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03784/1626

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Name DWAYNE FENCASON

Address RR1 BOX 180D ENFIELD

NH 03748

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Name Edward J. Mekus JR.

Address 2 Messanger St.

Lebanon, N.H 03766

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Name Eileen Arnold

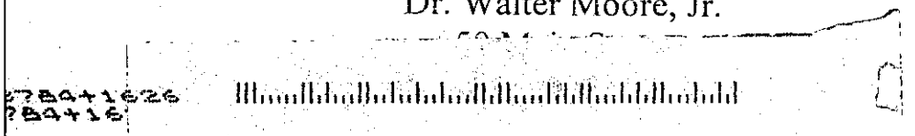
Address RR 2 Box 24

Canaan, N.H. 03741





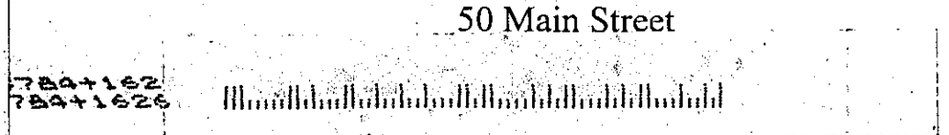
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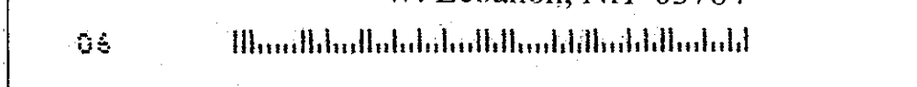
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50 Main Street







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Name Eileen Stephenson (Elaine Stephenson)

Address 10 West Street, Apt. 4

Lebanon, NH 03766

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Name Elisabeth Bugbee

Address 174 South St

Claremont, NH 03743

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Name Eric S. Bish

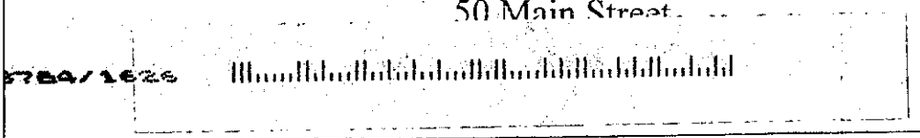
Address 8 Merry Lane

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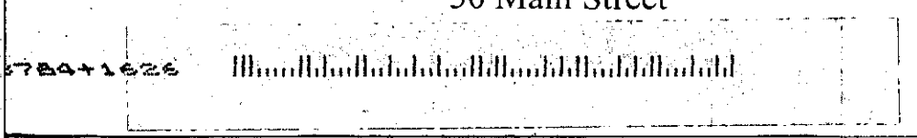


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Name _____

Address _____

Eric Genest
120 Hanover St # 2
Lebanon, NH 03766-1036

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Name ERLING H. HEISTAD

Address 7 FOREST AVE.

LEBANON N.H.

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Eugene L. Dube

Address P.O. Box 118

PLAINFIELD N.H. 03781

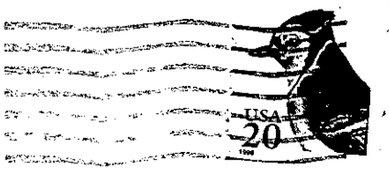




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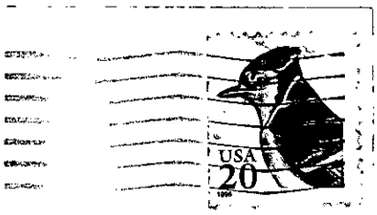




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03841626

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name [redacted] Souza, Everett

Address R.R.1 Box 254-S

CANAAN NH 03741

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[✓] **I fully support House Bill #586 & Senate Bill #147**

Name Frances Holt

Address 2A Armstrong Ave

W Lebanon, NH 03784

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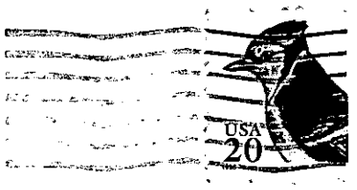
[X] **I fully support House Bill #586 & Senate Bill #147**

Name FRED BAKER

Address 6 PLACID SQ

LEBANON, NH 03766







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50 Main Street
W. Lebanon, NH 03784

3784/1626



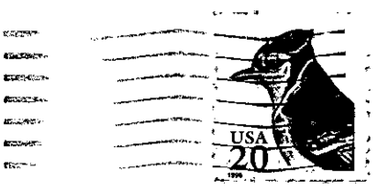




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3784/1626







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3784/1626
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[X] **I fully support House Bill #586 & Senate Bill #147**

Name FREDERICK W. VOEGE

Address 460 Freeman Rd

Plainfield NH 03781

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Name Helen R. Boutin

Address 17 Fairview Ave.

Lebanon N.H. 03766

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Name Mrs. Helen S. Harding

Address 31 Maple Manor

West Lebanon, NH 03784







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Chiropractic Center
Dr. Walter Moore, Jr.
50 Main Street
W. Lebanon, NH 03784

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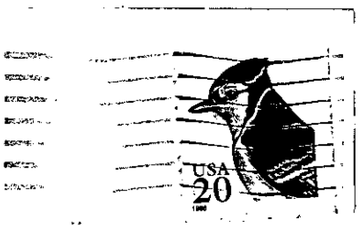




MOUNTAINVIEW
Chiropractic Center
Dr. Walter Moore, Jr.
50 Main Street
W. Lebanon, NH 03784

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name JACK BARTON Jack Barton

Address P.O. BOX 44

GRANTHAM NH 03753

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name JANE Woodward

Address RR1 Box 294C

Canaan NH 03741

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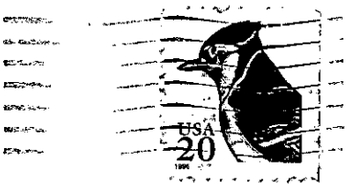
[X] **I fully support House Bill #586 & Senate Bill #147**

Name Janet Eller Janet Eller

Address P.O. Box 211

Gilmanton, NH 03237







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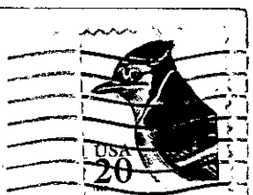


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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Janet Read

Address P.O Box 92

Plainfield, NH 03781

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Jean Sawyer

Address 5 Orcutt Ave

W. Lebanon, NH 03784

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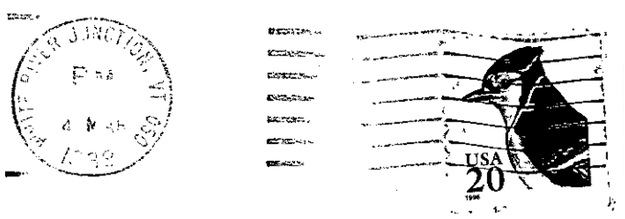
Name Jeffrey Mason

Address PO Box 27

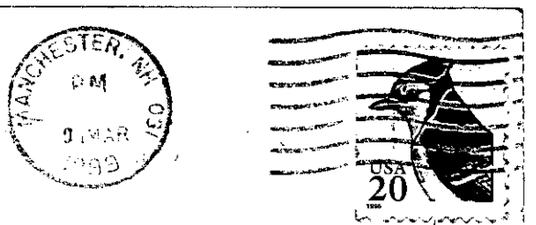
Grafton NH 03240



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[X] **I fully support House Bill #586 & Senate Bill #147**

Name JIM J DORRIS

Address RR2 Box 943 Bear Pond Rd

Center Ossipee, NH 03814

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name JOHN CAMERON

Address 37 ELM ST

LEBANON NH 03766

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Name John E. HINDS

Address 32 Profile Circle

Nashua, NH 03063





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Name John A. Feshe

Address 16 Bernill Farms Dr.

Hanover NH 03755

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name JOHN LEE LOUIS

Address 121 ANDERSON HILL

ENFIELD NH 03748

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Name John Lusona

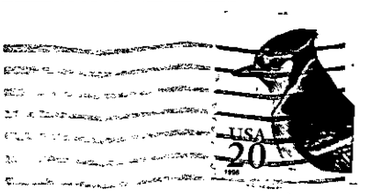
Address P.O. Box 208

Alstead NH 03741



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[X] **I fully support House Bill #586 & Senate Bill #147**

Name JON BERGERON

Address RR4 Box 360

ENFIELD NH 03748

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name

Address K. C. & DEEANN SHEPHERD
P.O. BOX 446
GRANTHAM, NH 03753

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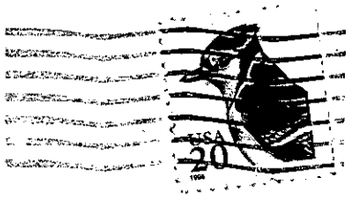
[X] **I fully support House Bill #586 & Senate Bill #147**

Name KATHY E PIERCE

Address Box 944 Goose Pond Rd.

Enfield NH 03748





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[X] **I fully support House Bill #586 & Senate Bill #147**

Name KRISTINE IBEY KNUDSON

Address RR#2 BOX 373

EWFIELD, NH 03748

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Lana L. Lowell

Address 35 Seminary Hill Rd. #32C

West Lebanon, NH 03784

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name LEE SOUZA

Address R.R.1 BOX 254-S

CANAAN N.H. 03741



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☒ **I fully support House Bill #586 & Senate Bill #147**

Name Leonard V. Decato

Address 2 Downes Avenue

Lebanon, N.H. 03766-4068

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Name Leonard Swett

Address 326 Stage Rd

Plainfield, NH 03781

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Name Leslee Stegen and Richard Stegen

Address RR 3 Box 274A LESLEE STEGEN + RICHARD STEGEN

Cornish, NH 03745





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Name Linda Bowden

Address 201 Dorchester Road

Lyme, NH 03768

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Name LISA ROWELL LMRowell

Address 5 HEMLOCK HILLS

Enfield NH 03748

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☒ **I fully support House Bill #586 & Senate Bill #147**

Name Lori Ann Parks

Address HCR 75 Box 98, Center Road

Cornish, NH 03745





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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Mary Hamel

Address RR1 Box 178D

Canaan NH 03741

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Mary Ann Dion

Address P.O. Box 5051 (6 Orcutt Ave.)

West Lebanon NH 03784

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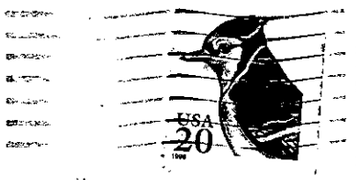
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Name Matthew Daley

Address 9 Farmer Ave

West Lebanon NH 03784







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7894626







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Name Medora Hebert

Address 12 Pearl St.

3784

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Name Melissa Mekus

Address 2 Messanger St

Lebanon, NH 03766

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Name Mike Ackerman

Address PO 129 Cornish NH 03746



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Name Tracy A. Logue

Address 12 Tenley Dr.

West Lebanon, N.H. 03784

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Name Miriam D. Collins

Address 7 Gilson Road

W. Lebanon NH 03784

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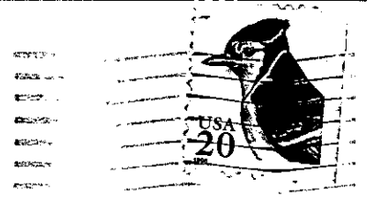
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Name Pat Kelton

Address PO Box 708

Enfield, NH 03748







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N. H. COLLINS
7 GILSON ROAD
WEST LEBANON, NH 03784

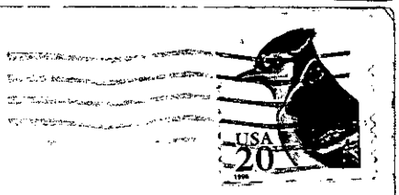






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Name PRISCILLA CARROLL

Address 17 A UNION ST. LEBANON N.H. 03766

Priscilla Carroll

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Mwotture a Bourgeault

Address RR 1 Box 159

Enfield NH 03748

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Name RICHARD C. HUNTLEY JR

Richard C Huntley Jr

Address RR2 BOX 4

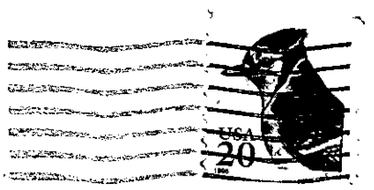
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Dr. Walter Moore, Jr.
50 Main Street
W. Lebanon, NH 03784





MOUNTAINVIEW
Chiropractic Center
Dr. Walter Moore, Jr.
50 Main Street
W. Lebanon, NH 03784

Dear Legislator,

By placing an "X" in the box below, I am indicating I am 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 your records of public opinion on these important bills. Thank you for your consideration and time.

[X] **I fully support House Bill #586 & Senate Bill #147**

Name [signature]

Address P.O. Box 402

Lebanon NH 03766

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Robert L Bladen

Address RR 2 Box 595

Cornish NH 03745

Dear Legislator,

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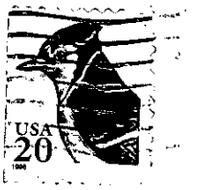
[X] **I fully support House Bill #586 & Senate Bill #147**

Name Robert A Call

Address RR1 Box 56 Canaan NH

03741



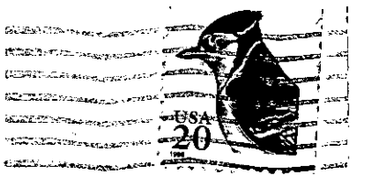




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784/1626

Dear Legislator,

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☒ **I fully support House Bill #586 & Senate Bill #147**

Name Robert L McDonald

Address 8 Skylark Rd

LeBanon, NH 03766

Dear Legislator,

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☒ **I fully support House Bill #586 & Senate Bill #147**

Name Roger E. Dauphinais

Address RR4 Box 322

Enfield, NH 03748

Dear Legislator,

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☒ **I fully support House Bill #586 & Senate Bill #147**

Name Ruth Brown

Address Old Rte 25 House #182 HPT #1

Plymouth, NH 03266

R&G McDonald
8 Skylark Ave. Rd.
Lebanon, NH. 03766







MOUNTAINVIEW
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06



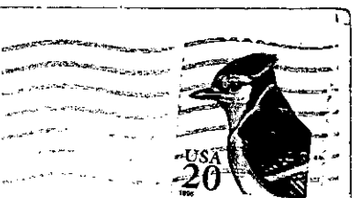




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03/1626







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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Ruth Ferland

Address RR 2 Box 945

Cornish, NH 03745

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Sandra Colter

Address 198 mascoma St, Lebanon NH 03766

Dear Legislator,

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Scott Villeneuve

Address RR 2 Box 169A

Enfield NH 03748

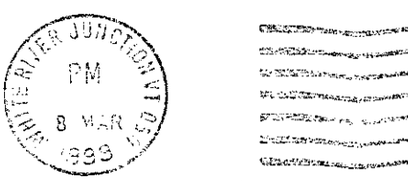






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784/1626

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Stan Jaynes

Address W. Lebanon, NH 03784

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[✓] **I fully support House Bill #586 & Senate Bill #147**

Name Sheila Cragg-Elkouh

Address P.O. Box 348, Meriden, NH 03770

Dear Legislator,

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Sherry Marsh

Address Rt 25A Box 129

Orford NH 03777





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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Shirley B. Bladen

Address RR 2, Box 595

Cornish, NH. 03745

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Stephen Stebbins

Address RR4, Box 330

Enfield, NH 03748

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[X] **I fully support House Bill #586 & Senate Bill #147**

Name STEVE WANTUCH

Address 69 MAPLE ST

W. LEBANON, N.H. 03784







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☑ **I fully support House Bill #586 & Senate Bill #147**

Name Suzanne M. Baker

Address 6 Plaud Sq.

Lebanon NH 03766

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☑ **I fully support House Bill #586 & Senate Bill #147**

Name Tammy Martin

Address PO Box 810

Grantham NH 03753

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☒ **I fully support House Bill #586 & Senate Bill #147**

Name Ted & Gloria Kelley

Address RR#1 Box 387

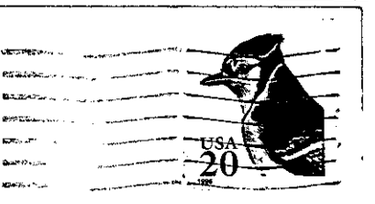
Enfield, NH 03748





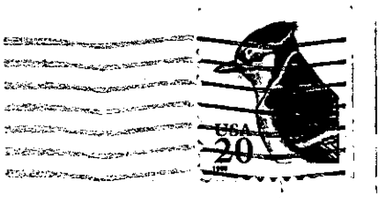
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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Terry Jillson

Address 2 Hampshire Terrace

W Lebanon NH 03784

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Name Theresa (Terry) Grigsby

Address 63 Nottingham Circle

Lebanon, NH 03766

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Name Toby Adler

Address 83 Lebanon St.

Hanover, N.H. 03755

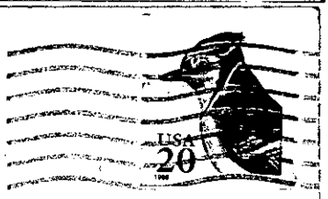




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06





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[X] **I fully support House Bill #586 & Senate Bill #147**

Name Tom DEMERS

Address 9 Batchelder Ave
West Lebanon NH 03784
603-298-8660

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Name VICKIE GILCHRIST

Address POBOX 95
Andover NH 03216

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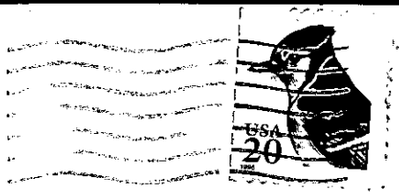
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Name Wms Cindy Lattaye

Address 397 Meriden Rd
Lebanon NH 03766





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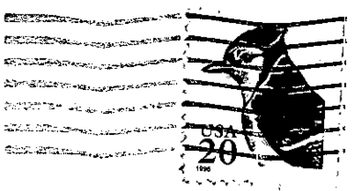
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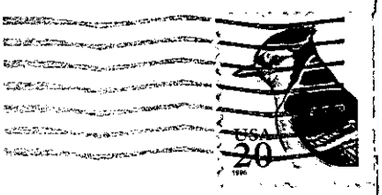
[X] **I fully support House Bill #586 & Senate Bill #147**

Name William Pahl William D Pahl

Address 144 N Main St

West Lebanon, NH 03784





MOUNTAINVIEW
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W. Lebanon, NH 03784

84/1625

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: 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. I'm lucky my PPO has supported me and my "neck".

Name: BARB GAGNON/STC
Address: 84 WARREN AVE
City, State, Zip: MANCHESTER NH

Jan 19, 1999

o whom it may concern

I have been a member of Tufts Ins. plan for 5 yrs & have been
ery satisfied except for one thing. They don't pay for chiropractor's.

In Oct I was diagnosed with a pinch nerve & the doctor's
uggested 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
elp & guidance I am on the road to recovery.

Dr. Bruce Hulslander recommended a physiatrist. I took
is 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
hiropractor. I almost didn't seek chiropractic manipulation
because it was not covered by my insurance. I've been out of work
ince Oct. With no paycheck coming in I'm feeling the pinch
inancially. I would go for more treatments if I could afford
it or if it was covered by my insurance.

Sincerely
Jeannette Cormier

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

Jean E. Sharp

Dear Sirs

I am writing this letter to express my concern of the limited access to chiropractic care that currently 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.

Sincerely,

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

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

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

1/20/99

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 J.R. [illegible]

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

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

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]

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 two 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 become my best Tonya 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 live better as time goes on.
The best investment you can make is an investment in yourself.

Signature: Spencer Tea Date: 1/1/98
Name: Spencer Tea
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) 882-8762

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 trouble. 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 Mt. 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 someone in this situation had undone it's self. He then found that 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 trust 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 women 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. diagnosis 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 accident 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. Eventually something major has got to give. Once most of the pressure was relieved 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 data, thought it was impressive but were completely uninterested because they don't understand it. These are theologians' Go figure.

Signature: Thomas Andrews Date: MARCH 15, 1995

Name: THOMAS G. ANDREWS

Address: 27 COBURN AVE

City: NASHUA State: NH Zip: 03063-2737

Telephone: 603-882-3221

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 Alison Drive
Hollis, NH 03049

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

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

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

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.

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

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
Lyndeboro NH 03082

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 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

8 Continental Boulevard, P.O. Box 476, Merrimack, New Hampshire 03054 TEL 603-424-4404, FAX 603-424-5820

Dear Sirs

01/16/99

It is my understanding that a bill in support of chiropractic care is being reviewed. At this time my HMO 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 possible.

I want it to be known that I support better access to chiropractic care

Harold C. Fowler
15 Mt Vernon Rd
Milford NH. 03055

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

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
Peter Brousseau

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.

Referrals 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

Joanne Cassista
83 Turkey Hill Rd
Merrimack NH 03054

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

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

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

Lois 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,
Lois Nolan

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

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,

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)

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

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

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

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,

Samuel J. Simmons

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.

- ☐ 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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- ☑ 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,

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.
- ☐ I have been denied chiropractic care based on my primary care physician's "opinion" of chiropractic.
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- ☐ 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,

Jane L. Beaudin
9 Stacey Circle
Windham NH 03087

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,

Shirley Easton

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,

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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Sincerely,

Patty Heeke

Plaistow, NH

January 20, 1999

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Sincerely,

T Richard [illegible]

5 Haigh Ave

Laconia NH 03079

January 20, 1999

Dear Senator/State Representative:

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Sincerely,

Karen Miller

January 20, 1999

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Sincerely,

Norma T. Hart

January 20, 1999

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Sincerely,

Kathleen F. Zani

JANUARY 20, 1999

DEAR SENATOR/STATE REPRESENTATIVE:

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SINCERELY,

Christine J. Southmayd

Christine Southmayd
1 Mobil Drive
Hudson, NH 03051

January 20, 1999

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Sincerely,

Ellen Hayes Wienberg

Ellen Wienberg

Ellen Hayes Wienberg
328 Ledgewood Rd
Manchester NH 03104

JANUARY 20, 1999

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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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Sincerely,

Charles Wienberg

Charles Wienberg
328 Edgewood Rd
Manchester, NH 03104

January 20, 1999

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Sincerely,

Judith E. Finch

Judith Finch
9 Horseshoe
Windham, NH

JANUARY 20, 1999

DEAR SENATOR/STATE REPRESENTATIVE:

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Sincerely,

Cheryl Paul

51 Cedar Rd

Merrimack NH 03054

Cheryl Paul

JANUARY 20, 1999

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SINCERELY,

Bill Coyne

Bill Coyne

27 Tolman Dr

Londonderry, NH 03053

January 20, 1999

Dear Senator/State Representative:

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Sincerely,

Nancy L. Nash
11 Lindsay Rd.
Hooksett, NH. 03106

JANUARY 20, 1999

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SINCERELY,

Karen Page
60 Brady Cir
Manchester NH
03104

JANUARY 20, 1999

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Nancy A Cowe
4 Bobapple Ln
Londonderry, NH 03053

January 20, 1999

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Sincerely,

Melissa Rowell
6 Griffin St
Derry, NH 03038

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

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

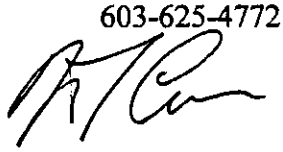
December 31, 1998

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



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.

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: 1/28/99

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Sincerely,

Jerome R Mercier
523 Lake Ave
Manchester, NH 03103

Date: 1/27/1999

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Sincerely,

ROCK ROBERGE
GOFFSTOWN, NH

93 Chester St.
P.O. Box 276
Chester, NH 03036

Date: 1-27-99

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Sincerely,

Robin L. Merlino

Date: 1/27/99

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Sincerely,

Randy Fitz

136 Powder Hill Rd
Bedford, NH 03110

Date: 1/27/99

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Sincerely,

Thomas H Kelley Jr.
31 Boxwood RD
BEDFORD NH 03110

Date: 1/27/99

Re: Freedom of access to chiropractic care

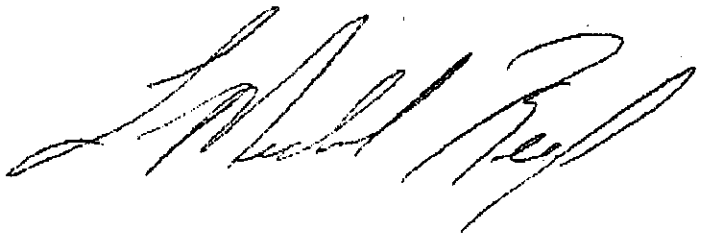
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Date:

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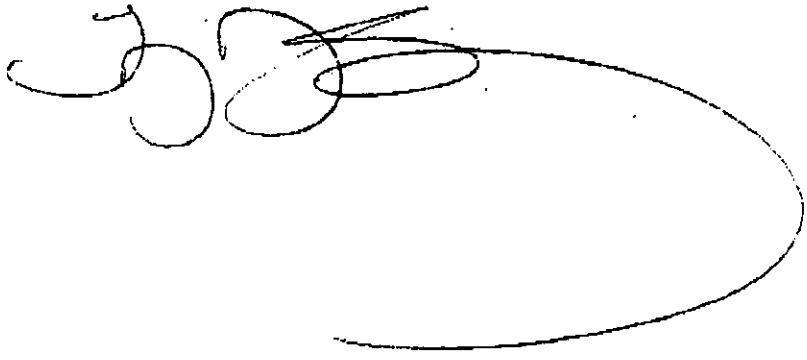
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Sincerely,



Date: Jan. 28, 1999

Re: Freedom of access to chiropractic care

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Sincerely,

Catherine Cuddihi

Date: 01-22-94

Re: Freedom of access to chiropractic care

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Sincerely,

J. Robert Dunn

Date: 1-22-99

Re: Freedom of access to chiropractic care

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Sincerely,

Dan Reed

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: 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. Alward, D.C.

John B. Alward, D.C.

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 Award

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: 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

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

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

Debra J. Nichols
Health Education Coordinator

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.

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's keep Going it.

Sincerely
Donna Golabrook

Donna Golabrook
Raymond NH.

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 Raboté 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

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

David Linatsas, D.C.

NASHUA CHIROPRACTIC
3 HARDY STREET
NASHUA, NEW HAMPSHIRE 03060
TELEPHONE: (603) 880-4150

PRIMARY CARE PHYSICIAN DR JAMES BROCCOLI

PATIENT ALBERTA S KENNEY

On JAN. 7-1999, this patient requested chiropractic services for the following condition(s):

SCIATTIC 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

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.

17

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



Post-it® Fax Note 7671	Date 12/21/98	# of pages ▶ 1
To Dr. Linatlas/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.

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

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 <ZFJFFZ5Q>; Thu, 21 Jan 1999 10:15:19 -0500
Message-ID: <01FFCE35A6C9D1118AD90006298228490480EA@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

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 panicked.. 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 Amazeen

24 Nottingham Road
Deerfield,NH 03037
Phone number- (603) 463-7467

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 right side 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 Hosland

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 Hosland

ADDRESS: 1101 Elm St #301

CITY, STATE: Manchester, NH 03101

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

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, N.H. 03077
(603) 895-9399

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

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 Dodge

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 Dodge

ADDRESS: 24 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. Bullenger

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. BULLENGER

ADDRESS: 250B TWIN BRIDGE RD.

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 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

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,

JoAnn 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 Pkwy

CITY, STATE: Bedford, NH 03110

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 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 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 M 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,

Additional Comments:

NAME: Ed Shaughnessy

ADDRESS: 849 Chestnut St

CITY, STATE: Manchester NH 03104

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 Dartmouth Mascu 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 Lucken

Additional Comments:

NAME: M. Mary Lucken

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 referal and not have to choose by a plans book with restrictions.

NAME: Diane Sutton

ADDRESS: 198 Gabrielle St.

CITY, STATE: Manchester, NH 03103

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 ~~your~~ For you and for us.

Keli McCarthy

Name: Keli McCarthy

Address: 1009 Hanover St

City, State, Zip: Manchester, NH 03104

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, holistic Head wonderfully healing philosophy / practice. Please support Chiropractic in every way you can.

Albert J. Fallanca

Name: [signature]

Address: 55 Hanover St

City, State, Zip: Manchester NH 03102

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 Larch St

City, State, Zip: Manchester, NH 03102

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: Hazelnut 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 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 Eaudley

P.O. Box 102
Mont Vernon, NH 03057

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.

BLongfellowHall

Barbara Longfellow-Hall
292 Rt. 13N • Brookline, NH 03033 • (603) 672-1179 • e-mail: blonghall@juno.com

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

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 But My Self

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 "99".

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

01/26/1999 20:41 6036723131 CHIROPRACTICNATURALY PAGE 14

every Two weeks with Physicals and x-RAY's STRATIGICALLY inserted Too Verify the Progress.

My Physician is Dr. George J. Bouck 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.

Unfortunatly 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. Bouck for Physicals xrays 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 firmally believe that!

I'm a Retired employee of Lockheed Sander's with Twenty five Years of Service, Sixty three Years Young!!

01/26/1999 20:41 6036723131 CHIROPRACTICNATURALY PAGE 15

Thank you for taking the time
To Read this and if I can Be
of any ~~Further~~ Further Assistance
in this Regard dont 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

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

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

March 13, 1999

Dear Sirs:

I am writing regarding two bills that are currently under review in the legislature of the state regarding chiropractic care. I urge you to support bill HB#586 and bill SB#147.

I have been under chiropractic care for many years. I began going to a chiropractor when my shoulder became so painful that I could not move or sleep. My medical doctor had prescribed physical therapy, which I faithfully participated with, but it brought little relief. I was then urged to have surgery. At that time, I was urged to seek chiropractic help. It took several months, but today, my shoulder is completely healed. I did not have any surgery and I know chiropractic is the reason.

My health is great at this point and I know chiropractic care has enabled me to exercise regularly and work efficiently.

Please assist them in defining their occupation and in enabling them to collect from insurance companies without the gatekeepers.

Sincerely,

Connie C. Lawrence

Connie C. Lawrence
3 Lincoln Avenue
Hampton Falls, N.H. 03844

March 13, 1999

Dear Sirs:

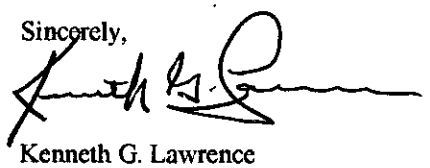
I am writing regarding two bills that are currently under review in the legislature of the state regarding chiropractic care. I urge you to support bill HB#586 and bill SB#147.

I have been under chiropractic care for many years. I have found relief from lower back pain, shoulder pain and "TMJ" pain. There have been times when I have not been able to use certain exercise equipment because the pain has been too great. My medical doctor could give me no relief, but would not prescribe chiropractic care. I went anyhow and found relief.

My health is great at this point and I know chiropractic care has enabled me to exercise regularly and work efficiently.

Please assist them in defining their occupation and in enabling them to collect from insurance companies without the gatekeepers.

Sincerely,



Kenneth G. Lawrence
3 Lincoln Avenue
Hampton Falls, N.H. 03844

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 CATAGORY AS DOCTORS. WELL THEY HELP PEOPLE.

Name: Gary Simard

Address: 39 Congress ST #4

City, State, Zip: Nashua, N.H. 03060

Rep Sec Local 370 UBCJA

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 P. Lemieux

ADDRESS: 4633 Brown Ave

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 headaches & backpain 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:

02/09/1999 16:36 603-625-2225 BACK TALK CHIRO PAGE 05

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:

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:

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

JANUARY 1999

RE: Chiropractic Services

Dear Senator or Representative:

As a consumer of chiropractic services, I am concerned about

NAME: Sandy Arsenault

ADDRESS: 265 Kimball St

CITY, STATE: Manchester, NH 03102

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 I was at a point that migraines affected my work, I would have one or two weeks out of a month painfree. Being in sales & constant chronic pain affected me personally & professionally. Professionally I lost a lot time from work and personally I wasn't in the frame of mind to do the things I enjoy. Each week I got a little better & I started to notice a continued change in how long I would last after 11 months I knew Chiropractic was for me & my life. Best

Signature: Marguerite E Sacco Date: 11/17

Name: Marguerite E Sacco

Address: 113 Tallwood Dr

City: Nashua State: NH Zip: 03060

Telephone: 888-8819

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

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

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

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. Muggins

Name: Doreen D. Muggins
Address: 24 Hickory 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 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,
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

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

[illegible] [illegible] [illegible]
[illegible] [illegible] [illegible] [illegible]
[illegible] [illegible] [illegible] [illegible]
[illegible] [illegible] [illegible] [illegible]
[illegible] [illegible] [illegible]

[illegible] [illegible] 1/21/59
[illegible] [illegible]

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.

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

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 ~~xxxx~~ concerning the betterment of these coverages would greatly increase the quality of healthcare in this state.

Thank You

Milford, N.H.

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 tying 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 Wolfund
P.O. Box 33
Milford, NH 03055

To:

Re: Denial of chiropractic care.

Insurance company Harvard Community Heath Care

Primary care physician Dr. Rogna

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 I in it 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. Lanzarra 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

ERNEST M. MARINO
D.M.D.

74 Allds Street
Nashua, NH 03060

Practice Limited to Periodontics and Implantology
www.drmarino.com

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 chiropractor.

The contributions of chiropractors to the health and well being of the public are exceptional. Making their 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

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 Bruck 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

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

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.

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 (Ecl
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

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

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

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Thank you for your consideration and time.

NAME: Anne Korzyniowski

ADDRESS: 341 West River Rd.
Hooksett, NH 03106

SIGNATURE: Anne Dewey-Korzyniowski

March, 1999

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Thank you for your consideration and time.

NAME: Renee Maxwell

ADDRESS: 24 Amherst Dr
Derry NH 03038

SIGNATURE: R Maxwell

March, 1999

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NAME: Michael Macri

ADDRESS: 45 Millstone Drive
Concord, NH 03301

SIGNATURE: Michael Macri

March, 1999

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Thank you for your consideration and time.

NAME: Jamie Sturgess

ADDRESS: 16 Peaslee Ct.
Hampstead, NH 03841

SIGNATURE: Jamie K Sturgess

March, 1999

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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

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Thank you for your consideration and time.

NAME: Michael Minar

ADDRESS: 7 Spring ST.

Salem NH. 03079

SIGNATURE: [signature]

March, 1999

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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

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NAME: JOHN LIGHTHILL

ADDRESS: 227 RAYMOND RD
CHESTER NH

SIGNATURE: John Lighthill

March, 1999

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NAME: R Strathearn

ADDRESS: 28 Pleasant St
Salem N.H.

SIGNATURE: [signature]

March, 1999

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Thank you for your consideration and time.

NAME: Edward J. Gallagher

ADDRESS: 8 Arrowhead Court
Atkinson, NH 03811

SIGNATURE: Edward J. Gallagher

March, 1999

Dear Legislator,

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Thank you for your consideration and time.

NAME: Thomas Weatherby

ADDRESS: 23 Colby Rd
Kingston, NH 03848

SIGNATURE: Thomas F Weatherby

March, 1999

Dear Legislator,

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Thank you for your consideration and time.

NAME: Rick Morgano Sr.

ADDRESS: 19 Norwood Road
Salem N.H. 03079

SIGNATURE: [signature]

March, 1999

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NAME: Charlene Morgano

ADDRESS: 19 Norwood Rd.
Salem NH 03079.

SIGNATURE: Charlene Morgano

March, 1999

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NAME: Joyce L. Hamel

ADDRESS: 23 Sweet Fern Road
Sandown, N.H. 03873

SIGNATURE: Joyce L. Hamel

March, 1999

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NAME: MARIA ASHFORD

ADDRESS: 50 CONCORD RD.
HENNIKER N.H.

SIGNATURE: Maria Ashford

March, 1999

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NAME: RONALD ASHFORD

ADDRESS: 50 CONCORD RD.
HENNIKER, N.H.

SIGNATURE: Ronald V Ashford

March, 1999

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NAME: Paula Shank

ADDRESS: 24 Sherwood Cir.
Salem, N.H.

SIGNATURE: Paula Shank

March, 1999

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ADDRESS: 23 Colby Rd
Kingston, NH 03848

SIGNATURE: Marie A. Weatherby

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NAME: Carole Meuser

ADDRESS: 9 Tall Oaks
Salem NH

SIGNATURE: Carole Meuser

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Thank you for your consideration and time.

NAME: Denise F. Romanello

ADDRESS: 527 Clinton Street

Bow, NH 03304

SIGNATURE: Denise F. Romanello

March, 1999

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NAME: FRANK R. J. MEDSKER

ADDRESS: 9 TILL RD
SALEM NH

SIGNATURE: Frank R. J. Medsker

March, 1999

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NAME: Donna Moser

ADDRESS: 9 Tuck Rd
Salem NH 03079

SIGNATURE: Donna Moser

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NAME: Peter C. Romanelli

ADDRESS: 527 Clinton Street
Bow, NH 03304

SIGNATURE: Peter C. Romanelli

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NAME: Brian Cheney

ADDRESS: 37 Wentworth Road
Newton NH 03858

SIGNATURE: Brian Cheney

March, 1999

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NAME: Jean Cheney

ADDRESS: 37 Wentworth Grove
Newton, N.H. 03858

SIGNATURE: Jean Cheney

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NAME: MARGARET MASSE

ADDRESS: 44 MILLVILLE ST #703

SALEM, NH 03079

SIGNATURE: Margaret Masse

March, 1999

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Thank you for your consideration and time.

NAME: Jan Seavey

ADDRESS: 5 Ruffled Rd
Henniker, NH 03242

SIGNATURE: Jan Seavey

March, 1999

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Thank you for your consideration and time.

NAME: William A Sirois

ADDRESS: 27 CASINO CIR

WARNER N.H.

SIGNATURE: William A Sirois

March, 1999

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Thank you for your consideration and time.

NAME: THOMAS TERRAMAGRA

ADDRESS: 57 Brady Ave.
Salem, N.H.

SIGNATURE: Thomas Terramagra

March, 1999

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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,

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Thank you for your consideration and time.

NAME: Elaine W. Spurr

ADDRESS: 44 Academy Ave.
Atkinson, N.H. 03811

SIGNATURE: Elaine Spurr

March, 1999

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NAME: Brian F. Thompson

ADDRESS: 2 Indian Hill Rd
Sandown, NH. 03873

SIGNATURE: Brian Thompson

March, 1999

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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: 25 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.

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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.

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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,

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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,

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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

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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,

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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
Hennniker, 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.

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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 Hartstead 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.

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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,

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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.

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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

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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,

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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

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Thank you for your consideration and time.

NAME: Kathryn Cote

ADDRESS: 3 Surrey Lane
Pelham, NH 03076

SIGNATURE: Kathryn E. Cote

March, 1999

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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.

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Thank you for your consideration and time.

NAME: Patricia R. Robidoux

ADDRESS: 40 CHAPPAREL DRIVE
Londonderry, NH 03053

SIGNATURE: Patricia R Robidoux

March, 1999

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NAME: William G. Sullivan JR

ADDRESS: P/O Box 744

E. Hampstead N.H.

SIGNATURE: William G. Sullivan JR

March, 1999

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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.

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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.

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Thank you for your consideration and time.

NAME: Lorraine Corsm

ADDRESS: PO Box 2201
Concord NH 03302

SIGNATURE: Lorraine Corsm

March, 1999

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Thank you for your consideration and time.

NAME: Donald Wirein

ADDRESS: 41 Barrett Ave
Boscawen NH. 03303

SIGNATURE: Donald Wirein

March, 1999

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I am indicating that I am in full suport of HOUSE BILL #586 and SENATE BILL #147.

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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,

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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.

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Thank you for your consideration and time.

NAME: Gordon E. Williams

ADDRESS: 165 Walker Hill Rd

Weare N.H. 03281

SIGNATURE Gordon E Williams

March, 1999

Dear Legislator,

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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

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 provided 3 treatments.

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 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 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 S Campbell 1/29/99

Kimberly S. Campbell

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 ____

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 medical workup before thinking of getting a referral. Not quite fair in my estimation.

Signature (optional)



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!*

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, Taganet 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 Capron 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.

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 i 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 - from other 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 first 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 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 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 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.

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

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 N. Walsh
Sarah Walsh

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

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!

(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 Trip — 3-17-99

(Signature) (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: 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 Quinlan
(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

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

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

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

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,

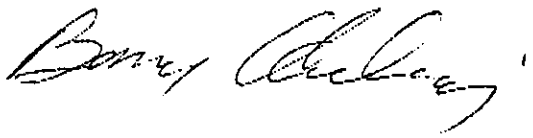
William G. Bizarro, Jr.
Sutton Mills, New Hampshire

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,



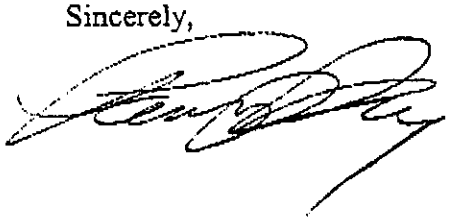
Bonnie Herrling
Merrimack, NH

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 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

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

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,

_____

Date: Feb 3, 1999

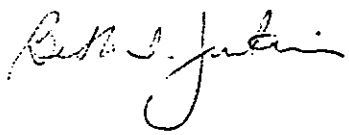
Re: Chiropractic Services

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,



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 Brocen

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

Date: 8/13/99.

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,

Ronnie J Hussey.

I had to "justify" my need for care! RIDICULOUS!

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
1 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,

Lisa Bilodeau
19 Bay Pass 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,

Jan Graham
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

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 ~~###~~ 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: 1-22-99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current John Hancock Plan 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. Sawyer

Date: 1-22-99

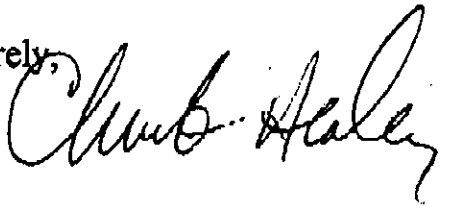
Re: Chiropractic Services

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

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: 1-25-99

Re: Chiropractic Services

Dear Senator and Representative

As a consumer of chiropractic services I am concerned about current insurance practices. My Insurance Company PEL 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

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 Fiebra

ANGEL FIEBRA
147 RIDGEFIELD DR.
Milford, NH 03055.

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 DeLaird

One Spring Rd
Amherst, NH 03031

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: 2/08/99

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 Cabriel Court
Merrimack, NH 03054
424-6581

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 Hamel

642 Hall St

Manchester, NH 03104

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 Tavarolli
23 Silver Lake Rd
Hollis, N.H 03049

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:

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: 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:

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 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,

Terri McKinnon
43 Summer St.
Gilmanton, N.H. 03245

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,

Rene J Rua
100 Hudson St
Manchester, NH 03103
603-623-6612

Date: 1-26-09

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
Hopkinton NH 03229

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,

Beth Mackenson
17 Briarwood Dr
Nashua, NH 03063

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: 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: 1/21/99

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: 1/20/99

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 Gaeta
155 Goodwell Rd #4
Manchester, N.H. 03109

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

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: 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. Marney-Cotton
46 Eastman St.
Concord, NH 03301-5109

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 Marney-Cotton
46 Eastman St.
Concord NH 03301-5409

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
Hudsett, NH 03106

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:

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. Ghimenti
45 Powder Hill Rd.
Bedford, NH 03110

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 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 K Charles
14 Kingsbury St
Derry NH 03038

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 and Representative TOM SAWYELLO

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 direst access to chiropractic care.

Sincerely, Mrs. Dorothy M. Damaster

59- Lois St.

Man. NH.

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: 1/25/99

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: 1/27/99

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 Patchemuc
345 Smyth Rd
Manchester, NH

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 [illegible]

38 Pembroke Rd

Concord, NH

03301

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: 1/27/99

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,

24 Galloway Ln
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 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,

Doreen Almuzzese

53 Cross Road
Hooksett, NH 03106

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:

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: 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: 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: 2/12/99

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: 2-12-99

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,

Trudy McL
51 Riverfront Dr., #6
Manchester, NH 03102

Joanne Villanyi-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. Villanyi-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: 2/11/99

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: 2/11/99

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,

Wendy Bond

36B Janet Lee Ct.
Manchester, NH 03102

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: 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,

Elisabeth K N Chapman
36H Dale Rd
Hooksett NH 03106

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 DANIEL ROAD
BEDFORD, NEW HAMPSHIRE 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 J. Perkins

149 Hitching Post Ln

Bedford NH 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 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: 2/1/99

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: 2/16/99

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,

Jane P. Powers
17 ADAMS AVE
MERRIMACK NH 03054

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: 2/24/99

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 Jenzen
29 Abirish Bridge Rd
Weare NH 03281

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: 2/22/99

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
Conc. a NH 03034

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,

David A. Feeley

64B BEARD RD,

NEW BOSTON

N.H. 03070

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 A Bunn

24 VILLA ST
MANCHESTER NH 03103

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: 1/27/99

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:

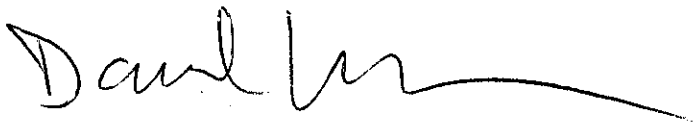
Re: Chiropractic Services

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 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: 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: 1/22/99

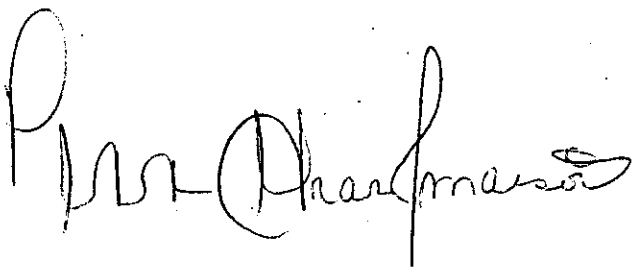
Re: Chiropractic Services

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: 1/22/99

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: 1/22/99

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: 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 L. Knoettner

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: 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

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

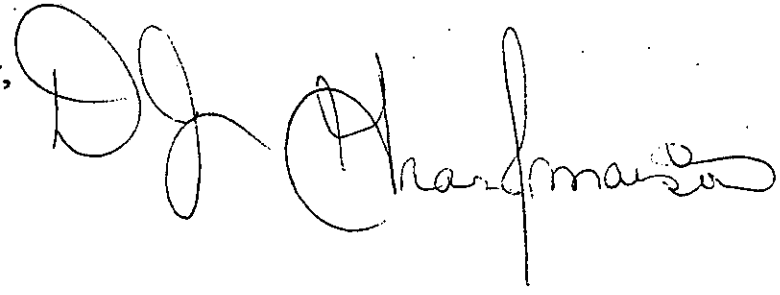
Re: Chiropractic Services

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,



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: 1-25-99

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 Berry III

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: 1/25/99

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 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. Dittman

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 Mgen

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: 1/25/99

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 Fontaine

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: 1/25/99

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: 1/22/99

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 M Dow

November 6, 1998

From: Charles Miller III
40 Woods Road
Barrington, NH 03825

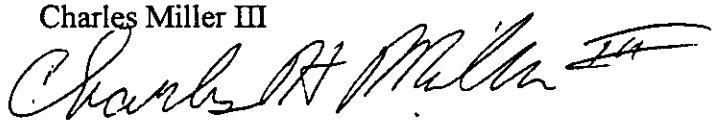
To Whom It May Concern,

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



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

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

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,

Gabe Slaptes

To:

Patient name: Gale L. Staples

Patient address: 33 Nancy Ln

Re: Reason for denial of chiropractic care.

Dear Dr. Roberta Mullard

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 + Anxiety

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 D Staples

CC: HMO insurance provider Cigna Healthcare

CC: Dr. David Graff Addressed Crystal Lee

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 wack

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 A Chase

2 Arbor Lane
Plaistow, NH 03865 (603)382-0917

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 Lanzario 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 Arnsfeld for daughter, Laurie

ATT HOUSE OF REP. / SENATE 1-21-99

ON FEB 1ST 1998 I HERNIATED 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 CHIROPRACTOR 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

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

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

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 Knecland 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 Sherrer

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

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

PEGGY J MICKLES
21 SENTER 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 CHIROPRATIC CARE AT THE SALEM CHIROPRACTIC CLINIC WITH DOCTORS KNEELAND. I HAD IMMEDIATE RELIEF - AND NO DOUET IN MY MIND THAT WITH OUT THIS HELP I WOULD BE IN CONTINUOUS SEVERE PAIN AND UNABLE TO WORK!

SINCERELY,

Peggy J. Mickles

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 —

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

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

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 Dupuy-Gagnon

Salem

C6-03199-004910-PO-98321-B0-754-FJ
P001AE-950705

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]		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
1-808 22-3806

Dawn Smith
2/4 left message

10/17/98
spina

12/10/98
Paula
Ht. basically within contractual amount.
Denial
Drnk for review claim takes 15-20 working days.
Drnk

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 60 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⑈

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

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 any 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 my 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

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

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

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 Carol-Nichols

22 Oakland Dr
Milford, N.H.
03055

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 "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

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 recomended 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

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 P. Gauthier
Patient Signature

3-04-99
Date

3/2/99

RE: Chiropractic Services

Dear Senators + Representatives

I have recently changed Insurance Companys. I had to get a "Referral" from my primarey 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 Perkins
76 No. Akeley Rd
Bedford NH 03110

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

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 D. Graves

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:

David Smith

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:



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 in 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.

Also: Insurance

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.

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)

COMMENTS:

Signed: Robert Goralnick

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

Freedom of choice. Every person should have the freedom to chose who they want to see for their care. Pass a law to give everyone that right.

Tony P. Dowker

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

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 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)
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 ~~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 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)

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:

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
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 choose whether or not chiropractic referrals are obtainable.

* It would save much time + money if I were able to come to my chiropractor 1-2 x/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: 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:

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. & this is upsetting to me.

Kathy Richard

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 nead 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 as I am not sure.

#4 D... D... health care provider has, explained →

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 MA
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: 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)

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 — for the most part

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:

To State Legislator,

I would like to express my thoughts regarding the need for Medicare Hmo, to accepting 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.

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. Jetterbergs care ~~since~~ approx. for 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 Krebs 1/20/99

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.

Its 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 thinks 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, Bob Lovejoy.

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

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

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 H/MO'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. Paradise
29 Capron Rd. #65
Milford, NH 03055

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 install 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

1/22/99

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

1/22/98

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. Immediate attention needs to be given to this matter.

Michelle Zeren
Bedford NH

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 12-22-98

cc: Dr. John Robinson
Healthsource

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

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)

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

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE:

I have found from past experience that seeing a chiropractor helps my back and other systems keep me out of work longer and at times has side effects also take longer to heal.

I have been using chiropractic care for many years and have found it to be an efficient way to deal with my back problems. There have been times when 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 so fast 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 Andover, NH 03216

Signature: Geraldine Hutton Date: 1/3/99

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:

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 conditions 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 chiropractor 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 939, Andover NH 03216

Signature: Francis Blair Date: 7-1-99

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:

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: Suzanne Walters

Address: 34 Brookside Dr New London NH

Signature: Suzanne 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

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 394C
Canaan NH 03741

Jane R Woodward
Signature

1/12/99
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 better then 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

OVER THE LAST TWO YEARS OF CHIROPRACTIC CARE I HAVE FOUND BOTH MY HEALTH AND ATHLETIC PROFORMANCE IMPROVE. I HAVE NOT BEEN AS TIRED AND HAVE ONLY MISSED A FEW DAYS OF SCHOOL FROM BEING SICK

Name & Address

Michael Parks
10 WENDY ACRES
CHARLESTOWN, NH
03603

Michael Parks
Signature

2/5/99
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 aware 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 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 as 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

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 - Wasn't 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

Since 1980, I have received excellent care from Wahrmann Chiropractic Life Center. This 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, scoliosis, very painful hip-leg-foot & an arthritic condition. In 1990, 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

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

I have been a patient of Chiropractic 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 & me myself. Plus I would have been out of work for several days. Such as the add ejpense of Physical Therapy, medicines, and surgery. My back is very hard on the body and the Chiropractor helps me a great deal.

Name & Address

Eleora Payette
53 Chestnut St.
Claremont, N.H.
03743

Eleora Payette
Signature

1-29-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I am a patient under chiropractic care. They have help me a great deal. I was in a race car driven I am in a lot of crashes they have save my insurance co and I myself a lot of money. I feel that is discrimination to tell people what help they can use.

Name & Address

IRVING READ
53 CHESTNUT ST.
CLAREMONT, N.H.
03743

Irving Read
Signature

1-29-99
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 & did for himself & finally didn't use 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

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.

Name & Address

Kristen Doran
22 Bellevue Ave.
Claremont, NH 03743

Kristen Doran
Signature

1-29-99
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

(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 its 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

Three and a half years ago, when I started under regular chiropractic care, I was not complaining 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
43 Myrtle St #6
Claremont, NH 03743

Cami J. Warren
Signature

2-5-99
Date

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

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 since I have been under chiropractic care that had it not been for Dr. Wilsenmann & 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

The allergies are far less debilitating now that I have regular treatment. I work more efficiently & effectively because of chiropractic care. My breathing is much easier & deeper after an adjustment. My neck stiffness and soreness go away almost instantly and remains OK for almost 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 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

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

DURING MY TIME AS A CHIROPRACTIC PATIENT, I HAVE NOTICED MANY BENEFITS AND IMPROVEMENTS IN MY WORK, 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 RETRIEVED 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

I am a longstanding patient of chiropractic care. When I was covered by insurance that had chiropractic benefits it took a while 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 Magneson
10 Walnut St
Claremont NH 03743

Dyana L Magn
Signature

Jan 22, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic care here at Wolesmans 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
RR3 Box 33
Claremont, N.H.
03743

Lynn Coffran
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 would 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 laid up with low back pain 25 yrs ago. I was taking many pills etc. and nothing helped. I finally went to Dr. Wakemen in and I was helped almost immediately. Dr in MHNH wanted to operate on my back. To this day I have not 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

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 AVERALL 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

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

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

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 takes 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 I can continue working long term in my chosen nursing profession.

Barbara Fortunato
Signature

Name & Address

RFD #3, Rt 10 #3
Claremont, NH 03743

Jan 18, 99
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

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

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 then 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

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 388
Claremont, N.H. 03743

Robert Janelle
Signature

1-12-98
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have a severe case of 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 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 breathing problem. I get an injection then the time in between is at least. Dr Nelson also recommends we see our family Doctor as well

If it wasn't for Chiropractic Care I would be in real bad condition + would have Medication bills from here to eternity. He does not advise me "not" to see my medical Dr or Take medicine if I can.

This is an absolutely necessity for me. This is preventive care and rarely need Medicine So that cost is down + adults such as Preston Dan 77 yrs old + do very well because of the care he received

Name & Address

67 Maple Ave
Apt. 211
Claremont NH
03743

Edwin Otton
Signature

January 13 - 1999
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 have had a very positive experience with my chiropractor, where conventional medicine did not work. Please, do everything possible to see if 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

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 I 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 HAVE HAD A LOOSING BACK PROBLEM FOR 25 YEARS. WITHOUT CHIROPRACTIC CARE I WOULD NOT FUNTION MY ANYWHERE AS WELL.

Name & Address

MICHAEL BARBER
RR 3 BOX 199
CANAAN NH 03741

Signature

1/22/99

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

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 Chiropratic care, with a referral from primary care phys. I went to primary care physicans for a referral and was told that I didnot 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. Kukre
P.O. Box 94
Cornish Flat, NH
03746

Signature

Myron A. Kukre

01/18/99

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 Welsenmann Chiropractic in the spring of 1998, I have thrown away my Inhalers, did not suffer any akergic 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
221, Box 309F
Croydon, NH 03773

Brent M. Charles
Signature

2/4/98
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 month 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

Primary Care Physician
denial Coverage for 1999.
Will not refer for
Maintenance Care Any longer.
My experience with Chiropratic
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

As a self employed person ~~acta~~ 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, I am 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

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 numb 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 Marcinelle
Signature

February 11, 1999
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

My family has seen 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 road of life.

Name & Address

Herbert P. Lawson
Signature

2/10/99
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

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 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

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

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

Viki Bridge
PO Box 850
Newport NH 03773

Signature

2/1/1999
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 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

I am very pleased with the results of my Chiropractic care. I have had back surgery with nerve damage and the adjustments help to ~~keep~~ my spine ~~in place~~ 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

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 Chiropractor 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 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 is 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

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 use 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

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 I 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

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 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

Since 1980, I have received excellent care from Walsemann Chiropractic Life Center. This care was needed due to extreme pain in lower back & pelvic areas. 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; scoliosis; 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

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

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 didnot 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 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

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 assistance for me the chiropractic care got me back to normal in 13 adjustments. Otherwise it would have been months and more expensive! The instruction in healthy lifestyle 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

AFTER being in great pain with a severly stiff neck due to my job. I starting going for chiropractic care. Within 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

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 $125.00 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. 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.

Name & Address

Edward T Ruggeri
Signature

1/20/99
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

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, were 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

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 & 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

CHIROPRACTIC CARE HAS HELP ME GREATLY. I HAD DIFFICULT WALKING AND WORKING ON MY JOB. WITH THE HELP OF CHIROPRACTIC CARE; NOW I FEEL LIKE NEW AGAIN. THANKS TO CHIROPRACTIC CARE. IT HAS HELPED ME FOR MY WHOLE BODY, BACK; NECK; HEAD ETC AND ALL. IT'S SUCH A GREAT HELP FROM (DOCTORS OF CHIROPRACTIC CARE!) THANK THE LORD FOR CHIROPRACTIC 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

Since I have been receiving chiropractic care I have not had to take antibiotics for sinusitis, 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

01-2715

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

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

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

Jud Chase Ramsey
Signature

1-20-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I go To Dr. Walseman often for spinal adjustements for back pain work pain and leg pain. He helps me as much as The pain medication.

Name & Address

Ada Smith
243 Broad ST. A-424
Claremont, N.H. 03743

Ada Smith
Signature

7-8-99
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!!

Name & Address

Anthony E. Lozeau
RR4 Box 314
Enfield, NH 03748

Anthony E Lozeau
Signature

2/4/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic care has very nearly "saved my life" Without adjustments the quality of my life is cut 75% & I could not exercise, life without my adjustments. I believe without chiropractic care the cost of my medical care would escalate.

Name & Address

KRISTINE I KNUDSON
RR #2 Box 373
ENFIELD, NH
03748

Kristine I Knudson
Signature

1/27/99
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.

Name & Address

Ann Morong
173 Lakeview
Enfield, NH
03748

Ann M. Morong
Signature

2-5-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have a Chronic back Condition which I became aware of several years ago when I experienced Severe Acute back Pain. I sought Chiropractic care during the Acute Pains. 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. Ever since as I am faithful about my exercise & Chiropractic treatment I am Pain free, even though my back has an irreversible Curve.

Janet Eller
Signature

Name & Address

Janet Eller
P O - Box 211
Gilmanton, NH 03237

1-26-98
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 will have to get it on a regular basis.

Name & Address
Marcelle R. Hitchcock
P.O. Box 112
Goshen, N.H. 03752

Marcelle R. Hitchcock
Signature

Jan. 19-1999
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 going to chiropractors since the age of 19 years. I am 64 and I am still going for adjustments.
If it isn'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

My experience with chiropractic care has been better than expected. It's been to the point where 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

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 towards chiropractic care that works.

Robert McDonald
Name & Address

8 Skylark Rd
Lebanon, NH 03766

Robert McDonald
Signature

1/12/99
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 M Mckee
9 Meeting St
Lebanon NH 03766

Melissa M 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 Bish
8 Morey Lane
Lebanon NH 03766

Marjorie E. Bish
Signature

1-22-99
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
136 Poverty Lane
Lebanon NH 03766

Carmen Thibodeau
Signature

2-3-99
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 15 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've had alot of back problems. A bulging disk, back stiffness and pain. After my Chiropractic care symptoms have disappeared. I used to have arm numbness & pain down. All symptoms stay subsided just 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

Back specialists have suggested to fuse two steal Rods to my lower Back. This would permenatly limit me ~~in~~ in my range of motion. (i.e 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 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 Overcast of doctors visits at a hospital.

Here 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 had previously been experiencing severe pain in my side extreme fatigue + queeziness. After just a few visits with the chiro-practor, 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 those 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

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

Suzanne 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 under Chiropractic care for several years. Monthly visits are an important part of my "wellness" plan. Keeping my back adjusted prevents ~~eft~~ medical complications. This care is crucial

Name & Address

Billy Ann Halstead
30 Elm Street
Lebanon NH 03766

Billy Ann Halstead
Signature

4/5/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I BEGIN 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 T. EVANS
2 DEER RUN LANE
LEBANON, NH 03766

Daniel T. Evans
Signature

1-13-99
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, doctor 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 cripple 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 copay. Backs, necks, joints 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

I began getting adjusted 11 months ago and have noticed a few major changes in me. I am able to breath without effort - sitting, walking, lying down. I have had bad cases of allergies in the past, but I have been totally allergy free since my 1st adjust. Plus I haven't had a migraine in a year. 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 this treatment is not covered by my insurance I am forced to pay for this 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

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

I have been going to a Chiropractor for many years, and feel I owe my life to Chiropractic care. I have had my 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

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 money 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.

Name & Address
Stacey R. King
9 Allen Street
Newport, NH
03773

Stacey R. King
Signature

February 4, 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

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

Signature

2/1/99

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. Lozen
Signature

2-3-99
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

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

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 ~~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

yes to #1. Was doing well with Chiropratic Care. Doctor decided he did not want me to continue so Workmens Comp Co. stopped payments.

also yes to #3 the only other Card Offered was in the form of taking DRUGS. And I felt that I could trust to seek out my own doctor SEEK

PHIL THEODORE
P.O. BOX 471
ANDOVER N.H
03216
Name & Address

Signature

1/31/94
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

I have come to Upper Chiropractic Inc as an patient for over twelve years. It has kept me from a great amount of pain and discomfort. It has saved the taxpayers money and saved me immeasurable agony. My Chiropractor Upper was started nearly twenty years ago and I can say with great satisfaction, it has saved me very much. It has saved me hospital & insurance fees by me being able to work. It has helped to keep me going and active. It may not be for everyone, but I would recommend it to anyone and that it has given me results, which unneeded suffering would & would be unessential.

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

Chiropractic care is my primary health care. I have been under chiropractic care since 1971. I have regular adjustments to keep my body functioning but even if I get a cold I will go in for an adjustment before I go for medical treatment.

I also have first hand knowledge of having a back injury 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

Before been under chiropractic care for 10 treatments and it all started with pain in my back I couldn't straighten up. I had a pinched sciatic nerve and had never been to a chiropractor before. I don't know all the medical terms for what was wrong. I may have the treatments additive to me and I have been coming to have one a week.

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 nearly 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 my health back to the best it can be.

Name & Address

Rachel E. Haynes
411 Morningside Lane
Charlestown, NH 03603

Rachel E Haynes
Signature

03/08/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic Care has made a huge difference in my life and for my husband as well. I suffered with sciatic and his back pain for years and despite pain meds, braces and physical therapy was no better until Chiropractic saved me from constant pain & gave healthier, pain free drug free life & more normal life. My daughter in Ashland has improved dramatically as has her overall health. When my son was born he had a problem with his right testicle. The medical doctors offered little help except scheduling surgery. Miraculously through painless Chiropractic adjustments my son is a healthy 4 year old with a perfect male. 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

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 ill-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

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 far less on drugs!

Name & Address

Judy DePorcova
1144 Old Claremont Rd
Charlestown, NH 03603

Judy DePorcova
Signature

2/25/99
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 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 Chiropractor. I shudder if I had not stayed with Chiropractic I would not be walking. 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

After suffering neck, pain low back pain from Father (mother 4 ?) + old Back injury (Musician in past career) Was pain free 1st time in 10 years.

Children - asthma improved to 1x a wk
Dysplasia - improved to 8 yrs old.

Name & Address

PO Box 235
Plainfield NH
03781

MD Chad - Koodenow DC
Signature

2/12/94
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 chiropracter 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

I fell down some stairs and I was pretty mest up from my head to my feet my neck + Back + Pelvis all of it was a mess I was in alot of pain then Dr Watsmen 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

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. I can walk in the office with a migraine and leave feeling 100% better. I would much rather be adjusted than take 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

I have been under Dr. Wilson's Chiropractic care and have experienced well being when Physical Therapy and other types of medical help did not help me.

Name & Address

Leland E. Raymond
15 Main Ct.
Claremont NH
03743

Leland E. Raymond
Signature

02-09-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I go To Dr. Walseman for spinal adjustements for my back pain around once a month. He relieves 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

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

Sandra Wooster
113 North Apt. 1
Claremont, N.H.

Sandra Wooster
Signature

2-8-99
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

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 never developed sooner & not ever been as severe.

Name & Address
Beverly Ells
RR 1 Box 392
Grafton, NH 03240

Beverly N. Ells
Signature

1/18/99
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

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 things without chiropratic 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
12 R1 Box 1800
ENField N. H
03748

Dwayne Fenlason
Signature

2/9/99
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

Before going to the Chiropractor, I always had a pain in my Upper 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 them 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

Signature

1-15-99

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. 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 Taught to the Medical Profession (answer with) and all who seek them should be paid by Auto Insurance Co. My condition has improved somewhat Not 100%

Name & Address

Marie V Bradley
P.O. Box 215
Canaan, N.H.
03741

Marie V Bradley
Signature

1/18/99
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 started about 7 years ago when I was 10 years old. I had been playing football + it had aggravated both knees + I was in pain from my waist. I first found Dr. Reid right on by from the beach. I was in the water, and this allowed me to have a non-invasive, non-drug treatment for my back + knees. Dr. Reid is very professional + caring. I first was hesitant to go to a chiropractor, but I'm glad I did. I feel much better + I'm very glad I found Dr. Reid. I highly recommend him to anyone looking for a chiropractor.

Name & Address

Gordon Hemphill
73 Dunlin Road
Redwood City, CA 94065

Signature

2/15/99

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 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 had fallen and pulled my shoulder muscles, after a few treatments my shoulder was nearly the same as before I fell. I developed a herniated 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. The 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

1/27/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I had disc disease with peripheral neuropathy in my upper extremities and RA at the time. Extremely painful at times with burning and painful feeling hands before meals - ice and Aleve 4 times a day. After seeing Dr. Rose and doing treatment for a short while the pain stopped the problem - Occasionally I have to go back for treatment but no more ice and Aleve and hands. It worked!!

Name & Address

Nancy A. Rogers
12 Trudy Dr.
West Rutland VT.
03784

Nancy A. Rogers
Signature

1/27/99
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

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, since 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 Lg amt it cost for coverage it seems as though my insurance could do much better. The condition of my back make 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

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

It works should be covered even as preventive maintence,

T.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

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 EXCERCISES AND OTHER INSTRUCTIONS HAVE PROBABLY HELPED EVEN MORE IN ALLEVIATING PAIN AND HEALING 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

It has been very helpful and makes a difference whether I move about with pain or without pain after adjustment

Matthew Daley
Name & Address

Matthew A Daley
Signature

9 Vernon Ave
West Lebanon NH 03784

1-27-99
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

J S Patterson
Signature

3/23/99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic care has made a big difference for me -- more energy, no more allergies and ~~and~~ an overall sense of happiness.

Name & Address

Hanover, NH.

Sandra L. Cass
Signature

2/3/99
Date

Frances White
RR#2, Box 723
12 Providence Ave
Claremont, N.H. 03743-9355

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I had ~~have~~ 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. Waleman the past few years for my body alignments. I knew I had Osteoporis for the past few years. I have not had Doctors Lay Rating backs or help me for the past seven years. Dr. Russo sent me to a physical therapist a couple of weeks ago without even going through steps of X-rays or as I asked that it can be. 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 for 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. Now's that for a person That works hard all day. It hrys not to let anything bother her, but gets 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

Frances White
Name & Address

Signature

02-24-99
Date

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been under the care of Dr. Richard Richett of North Hampton Chiropractic Offices for several years now. He provides a vital service to our community and is deeply concerned about the health & well-being of his patients. I could not Raise my right arm & hand above my head without pain & stiffness. After careful treatments, I was able to freely use right hand & arm. This testimony is only one of many I've experienced. Dr. Richett & his chiropractic service are proffessional & caring.

Name and Address:

Annette L. Lear
POB 555
No Hampton, NH
03862

Annette L. Lear
Signature

3-3-99
Date

WE NEED YOUR HELP!

New Hampshire is currently undergoing massive legislative insurance reform; it will affect your chiropractic coverage in a positive manner if you will help us support it. We need your voice as an insurance/chiropractic consumer!

If you have experienced any of the following:

1) Insurance denial by Primary Care Physician (not allowing you to see a chiropractor even though your policy includes chiropractic coverage).

-OR-

2) A decrease in prescription or over-the-counter drug use since you began utilizing chiropractic.

3) Resolution or improvement of a condition while under chiropractic care that was not responsive to other forms of care.

*Please fill out a short testimonial letter to present to our legislators so they can see what chiropractic has done for you. The testimonial form can be found on the reverse side of this sheet. Please mail or drop off completed form at:

North Hampton Chiropractic Offices
118 Lafayette Road / PO Box 205
North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been attending No. Hampton Chiro. once every few months. I found my visits very helful and relieving from some of my sports injuries. I recomend North Hampton Chiro. I am very blessed to get such great, affective chiropractic care.

Eden K Lear
Signature

3/9/99
Date

Name and Address:

EDEN K. Lear
POB 555
No Hampton, NH
03862

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North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been receiving on going Chiropractic Care since 1989 when I sustained a serious back injury. I believe that Chiropractic care has significantly affected my recovery. I am on a maintainence program now with a monthly visit. I am fully functional and I highly recommend Chiropractic Care from a Qualified Chiropractor. I have not need medications or prescriptions as less invasive therapies have been used.

Name and Address:

Garrett Lear
POB 555.
No Hampton, NH
03862

Rev. Garrett Lear
Signature

3/8/99
Date

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PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Three years ago my normal activities were progressively deteriorating. I had constant 24 hr a day severe headaches; I also experienced burning and numbness in the right side of my body. I couldn't even carry out normal household chores. Outdoor activities were out of the question. I had an MRI which showed disk protrusion in 2 areas of my cervical spine. The only medical treatment available was pain medication. I ~~have~~ tried several, both prescription and non prescription. These had zero effect. Finally, with regular chiropractic care I have been able to resume activities; I enjoy once again hiking, cross-country skiing, skating, swimming with my family. Headaches are now only occassional, and much less severe than before chiropractic care. Chiropractic care has given me back a healthier, more productive life when medical treatment failed.

Name and Address:

Kim S. MacLennan
12 Allen Street
Exeter, N.H.
03833

Kim S. MacLennan
Signature

3/26/99
Date

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North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

In 1976 I was in a car accident. Within months I felt pain, stress restricted movement and depression. For 11 years I went from doctor to doctor who told me nothing was wrong it was in my head! In 1988 I went to a chiropractor on advice of a friend and found my problems were due to the accident. My spine was totally out and a few months away from fusing together. Slowly the chiropractors put me together, all my problems within months disappeared and since 1988 I go for regular check-ups and minor problems that I have always received helped for. For example, a yeast infection doctors couldn't cure, allergy problems doctors said I had to live with, A frozen shoulder that wouldn't heal. Chiropractic has helped me stay whole and well and has solved problems which doctors could not! I am so greatful for chiropractic medicine.

Sharon Eastfield
155 Echo Ave #15
Portsmouth, NH 03801

Name and Address:

Signature

3-8-99
Date

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North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Chiropractic care has been my savior. I have been under chiropractic care since 1985. If it wasn't for my frequent treatments I would always have some kind of back pain.

Name and Address:

Ms Josephine Peek
6 West Rd
Rye, NH 03870-2533

Josephine Peek
Signature

3-5-99
Date

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North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I've been fine when we couldn't walk
Then I being adjusted felt much
better & been able to work

Name and Address:

Marcia Sparks
Signature

04 Mar. 99
Date

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North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I went to get treated because a fall put my shoulder out of alignment. Taking pain killers, I knew, would not cure the problem — it needed adjustment!
Follow ups, now & then, keep me in good condition.
I am not a person who dwells on any minor ache or pain, but recommend chiropractic care and treatment for items that can not improve otherwise.

Name and Address:

alice W. Stone
Signature

Mar. 3 1999
Date

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North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Two years ago my back bothered me so much I couldn't even make my bed. Today my back's no longer bothers me. To make sure I stay in good shape, I go back twice a month

Name and Address:

Carmen Williams
Signature

3/ /99
Date

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North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I originally went Because my hip was In so much Pain. the Pain has Increasingly slowly gotten Better. My headaches have decreased almost to none-

I have hurt my Elbow, Ankle and Back, my Elbow and ankle have fully Recovered since I've Been going to Dr. Rickett He has Done a great Deal for my Back And I.

Name and Address:

Robin Burk
18 Rolling Farm Rd
Strafford, NH
03885

Robin Burk
Signature

3/15/99
Date

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North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

From the ages of 14 to 30, I lived with ever-worsening back pain. When my mother sought assistance from my MD, I was told to take Ibuprofen. It was a minor relief, but not a cure. I knew there was a better way. I finally decided to try chiropractic care, or rather my body decided for me when I could no longer stand, sit, walk or lie down without extreme pain. Now, a year later, I have trouble recalling how I ever lived with that much pain in my body! Every 2-4 weeks I still experience some mild discomfort, but my worst days now do not even come close to the pain I used to feel on even the best days then! I enjoy my life so much more when I'm pain-free!

Name and Address:

Amy M. Dube
614 Martha's Way
Dover, NH 03820

Amy Dube
Signature

March 10, 1999
Date

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118 Lafayette Road / PO Box 205
North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Prior to my chiropractic care I had chronic back problems - loss of work + family time - even to the point I would end to the hospital. many times I was put on Drugs to control the pain - Since my treatments + now monthly visit to my chiropractor I no longer have these problems. It is a must for me to keep everything in line. If I skip an appointment it shows up very quickly on my back.

Name and Address:

Sue DunBar
44 Timber Swamp Rd
Hampton NH 03842

Sue Dunbar
Signature

3/2/99
Date

WE NEED YOUR HELP!

New Hampshire is currently undergoing massive legislative insurance reform; it will affect your chiropractic coverage in a positive manner if you will help us support it. We need your voice as an insurance/chiropractic consumer!

If you have experienced any of the following:

1) Insurance denial by Primary Care Physician (not allowing you to see a chiropractor even though your policy includes chiropractic coverage).

-OR-

2) A decrease in prescription or over-the-counter drug use since you began utilizing chiropractic.

3) Resolution or improvement of a condition while under chiropractic care that was not responsive to other forms of care.

*Please fill out a short testimonial letter to present to our legislators so they can see what chiropractic has done for you. The testimonial form can be found on the reverse side of this sheet. Please mail or drop off completed form at:

North Hampton Chiropractic Offices
118 Lafayette Road / PO Box 205
North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I started to go to Dr Kuhlitt more then 10 years ago. Both shoulders were very stiff and I had dizzy spells. I was taking Nautrins or a Pain Pills.

My shoulders are fine I can do most anything I want with them. They are painless. I have not taken any Nautrins for years.

I can walk for an hour no trouble with my knees or anything else. I see Dr Kuhlitt Once a Month I consider it good insurance.

Name and Address:

Lena B. Dunton
151 Washington Rd
Rye
N. H
03870

Lena B. Dunton
Signature

March 4, 1999
Date

WE NEED YOUR HELP!

New Hampshire is currently undergoing massive legislative insurance reform; it will affect your chiropractic coverage in a positive manner if you will help us support it. We need your voice as an insurance/chiropractic consumer!

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-OR-

2) A decrease in prescription or over-the-counter drug use since you began utilizing chiropractic.

3) Resolution or improvement of a condition while under chiropractic care that was not responsive to other forms of care.

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North Hampton Chiropractic Offices
118 Lafayette Road / PO Box 205
North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

Dr. Richett has helped keep my body in alignment for years! He helped greatly to get my leg back so I am able to run effectively again. Whenever I have experienced pain, he adjusts and I'm back exercising strong once again.

Name and Address:

Howard W. Fales III
Signature

March 3, 1999
Date

WE NEED YOUR HELP!

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If you have experienced any of the following:

1) Insurance denial by Primary Care Physician (not allowing you to see a chiropractor even though your policy includes chiropractic coverage).

-OR-

2) A decrease in prescription or over-the-counter drug use since you began utilizing chiropractic.

3) Resolution or improvement of a condition while under chiropractic care that was not responsive to other forms of care.

*Please fill out a short testimonial letter to present to our legislators so they can see what chiropractic has done for you. The testimonial form can be found on the reverse side of this sheet. Please mail or drop off completed form at:

North Hampton Chiropractic Offices
118 Lafayette Road / PO Box 205
North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

My experience with Chiropractic care has been very positive. Over a period of 20 years I have received periodic Chiropractic care for scoliosis in the neck and sciatica. Each treatment (adjustment) has resulted in relief from pain. Now at age 55 I am requiring fewer & fewer treatments and presently have not needed a treatment for 3-4 months. My overall health is excellent and I am pain-free. I am thankful for Chiropractic care as I believe I would not be in excellent health today without it.

Name and Address:

Lane K. Henderson
Signature

March 9, 1999
Date

WE NEED YOUR HELP!

New Hampshire is currently undergoing massive legislative insurance reform; it will affect your chiropractic coverage in a positive manner if you will help us support it. We need your voice as an insurance/chiropractic consumer!

If you have experienced any of the following:

1) Insurance denial by Primary Care Physician (not allowing you to see a chiropractor even though your policy includes chiropractic coverage).

-OR-

2) A decrease in prescription or over-the-counter drug use since you began utilizing chiropractic.

3) Resolution or improvement of a condition while under chiropractic care that was not responsive to other forms of care.

*Please fill out a short testimonial letter to present to our legislators so they can see what chiropractic has done for you. The testimonial form can be found on the reverse side of this sheet. Please mail or drop off completed form at:

North Hampton Chiropractic Offices
118 Lafayette Road / PO Box 205
North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I initially sought chiropractic help following an auto accident. The neck/back trauma was resolved and I found I felt more energetic and pain free as well. I will continue chiropractic adjustments to ensure the well-being of my entire body.

Name and Address:

Barbara Hodgdon
Signature

3-8-99
Date

WE NEED YOUR HELP!

New Hampshire is currently undergoing massive legislative insurance reform; it will affect your chiropractic coverage in a positive manner if you will help us support it. We need your voice as an insurance/chiropractic consumer!

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-OR-

2) A decrease in prescription or over-the-counter drug use since you began utilizing chiropractic.

3) Resolution or improvement of a condition while under chiropractic care that was not responsive to other forms of care.

*Please fill out a short testimonial letter to present to our legislators so they can see what chiropractic has done for you. The testimonial form can be found on the reverse side of this sheet. Please mail or drop off completed form at:

North Hampton Chiropractic Offices
118 Lafayette Road / PO Box 205
North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I came to Dr Richett in June 1997 when a friend referred me in for my back pain. The pain had started when I had a kidney stone removed in April 1997. It was so severe I could not walk, or drive my car. Dr Richett diagnosed my trouble and referred me to an orthopaedic surgeon because of the possibility of an infection in the bone of the spine. There I was treated for that infection over several months. Thankful as I was, the back pain remained. I decided to see Dr Richett again. With Chiropractic adjustments the pain has been alleviated to the point where it is now only a dull pain. I can walk & I can drive again. I can thank Dr. Richett for that.

Name and Address:

Virginia Kelley
39 Deep Meadow Est.
Exeter, NH 03833

Virginia Kelley
Signature

March 10, 1999
Date

WE NEED YOUR HELP!

New Hampshire is currently undergoing massive legislative insurance reform; it will affect your chiropractic coverage in a positive manner if you will help us support it. We need your voice as an insurance/chiropractic consumer!

If you have experienced any of the following:

1) Insurance denial by Primary Care Physician (not allowing you to see a chiropractor even though your policy includes chiropractic coverage).

-OR-

2) A decrease in prescription or over-the-counter drug use since you began utilizing chiropractic.

3) Resolution or improvement of a condition while under chiropractic care that was not responsive to other forms of care.

*Please fill out a short testimonial letter to present to our legislators so they can see what chiropractic has done for you. The testimonial form can be found on the reverse side of this sheet. Please mail or drop off completed form at:

North Hampton Chiropractic Offices
118 Lafayette Road / PO Box 205
North Hampton, NH 03862-0205

PLEASE BRIEFLY DESCRIBE YOUR EXPERIENCE REGARDING CHIROPRACTIC CARE

I have been attending a chiropractor for 28 years. Due to my work in the construction industry, I have suffered numerous skeletal-muscular injuries. Some have been covered by Workman's Compensation, others by my private medical insurance. Immediate chiropractic care has kept me functioning with low loss of productive time. I also know of 3 cases of auto accident whiplash successfully treated by chiropractors. Please support these vital bills.

Name and Address:

James & Gail Kennedy
3 Gary Lane
Exeter, NH 03833

James E Kennedy
Signature

March 12, 1999
Date

WE NEED YOUR HELP!

New Hampshire is currently undergoing massive legislative insurance reform; it will affect your chiropractic coverage in a positive manner if you will help us support it. We need your voice as an insurance/chiropractic consumer!

If you have experienced any of the following:

1) Insurance denial by Primary Care Physician (not allowing you to see a chiropractor even though your policy includes chiropractic coverage).

-OR-

2) A decrease in prescription or over-the-counter drug use since you began utilizing chiropractic.

3) Resolution or improvement of a condition while under chiropractic care that was not responsive to other forms of care.

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North Hampton Chiropractic Offices
118 Lafayette Road / PO Box 205
North Hampton, NH 03862-0205

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM 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.

[X] I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Mrs Linda Tompkins

ADDRESS: 15 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: Mrs Sylvie McQueeney

ADDRESS: 36 B Stiles Rd

New 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.

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: 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.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Maureen Hubbb

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: 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: 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.

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: Gary Currier

ADDRESS: P.O Box 246
Andover, NH 03216

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 W. Clinton Elma B. 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 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: 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.

☒ 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.

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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: 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: 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.

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☑ 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: 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.

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☒ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Jerry - Joyce Huntoon

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: 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.

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.

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 Grosseman

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: 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: Jennifer Rowe

ADDRESS: Rt 114 PO Box 127

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 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: 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.*

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: Ruth F. Belden

ADDRESS: 228 River Meade 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.*

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: Steve Avery

ADDRESS: 408 Nutting Rd

Sunapee N.H. 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 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 Lucarelli

ADDRESS: PO Box 956

Enfield, NH 03748

Dear Legislator,

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☒ 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.*

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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: ROBERT F. MARCOTTE, II

ADDRESS: 73 ROUTE 120

E. PLAINFIELD, NH 03781-5424

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Merle Bentley

ADDRESS: 6 Westview Ridge #11
FRANKLIN NH 03235

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 New London NH 03257

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Christine Riley

ADDRESS: RFD2 Box 1528
Warner NH 03278

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ann C. Eckenrode

ADDRESS: 38 High Ridge Rd
Sunapee, N.H. 03782-709

Sample Mailback Postcard

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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,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jennifer E. Albee

ADDRESS: 35 A Raymond Rd.
Deerfield NH 03037

Sample Handout Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Joanie Blackwell Hornig

ADDRESS: Box 201
Goffstown Mills NH
03751

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Connie Powers C A Powers

ADDRESS: POB 242
Andover, NH 03216

Sample Handout Postcard

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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.

Sample Postcard

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: LAWRENCE B. MACOTT

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: WILLIAM MEAD

ADDRESS: 22 IRISH SETTER LN.
GILFORD, NH 03246

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Michael Boynton

ADDRESS: 9 Gallard Dr
Hooksett, NH 03106

Sample 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

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

Sample Handback Postcard

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☑ I fully support House Bill #586 and Senate Bill #147.

NAME: Rita Morel

ADDRESS: 7 Dalton Rd Littleton NH 03576

Sample Mailback Postcard

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NAME: Laurie A Farrell D.V.M.

ADDRESS: 5 Pinehaven Dr. Merrimack NH 03054

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ann H Shump

ADDRESS: 10 Hogg Dr
Durham, NH 03824

Sample MailBack Postcard

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Melinda L Shump

ADDRESS: 10 Hogg Dr
Durham, NH 03824

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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

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rochelle Edmark

ADDRESS: P.O. Box 1155
Campton, NH 03223

Sample Handout Postcard

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NAME: Barbara Farrell

ADDRESS: 5 Karen Ann Drive
Pittsfield NH 03263

Sample Handout Postcard

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NAME: Sally Anne MORGAN

ADDRESS: 7 Crain Ave
Pittsfield NH 03263

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NAME: Pam Mitchell

ADDRESS: 47 Colonial Dr
Epsom, NH 03234

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NAME: Kathleen Marcello

ADDRESS: 99 Horse Corner Rd
Chichester, NH 03234

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NAME: Donna Davison

ADDRESS: Chichester, N.H.

Sample Mailback Postcard

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NAME: David Horton

ADDRESS: 501 Currier Rd
Hopkinton NH 03229

Sample Mailback Postcard

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NAME: Janette McTernan

ADDRESS: 312 Pine St
Concord NH 03301

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: William D Snider

ADDRESS: 9 Bedford Ave

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: William 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

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [illegible]

ADDRESS: 4 Pine Street
Pembroke, 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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NAME: Eileen F. Thorpe

ADDRESS: 9 Redwood Ave

Sample Mailback Postcard

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NAME: Lyn K. Winter

ADDRESS: 20 Mitchell Place
Laconia, N.H. 03246

Sample Handback Postcard

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☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Dr. Carrier

ADDRESS: 38 Long St. Bosciawen NH 03303

Sample Handback Postcard

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☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Claire Rapp

ADDRESS: 6 Boynton Place Boscawen, NH 03303

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NAME: Paul T Johnson

ADDRESS: 61 Central St
Franklin NH

Sample MailBack Postcard

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NAME: Janice Clark

ADDRESS: 146 Waldron Hill Rd
Warner, N.H. 03278

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [illegible]

ADDRESS: 379 Rte 106 S.
Loudon NH 03301

Sample Mailback Postcard

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NAME: James Hoonakski

ADDRESS: 450 Taylor Rd
Webster NH
03303

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NAME: Susan Lanfranchi

ADDRESS: 134 Deer Meadow
Webster NH 03303

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NAME: BRIAN J. STRONG

ADDRESS: 5 RE DEER MEADOW RD
WEBSTER NH 03303

Sample MailBack Postcard

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NAME: Linda Dyment

ADDRESS: 207 Courthouse Rd
Plymouth NH 03264

Sample MailBack Postcard

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NAME: Wayne Eigabroadt

ADDRESS: 104 Plains Road
Wilmot NH 03287

Sample MailBack Postcard

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NAME: Robbin M. Bourbeau Robbin M Bourbeau

ADDRESS: 283 Franklin Rd.

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NAME: Dena Malatesta

ADDRESS: 382 S. Rd
Salisbury, NH 03268

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NAME: Keith Malatesta

ADDRESS: 382 S. Rd
Salisbury, NH 03268

Sample MailBack Postcard

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NAME: Carol Lundin

ADDRESS: 323 South Rd
Salisbury NH 03268

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 L. BOURBEAU Donna Bourbeau

ADDRESS: 283 Franklin Rd.
Salisbury, N.H. 03268

Sample MailBack Postcard

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in **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: ROBBIN BOURBEAU

ADDRESS: 283 FRANKLIN ROAD
SALISBURY NH 03268

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 Richtarik Julie Richtarik

ADDRESS: 7 Hope Ln
Bow NH 03304

Sample Mailback Postcard

Dear Legislator,

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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

Dear Legislator,

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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

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 R. Riel

ADDRESS: 43 High St
Penacook, NH 03303-1607

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Deborah A Bates

ADDRESS: 18 Pauttison Rd
Penacook, NH 03303

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Steven J Feldman

ADDRESS: 10 Pleasant St
Penacook, NH 03303

Sample MailBack Postcard

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: ALAN B JOHNS

ADDRESS: 160 BROAD COVE DR
PENACOOK N.H. 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: Mona Paquette

ADDRESS: 20 EXETER AVE

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: B. A Bean

ADDRESS: 55 Summer ST Penacook

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: DON BARKER

ADDRESS: 57 ROBERT ROGERS RD., DUMBARTON NH 03045

Sample Mailback Postcard

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Ted & Ed Walsh

ADDRESS: 250 N. Bay
Manchester, N.H. 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: [illegible]

ADDRESS: 47 Green St Manch 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.

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: Florence Carey

ADDRESS: 732-42 Concord Stage Rd
Weare NH-03281

Sample Handback Postcard

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Wayne E Dockham

ADDRESS: 693 E.J.S. Hwy
Weare NH 03281

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: MARK NIEMAN

ADDRESS: 179 PINE HILL RD
WEARE NH 03281

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Owen Foreau

ADDRESS: P.O Box 611
Grantham NH 03753

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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/Catherine Seavey

ADDRESS: 26 Slalom Drive
Grantham, NH 03753-0213

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Jill Barton

ADDRESS: PO Box 560
Grantham, NH 03753

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Lois Grimes

ADDRESS: P.O. Box 316
GRONTHAM, N.H. 03753

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Kathleen Wilson

ADDRESS: 565 Rt 10 South
GRANTHAM, NH 03753

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Yvonne M. Gobin/Yvonne M. Gobin

ADDRESS: Plainfield, N.H.
P.O. Box 23

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Gordon & Fern Tilden

ADDRESS: P.O. Box 308
Plainfield, NH 03781

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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** [illegible]

NAME: Robert & Brigdon

ADDRESS: PO Box 23
Plainfield N.H. 03781

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: MB Cash - Conlean M. Cash - Co-dean

ADDRESS: Po Box 235 Tallow Hill Rd
Plainfield NH 03781

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 HIGH RD

WEST SPRINGFIELD 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: Marie Clapper

ADDRESS: P.O. Box 235

Springfield N.H 03284

Dear Legislator, Carol Pawlikowski
Raymond Pawlikowski

*By placing an "**X**" in the box below, I am indicating* **I am in 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: MR+MRS Raymond Pawlikowski

ADDRESS: P.O. BOX 304

W. SPRINGfield NH. 03284

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am i 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.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME:

ADDRESS: P.O. BOX 27

W. SPRINGFIELD NH 03

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Diane Johnson

ADDRESS: P.O. Box 84
Goffstown, NH 03045

Postcard

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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 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,

By placing an "X" in the box below, I am indicating **I am in 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 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

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: George M. Gordon

ADDRESS: 15 Lakewood Manor Rd P.O. Box 381

Newbury N.H. 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.*

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 Whitman

ADDRESS: 29 Morse Hill Road

Newbury, NH 03255

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: Gilles Perron

ADDRESS: P.O. Box 427

Newbury, NH 03255

Sample Mailback Postcard

Dear Legislator,

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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

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Pam Lafon

ADDRESS: Claremont Arms Condo. C-2
Claremont N.H. 03743

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am ir 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: Bernice Clough

ADDRESS: R.R. 2 Box 490
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: Rita Vigneault

ADDRESS: 29 Main Ct
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: 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: Eleanor M. Damren

ADDRESS: 15 Langsyth 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.*

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 Damren

ADDRESS: 15 Langsyth Ave
Claremont, 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: Norbert Blair

ADDRESS: R#2 Box 599

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: Russ Gray

ADDRESS: 241 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.*

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: CLARENCE HAINES

ADDRESS: RR3 BOX 362 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.*

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,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Alene Desbiens

ADDRESS: 125 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,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Olivia 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,

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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,

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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,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Pete Brusco

ADDRESS: PO Box 175
Newport, NH 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ada Downing

ADDRESS: 13 B. Sullivan St
Newport N.H. 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Vern R Swain

ADDRESS: 104 Cornish Turnpike POB 772
Newport N.H. 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: THOMAS BRIDGEO

ADDRESS: R.R.1 Box 267
NEWPORT NH. 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jaite Rant

ADDRESS: RFD 2 Box 135
Newport N.H. 03773

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Stacey R. King

ADDRESS: 9 Allen Street
Newport, NH 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: Rita Berton

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: 793 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 Radeschin - Beverly T. Radeschin

ADDRESS: 336 Sunapee St.
Newport NH 03773

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sharron A King

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 fully support House Bill #586 and Senate Bill #147.**

NAME: LARRY + Sheila Britton

ADDRESS: 63 Winter ST.
Newport NH 03773-1435

Dear Legislator,

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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: Jeanie 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,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jacqueline C. Cote

ADDRESS: 8 Kyle Drive
Newport NH 03773

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [illegible]

ADDRESS: 38 Sour 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 03301

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [illegible]

ADDRESS: 62 Washington St
Keene NH 03301

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Joan E Kirshner

ADDRESS: 14 East Side Dr. #156
Concord, NH 03301-5475

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: James C Sullivan

ADDRESS: 203 Loudon Rd #260
Concord NH 03301

Dear Legislator,

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NAME: Bonnie Reed

ADDRESS: 463 Sheep Davis Rd
Concord NH 03301

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ada M. Blaisdell

ADDRESS: 62 Hays St
Concord NH 03301

Sample MailBack Postcard

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Michael R Kinman MICHAEL KINMAN

ADDRESS: 60 WASHINGTON ST.

Dear Legislator,

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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

Dear Legislator,

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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

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Michelle Lang-Titus

ADDRESS: 57 Pittsburg St
Concord NH 03301

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Caseigh Titus

ADDRESS: 57 Pittsburg St Concord NH 03301

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jerry Zuppa

ADDRESS: 441 North State St
Concord, NH 03301

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: Clinton Potter

ADDRESS: 34 Penacook Concord N.H. 03301

Sample MailBack Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: RICK MURRAY

ADDRESS: 73 SHAKER ROAD CONCORD, N.H. 033

Dear Legislator,

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NAME: Sandie Perreault

ADDRESS: 130 Portsmouth St
Concord NH 03301

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Cindy A. Hogue

ADDRESS: 6 Iron Box Rd
Concord, NH 03303

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Ann Tracy

ADDRESS: 5 Royal Oaks Apt. 10
Concord, NH 03301

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

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 Byron Ave #2
Concord NH 03301

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: A Bruce Carlson

ADDRESS: 83 Gates Farm Rd
Concord NH 03301

Sample Mailback Postcard

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in **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: [illegible]

ADDRESS: [illegible]

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Christopher S. Laporte

ADDRESS: 13 Fairmeadow Rd
Concord NH 03301

Sample Mailback Postcard

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: AUDREY R. REI

ADDRESS: 169 Portsmouth 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 Mase

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

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☒ I fully support House Bill #586 and Senate Bill #147.

NAME: Margaret Connor

ADDRESS: 140 N. Atkinson Woods Rd
Concord, NH 03301

Sample Mailback Postcard

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☑ I fully support House Bill #586 and Senate Bill #147.

NAME: Carol K. Brinson

ADDRESS: 15 Mill Street Ext
Concord NH
03321

Sample MailBack Postcard

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NAME: [illegible]

ADDRESS: [illegible]

Sample MailBack Postcard

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☐ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Matthew Ross

ADDRESS: 110 Curtisville Rd
Concord NH 03301

Dear Legislator,

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NAME: Amanda Ross

ADDRESS: 110 South curtsville 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

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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: Holly Ware

ADDRESS: 210 South Main St
Concord, NH 03301

Sample MailBack Postcard

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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 7L
Concord, N.H. 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: Elizabeth Trottier

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: Carol Clifford

ADDRESS: RR1 Box 338
Enfield, N.H. 03748

Dear Legislator,

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☒ ~~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: Keith A Denis (KEITH A. DENIS)

ADDRESS: 87 RAGGED MTN Rd

DANBURY, NH 03230

Dear Legislator,

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☒ **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: Evelyn A. Brewer

ADDRESS: RR1 Box 140

Enfield, N.H. 03748

Dear Legislator,

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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,

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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,

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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 1, Box 154
Canaan, NH 03741-9730

Dear Legislator,

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NAME: Victor Shick

ADDRESS: 11 BUTTERNUT ROAD
GRANTHAM NH 03753-1003

Dear Legislator,

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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



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,

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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: DAVID A. STEWART

ADDRESS: George Hill Rd RFD Box 192 Enfield, N.H. 03748

David Stewart

Dear Legislator,

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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: HELEN WEBB

ADDRESS: P.O. Box 174 MOUNTAIN RD.
LEMPSTER N.H. 03605

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NAME: Andrew Kuhre

ADDRESS: Box 214

Cornish Flat, NH. 03746

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SIGNATURE: Judy Koski

NAME: Judy Koski

ADDRESS 17 Sunnybrooke
Dover, N.H. 03820

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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: Carolyn H. Lawrence

NAME: Carolyn H. Lawrence

ADDRESS 43 East Rd. Ext. #52

~~Dover~~ Dover, NH 03820

Dear Legislator,

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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

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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: Rudy L. Kramer

ADDRESS 103 Portland Avenue #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

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: [illegible]

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: POB 6 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 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: [redacted]

ADDRESS: [redacted]
Lynn Ryan
P.O. Box 1453
Hillsboro, NH 03244-1453

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Jeanne M. Burbee

ADDRESS: 46 Langdon St.
Plymouth, N.H. 03264-1438

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Bernard L Cornell Gloria D Cornell

ADDRESS: 73 Concord Drive
Webster, NH 03303-7908

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Don + Sandy Percy

ADDRESS: P.O. Box L
Derry, NH 03038

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: JERRY JUDD

ADDRESS: RR-1 BOX 240H
ENFIELD NH 03748

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Lucille Bellemore

ADDRESS: 81 Poverty Lane
Lebanon, N.H. 03766

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Daniel Ramsdell

ADDRESS: 50 Union ST. APT. 3
Littleton, N.H. 03561

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: 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,

By placing an "X" in the box below, I am indicating **I am in 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: James & Robbin Manuel

ADDRESS: P.O. Box 122
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 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: Jeff Lee

ADDRESS: 1 Braden Hill Rd
Lebanon NH 03766

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Judy Rook

ADDRESS: HCR 75 Box 182
Cornish, N.H. 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: Georgia Braclett

ADDRESS: 50 Lyme Rd
Hanover, NH 03755

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Brenda D. Thomson

ADDRESS: RR 1 Box 174
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: Raymond Phillipson

ADDRESS: P.O. Box 122
CORNISH FLAT NH. 03746

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Howard L. Carson

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.*

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Douglas S Rose

ADDRESS: HC 60 Box 42A
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: CHAS R MELVIN

ADDRESS: 55 CHASE CIR
CHARLESTOWN 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: Cherie Brown

ADDRESS: South Hemlock Road
Charlestown, NH 03603-0549

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 TRIPODES

ADDRESS: 2 TWIN MAPLES PARK
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.*

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 & Beverlye Lillie

ADDRESS: 36 Octagon Drive
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: BRENDA TRIPODES

ADDRESS: 2 TWIN MAPLES PARK
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: Winfred C Burbank

ADDRESS: 829 Old Claremont Rd
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.*

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: Albert Fister

ADDRESS: HC 60 Box 50 Charlestown NH 03603

Albert Fister

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Willard B. and Susanne G. Ford

ADDRESS: 77 Cobb Rd.

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: Robert Marmon

ADDRESS: 747 Calavant Hill Rd.

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: Mr. + Mrs. Herbert Monroe

ADDRESS: 27 Fairbrother Ave.

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: Patti-Sue Hart Patti-Sue Hart

ADDRESS: 23 Bundy Acres
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: Ross C. Neuhausser

ADDRESS: HCR 60 Box 47F
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: 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,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: CEDRIC FISK

ADDRESS: P.O. Box 661
CHARLESTOWN, NH 03603

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: Jack + Theda Carlisle

ADDRESS: 11 Cardinal Lane
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.*

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: 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,

By placing an "X" in the box below, I am indicating **I am in 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: William Thibodeau

ADDRESS: 52 Happy Acres Rd
Charlestown NH 03603

ear Legislator,

By placing an **"X"** on the line below, I am indicating **I am in full support of ouse Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is the best interest of myself, other chiropractic patients, and the State of New ampshire.

I have included my signature, address and name on the lines below for the cords of public opinion on these important bills. Thank you for your consideration id time.

X **I fully support House Bill #586 and Senate Bill #147**

ame: Robert L. Albine

ddress: 3 Thornhill Drive
STRATHAM, NH 03885

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.

✓ **I fully support House Bill #586 and Senate Bill #147**

Name: Clinton Ellsworth Deane

Address: 16 Jason Dr. Stratham

Signature: Clinton Deane

ear Legislator,

By placing an **"X"** on the line below, I am indicating **I am in full support of ouse Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is the best interest of myself, other chiropractic patients, and the State of New ampshire.

I have included my signature, address and name on the lines below for the cords of public opinion on these important bills. Thank you for your consideration d time.

Yes **I fully support House Bill #586 and Senate Bill #147**

ame: Rae-Ruth Cayson

ldress: 20 Squamscott Rd.
Stratham, NH 03885

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: Jennifer L. Ramsay

Address: 3 Lockerbie Lane, Stratham, NH 03885

Signature: Jennifer L Ramsay

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.

✓ **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,

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: Ann Gill

Address: C/o Tamarack Ln Raymond NH 03077

Signature: Ann Gill

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: Brenda Sigouin

Address: 24 Ham Rd Raymond, NH 03077-1608

Signature: Brenda Sigouin

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: 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

gnature:

ear Legislator,

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I have included my signature, address and name on the lines below for the cords of public opinion on these important bills. Thank you for your consideration d time.

✓ **I fully support House Bill #586 and Senate Bill #147**

ame: Kyle Smith

ddress: 21 Dixon Ave

gnature: Newfields, NH 03856

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: John H Folland (John H. Folland)

Address: 56 Sanborn Dr Newfields NH 03856

Signature: John H Folland

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.

✓ **I fully support House Bill #586 and Senate Bill #147**

Name:

Mr. Wendell J. Sargent
56 Piscassic Rd.
Newfields NH 03856-8213

Address:

Signature: Wendell J. Sargent

ear Legislator,

By placing an **"X"** on the line below, I am indicating **I am in full support of ouse Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is the best interest of myself, other chiropractic patients, and the State of New ampshire.

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X **I fully support House Bill #586 and Senate Bill #147**

ame: GEORGE W. LEATE George W. Leate

ddress: 90 RT. 125

KINGSTON, N. H. 03848

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: Jean Ricker

Address: 86 North Rd. Kingston, N.H. 03848

Signature: Jean A. Ricker

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: Margaret J. Luck

Address: 6 Cardinal Rd. Kingston NH. 03848

Signature: Margaret J. Luck

Dear Legislator,

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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

Dear Legislator,

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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

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: Robert L. Hall

Address: 101 Drinkwater Road Kensington

Signature: Robert L Hall

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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✓ **I fully support House Bill #586 and Senate Bill #147**

Name: Lesley & Glenn Appleton

Address: 88 North Rd.

Kingston, NH. 03848

Dear Legislator,

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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, NH. 03848

Signature: James E McGlinchey

Gertrude S McGlinchey

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: Michael & Margaret Kilcoyne

Address: 6 Muddy Pond Road

Kensington NH 03827

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: Steve & Susan Amundsen Steve R Amundsen Susan Amundsen

Address: 235 South Rd.

Kensington, NH 03827

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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✓ **I fully support House Bill #586 and Senate Bill #147**

Name: Donna J Hale

Address: 101 Drinkwater Rd

Kensington, NH 03833-5600

Dear Legislator,

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✓ **I fully support House Bill #586 and Senate Bill #147**

Name: Wendy Lawlor

Address: 4 Pawe Hill Rd.

Kensington, NH 03827

)ear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

IAME: DAVID H. LILLIE

.DDRESS: P.O. BOX 5404

W. LEBANON NH 03784

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: James R. Thomas

ADDRESS: 48 WOODLAND 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: Carl E Duffett

ADDRESS: 118 Dixville St

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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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rev & Mrs. Tracy K. Hatch

ADDRESS: 76 SUMMER STREET,

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: Jaselin M Mayoor

ADDRESS: PO Box 1623

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: Lisa M. Daw

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. Lizotte

ADDRESS: 104 Fremont St.
Claremont, N.H. 03743-2029

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Mrs. Elsa Twiney

ADDRESS: RR3 Box 140B
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: Mildred Jangel

ADDRESS: 19 Langseth Dr.
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: Leon N. Heel

ADDRESS: RR-2 Box 441
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,

By placing an "X" in the box below, I am indicating **I am in 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: 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 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: Edward Pesreault

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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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lawrence Russell

ADDRESS: 6 manor Drive Apt #12
Claremont, N.H 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Sue Ann Greene.

ADDRESS: 24 Tengreen Ave.
Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

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

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Denise Glatter

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

Dear Legislator,

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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 Longpeth 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: 270 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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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Pam Murray

ADDRESS: PO Box 513

Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: SHIRLEY DAVID BALDASARO

ADDRESS: 20 PALMER ST.

CLAREMONT NH 03743

Dear Legislator,

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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: Paddy 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,

By placing an "X" in the box below, I am indicating **I am in 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: Rev. Stephen Cook

ADDRESS: 95 Maple Ave.
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: 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.*

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: Nellie Haynes

ADDRESS: 30 Tengren 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.*

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: Madgelene Sweet

ADDRESS: RR 3 Box 160 D
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.*

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: Robert J. Belanger

ADDRESS: 27 Chase St.
Claremont, NH 03743-3203

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Lois W Parkhurst

ADDRESS: 5 Winter 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.

☒ WE **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.*

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 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: GARY MERCHANT

ADDRESS: 272 PLEASANT 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: J. D. McCUTCHAN

ADDRESS: RR 2 BOX 472
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.*

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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,

*By placing an "**X**" in the box below, I am indicating* **I am in 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 Fontaine

ADDRESS: RFD 3 Box 643
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: Mr & Mrs H L Beaudoin

ADDRESS: 25 Edgewood ST

Claremont, NH. 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: Windell P. Kimball

ADDRESS: P. O. Box 626

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.*

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 D. & Cynthia K. Haynes

DDRESS: RFD 2 Box 62

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: 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: Terry + 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: Haley Moses + Barbara Moses

ADDRESS: RFD 1 Box 411
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: TERRY L. CALLUM

ADDRESS: 101 CENTRAL 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: DENISE CALLUM, Denise Callum

ADDRESS: 61 CENTRAL ST.
CLAREMONT NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Beverly K. Jarelle

ADDRESS: RR3 Box 574
Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Fedora T. Greene

ADDRESS: 20 Tengren Ave
Claremont, N.H. 03743-3045

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: Leland F. Raymond

ADDRESS: 18 Main Court
Claremont N.H. 03743-3036

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: 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 R. 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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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Judy Dix

ADDRESS: P.O. Box 104
Claremont, N.H. 03743

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: _____

ADDRESS: AMBER DAVIDSON
P.O. Box 718
Claremont, NH 03743

_____

_____

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Conchita S. Caebee

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

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: Cida Smith

ADDRESS: 243 Broad St apt 424
Claremont NH 03743

Dear Legislator,

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☒ **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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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Mrs Lina Conroley

ADDRESS: 243 Broad St Apt 911
Claremont NH

Dear Legislator,

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☒ **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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☒ **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.*

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: MR & MRS Joseph Litchfield

ADDRESS: R3 Box 150 J.
Claremont, N.H 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Yvonne Tkaczuk

ADDRESS: 243 Broad St apt 223
Claremont, N.H.

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Margaret Degos

ADDRESS: 45 Mulberry St.
Claremont, N.H 03743

Dear Legislator,

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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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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 Becker

ADDRESS: 12 Webster Ave RR2 Box 525
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:

ADDRESS: Mr & Mrs Raymond Lambert
35 Ridge Ave
Claremont, NH 03743-3166

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Verner Fuller

ADDRESS: 194 Maple Ave.
Claremont N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

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: Gloria Raney

ADDRESS: P.O. Box 124

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: Loretta & Maurice White

ADDRESS: Winter St Rt 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

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jean Ouellette

ADDRESS: 1 Brookside ct

Claremont, NH

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Susan L Loretto

ADDRESS: RFD 3 Exmark Dr
Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Raymond R Jamelle

ADDRESS: RFD #3 Box 344 Elm St Ext,
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: Mrs Norman Burr

ADDRESS: 22 Ellis 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: John M. Lunetto

ADDRESS: RFD #3 Winter St Ext Box 664
Claremont, N.H. 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lauren Pinette

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. Dequan

ADDRESS: 107 Chestnut St
Claremont, NH. 03743

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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 Bustemanche

ADDRESS: 38 Mulberry St.
Claremont N.H 03743

Dear Legislator,

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NAME: Lynn Becker

ADDRESS: 12 Webster Ave RR2 Box 525
Claremont, NH 03743

Dear Legislator,

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NAME: William W Walker

ADDRESS: RR3 BOX 53
Claremont NH 03743

Dear Legislator,

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NAME: Lawrence C. Stevens

ADDRESS: Acton St
Claremont NH 03743

Dear Legislator,

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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

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: Jere K. Allen

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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: Linda L Pandolfi

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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

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Kenneth M Twombly SR.

Address: P.O Box 1453, Hampton, NH 03843-1453

Signature: 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

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Christine + Carl Dining N.H.

Address: 20 Cusack Rd. #21 S.M., Hampton

Signature: Christine Dining Carl M Dining

Dear Legislator,

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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

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[X] Yes **I fully support House Bill #586 and Senate Bill #147**

Name: Verna Higgins Inc Haughey

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 FULFIL MY OBLIGATIONS AT WORK WITHOUT MISSING ANY MAN HOURS THAT HAVE BEEN THE RESPONSES OF MY GENERAL CARE PRACTITIONER.

Dear Legislator,

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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

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X **I fully support House Bill #586 and Senate Bill #147**

Name: ALAN W. BROOKS

Address: 6 TILTON AVENUE, EXETER NH 03833

Signature: [signature]

Dear Legislator,

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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 #69

Exeter NH. 03833

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Name: A.J. (SKIP) ZOGOPOULOS

Address: 19 DANIEL ST

EXETER, NH 03833

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Name: Renee Boudreau

Address: 49 Epping Rd #3, Exeter, NH 03833

Signature: [signature]

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X **I fully support House Bill #586 and Senate Bill #147**

ame: Jonathan W Leavitt
JONATHAN W. LEAVITT

ddress: 68 WATSON RD
EXETER NH 03833

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X **I fully support House Bill #586 and Senate Bill #147**

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
1 River St.
Exeter, NH 03833-2813

Address:

Signature: Nelson D Belanger

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X **I fully support House Bill #586 and Senate Bill #147**

Name:

Address:

Michael J. Bolger
13 Pleasant View Dr.
Exeter, NH 03833-4610

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Alice Webber 03833

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 Arden

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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X **I fully support House Bill #586 and Senate Bill #147**

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: Philip & Cindy Lawrence

Address: 10 Stevens Ct.
Exeter, N.H. 03833

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Name: EDWARD J. ODDO

Address: 30 HAWKER STREET #14 EXETER, NH 03833

Signature:

ear Legislator,

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ame: DONALD W LORD

ddress: 68 MAIN ST

EXETER. N.H. 03833

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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:

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Stanley L Gustafson
19 Coach Rd
Exeter NH 03833-4303

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Melinda S. Wallace
50 Brookside Dr. Exeter, NH
Melinda S. Wallace

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 03833

Signature: Normand O. Pelot Sr

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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

dress: 12 Brentwood Road, Exeter, NH 03833

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: Dorothy M. Jewell

Address: 23 Daley Lane

Exeter N.H. 03833

Dear Legislator,

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✓ **I fully support House Bill #586 and Senate Bill #147**

Name: Lynette Chase

Address: 66 Park Court

Exeter, NH 03833.

ear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

ame: GERARD Goudreau

ddress: 9 ALLARD ST. EXETER N.H.

Gerard Goudreau

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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**

ıme: GERALD J. PEARCE JR.

ldress: 53 B HIGH ST. Exeter

Gerald J Pearce Jr.

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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: [signature]

ar Legislator,

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✓ **I fully support House Bill #586 and Senate Bill #147**

me: Doris J. Davis

dress: 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.

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Mr + Mrs. Robert 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: 180 NORTH Rd
BRENTWOOD NH

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: 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 05290

Dear Legislator,

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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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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Emerall Smith

NAME: Emerall Smith

ADDRESS 15 Smoke St

Nottingham NH 03290

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Debbie Schmidt

NAME: Debbie Schmidt

ADDRESS 6E Picasso St
Newmarket, NH 03857

Dear Legislator,

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☒ 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,

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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,

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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,

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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,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Ron Lemieux

NAME: Ron Lemieux

ADDRESS PO BOX 365

Newmarket NH 03857

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Mark C. Milliken

NAME: Mark C. Milliken

ADDRESS 19 Moharimet Dr
Madbury NH 03820

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Thomas K Percey

NAME: THOMAS K PERCEY

ADDRESS 62 LITTLEWORTH RD
MADBURY, NH 03820

Dear Legislator,

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☒ 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,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Kenneth Hunt

NAME: Kenneth Hunt

ADDRESS 114 Perkins Rd
Madbury, NH
03820

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: [signature]

NAME: KEVIN FERLAND

ADDRESS 37 ROLLEAN DRIVE
SOMERSWORTH, NH 03878

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Marsha P. Kennedy

NAME: Marsha Kennedy

ADDRESS 25 Tri City Rd
Somersworth NH
03878

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☑ 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,

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☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: [signature]

NAME: Jim Parent

ADDRESS 5 Corbett Road

Stratham NH 03885

Dear Legislator,

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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

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☑ 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,

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SIGNATURE: Martha Lawrence

NAME: Martha Lawrence

ADDRESS 55 Newton Rd
Lee, NH 03824-6711

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SIGNATURE: MaryAnn Lawrence

NAME: MaryAnn is Lawrence

ADDRESS 55 Newtown plains Rd
Lee, NH 03824

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SIGNATURE: Trudi L. Puffer

NAME: Trudi Puffer

ADDRESS 49 James Farm
Lee NH 03824

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE:

NAME: Lou Angelo

ADDRESS 16 Campground Rd
Lee, NH 03824

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Debra Clark

NAME: Debra Clark

ADDRESS 24 Michael Bennett Rd
Exeter NH 03833

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SIGNATURE: Judith Trotter RN

NAME: 391A High St

ADDRESS Hampton N.H
03842

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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

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☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: [signature]

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: [signature]

NAME: Fred Bramante

ADDRESS 587 Bay Rd

Durham NH 0382-4

Dear Legislator,

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: [signature]

NAME: Jennifer Bonaccorse

ADDRESS 8 Rosemary Ln

Durham NH 03824

Dear Legislator,

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SIGNATURE: [signature]

NAME: Marc D'Amours

ADDRESS 6 Bayview Rd

Durham, NH 03824

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☑ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Bill Hagen

NAME: Bill Hagen

ADDRESS: 8 Fairchild Drive

Durham, N.H. 03824

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☑ 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

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☑ 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

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SIGNATURE: Jannal Stevens

NAME: Jannal Stevens, LMT

ADDRESS: 256 Mast Rd

Durham, NH 03824

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: B A Bruggemann

NAME: Barbara Bruggemann

ADDRESS P.O. Box 332
Durham, NH
03824

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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,

By placing an "X" in the box below, I am indicating I am in 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: Kristen J. Long

NAME: Kristen J. Long

ADDRESS 10 Woodman Rd
Durham, 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: Brian E. Jandreau

NAME: Brian E. Jandreau

ADDRESS 7013 Granite Sq. St.
Durham, 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: Kristine Hobey

NAME: Kristine Hobey

ADDRESS 25 Madbury Rd
Durham 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:

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:

NAME: Anda Aquino

ADDRESS 62 Woodside Apt.
Durham N.H. 03824

Dear Legislator,

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☒ 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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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Eve Quinn

NAME: Eve M Quinn

ADDRESS 23 Durham Pt Rd
Durham NH 03824

Dear Legislator,

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☒ 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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☒ 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 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.

SIGNATURE: Glenn Girard

NAME: Glenn Girard

ADDRESS PO Box 426

Durham NH 03824

Dear Legislator,

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[X] 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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[X] 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

Dear Legislator,

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[X] I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Chet Tecce Jr.

NAME: CHET TECCE JR.

ADDRESS 240 Mast Rd.

Durham, N.H. 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 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: James P [illegible]

Address: 57 Epping ST
Raymond NH 03077

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Edmond S. Letourneau

Address: 184 Deerfield Rd
Pittsfield, NH

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: David Britton

Address: 3 Castle Rock DR.
Raymond NH. 03077

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

Name: Todd B Cook

Address: 112 Railroad Ave

Epping N.H. 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.*

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☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Teri Bilodeau

Address: 112 Railroad ave
Epping, NH 03042

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Elaine Marie Luger

Address: 149 North Rd

Deerfield NH 03037

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Linda James

Address: POBox 90

Nottingham NH 03290

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Deborah Couture

Address: PO Box 946

Epping, NH 03042

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Dorothy M. Hogan

Address: 79 Old Center Rd.
Deerfield NH 03037

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Heather Kirkman

Address: 11 Walnut Hill Drive
Raymond, NH 03077

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Paul D Bourgault

Address: 22 Lisa Ave
Raymond N.H. 03077

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Deborah Kirkorian

Address: 11 Overlook Hill Dr
Raymond, NH 03077

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

Name: Rachel Bernard

Address: 22 Lisa Ave
Raymond N.H. 03077

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

Name: Lucinda Farley

Address: 25A Shattuck Rd
Raymond N.H. 03077

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Cara S. Walker

Address: 10 Hamel Farm Drive

Newmarket, NH 03857

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Dawn M Eckert

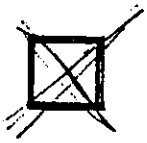
Address: 11 Pierce Road

Raymond, NH 03077

Dear Legislator,

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 **I fully support House Bill #586 and Senate Bill #147.**

Name: LARRY D. GOODHUE

Address: 44 CLARKE ST.
MANCHESTER, NH 03104

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Carter Doran

Address: 117 Sherburne Rd
Fremont N.H.

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Sally Swenson

Address: 7 Juanita Ave P.O. Box 372
Raymond NH 03077

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Elizabeth Rice

Address: 5 Patricia Ave
Raymond NH 03077

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Leslie West

Address: 244 Taide Rd.
Chester NH 03036

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: JAMES DAUGHERTY

Address: 18 OAKWOOD DR

NORTHWOOD NH 03261

Dear Legislator,

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☐ **I fully support House Bill #586 and Senate Bill #147.**

Name: Nancy Margarita NANCY MARGARITIS

Address: 212 Raymond Rd.
Nottingham, N.H. 03290

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Michelle Campbell

Address: PO Box 160
Raymond, NH 03077

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Maureen Baptiste

Address: 202 Beechnut Dr.
N. Conway NH 03860

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Kenneth S Robie

Address: 21 Longfield Road

Raymond 03077

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Richard H. Atteridge Jr

Address: 45 High Street
Candia, N.H 03034

Dear Legislator,

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☒ **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,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Kenneth D. Mills

Address: 28 Leavitt Rd

Fremont, NH. 03044

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: M. Allan Seacole

Address: 33 HAM Road

Raymond NH 03077

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: John H. Allison

Address: 3 Village Dr.
Raymond, NH. 03077

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Faye J. Allison

Address: 3 Village Ln.
Raymond, NH 03077

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Harold Clark

Address: P.O. Box 608
Raymond N.H. 03077-0608

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Elayne Clark

Address: P.O. Box 1608
Raymond, N.H. 03077-0608

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☑ **I fully support House Bill #586 and Senate Bill #147.**

Name: Vivian Gallant

Address: 10 Wight St
Raymond NH 03077

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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 A Hawthorne

Dear Legislator,

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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 A 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.

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: [redacted]
GREG MARTINE

Address: 63 Belknap Mtn. Rd.
Gilford, NH 03246

Signature: [redacted]

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 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.

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 Salta

Address: 22 Ashwood Circle

LACONIA NH

Signature: Bill Salta

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Flora J. Alley

Address: 25 VARNEY RT. RD. RT.
GILFORD N.H. 03246

Signature: Flora Jane 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: 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 Varney 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

Address: 268 Sagamore Rd.
Gilford, NH 03246-7456

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.

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Philip Woodbury Jr

Address: 154 Mass Ave
Laconia N.H 03246

Signature: Philwoodbury

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: Stephen G. Guild, DC

Address: 84 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 R 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.

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: Sue Page

Address: PO Box 124
Laconia NH 03247

Signature: Susan H 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 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 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: 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.

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: Maynie E Blanc

Address: 87 Kingsman Dr.

LACONIA NH. 03246

Signature: Maynie E Blanc

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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

C A Russell

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: Julieann R Fay

Address: 231 Lynnewood Rd

Laconia, N.H.

Signature: Julieann R Fay

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: 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.

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: 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 G Murray

Address: 15 Gillette St. Laconia NH 03246

Signature: Patricia G 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: Robert Struyke

Address: 118 Severance Rd

Laconia NH 03246

Signature: Robert Struyke

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 M. Murray

Address: 15 Gilford St. Laconia NH 03246

Signature: Patricia M 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: 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 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.

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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: 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.

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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: 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: 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.

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☑ I FULLY SUPPORT HOUSE BILL #586 AND SENATE BILL #147.

NAME: Stephen Dupre

ADDRESS: RR #1 Box 122B

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: 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: 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.

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.

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☒ 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 INDICATING I AM 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: Patricia A Rogers

ADDRESS: PO Box 914

Pelham NH 03076

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM 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: 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.

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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: 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.

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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: 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: Susan Sullivan

ADDRESS: PO Box 2269

Wolfeboro, NH 03894

DEAR LEGISLATOR:

BY PLACING AN "X" IN THE BOX BELOW, I AM INDICATING I AM 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: 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.

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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
Ellins 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: 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: 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 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: 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.*

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: Judy DeRosa

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 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: JS 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 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 Whitney

ADDRESS: R.R #1 Box 205C

W. Haverhill N.H. 03774

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: 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.*

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: 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.*

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: Barbara Rodeschin

ADDRESS: 3 Chateau 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 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: Wendy Bodeau

15 Bond 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.*

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: Geraldine T. Sanborn

ADDRESS: 21 Woodward 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.*

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: Marjorie L. Marcelle

ADDRESS: 6 Walnut 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.*

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: Josephat & Noella Lacasse

ADDRESS: 14 Hartford 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: Lorna G. Fisk

ADDRESS: 138 Elm Street

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Valerie MacIntosh

ADDRESS: 67 Park Ave
Claremont

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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 [illegible] for the records of public opinion on these important bills. Thank [illegible] for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Doris Emma Jean Longden

ADDRESS: 50 Mowry MHP
Charlestown NH 03603

P.S I VOTE

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Michael J Quinby

ADDRESS: PO Box 803 N L 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 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: Edward Tenney

ADDRESS: 127 Hells Corner Road
Sunapee N.H. 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 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: Catherine L. Harold

ADDRESS: 61 RR 11

Hinsdale, N.H. 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 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: 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.*

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: Robert E. Weaver

ADDRESS: P.O. Box 217

Cornish, NH 03746

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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 L. Cloud

ADDRESS: 12 Durham 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.*

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: Robert L. Gianhuzzi

ADDRESS: 9 Ellery St
Claremont, NH 03743

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Dawn-Marie West

ADDRESS: P.O. Box 493
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: ELLIOTT HARRIS JR.

ADDRESS: RR1 Box 220 A

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: Albert J. Otten

ADDRESS: 67 Maple Ave Apt 211

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: Cami J. Warren Cami Warren

ADDRESS: P.O. Box 1617 39 Myrtle St. #6

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: Mr & Mrs Philip Schoolcraft

ADDRESS: 17 Mann ct.

Claremont N.H. 03743

Dear Legislator,

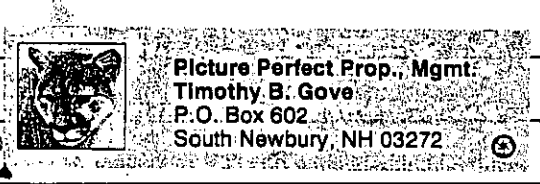
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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: _____

ADDRESS: _____



Dear Legislator,

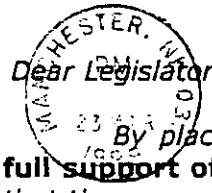
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I have included my signature, address and name on the lines below for the records of public opinion on these important bills. Thank you for your consideration and time.

☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Joanne Peniuk

ADDRESS: 15 Finch Way
Gilsum, NH 03448



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: James Hutchinson

ADDRESS: Po Box 137

Springfield NH 03284

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: Marcelle R. Witham

ADDRESS: Route 10 - 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.*

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 Bratches

ADDRESS: RR1 Box 76K

N. Haverhill, NH 03774

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Frances D. Chellis

ADDRESS: 186 King Hill 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 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: Julie Maramillo

ADDRESS: 457 Winnacunnet Rd #309
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 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: Shelley Brookings

ADDRESS: RR# 3 Box 97

Cornish, NH 03745

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: JoAnn Dostie-Trojan

Address: 325 Dw Hy

Plymouth, NH 03264

Signature: JoAnn Dostie Trojan

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 Hotel

Address: P.O. Box 6 Rt 140

Gilmanton, N.H. 03237

Signature: Heather Hotel

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 EMERY

Address: 46 PINE ST.

LACONIA, N.H.

Signature: Gail Emery

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 Hayward

Address: 1783 PARADE RD

LACONIA NH 03246

Signature: Steven Hayward

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: CHRISTINE A SEAVER

Address: RFD1 BOX 337
ASHLAND, NH 03217

Signature: Christine A Seaver

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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 Jenness 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.

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Marjorie A. Sharpe

Address: 53 Wicwood Shore Rd. PO-1127
Meredith, NH. 03253

Signature: Marjorie A. Sharpe

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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 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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I am in 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: Kenneth A Downs

Address: ~~[illegible]~~ 4 Cushing Rd.

Meredith N.H.

Signature: Kenneth Downs

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 be
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 399

New Hampton N.H. 03256

Signature: Arthur 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: 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,

By placing an "X" in the box below, I am indicating **I am in 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: 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,

By placing an "X" in the box below, I am indicating I am in 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: Arthur R Stern

Address: P.O. Box 128

Lyman, N.H. 03547

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 JURCZYNSKI

Address: RT. 113, PINEHURST RD

~~RTE~~ 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.

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 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: 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.

☒ ***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.

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☐ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Donna M. Bostwick

Address: PO Box 494

Winnisquam, NH 03289

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.

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.

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[X] ***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,

By placing an "X" in the box below, I am indicating I am in 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: Charles D. Stafford

Address: 1406 Old No. Main St., Laconia, N. H. 03246

Signature: Charles D. Stafford

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 Morris

Address: Box 35 Rand Hill Rd.
Alton Bay, NH 03810

Signature: Linda Morris

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 indicating **I am in 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.

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: Brenda Tillotson

Address: 84 Hayes Rd

Laconia NH 03246

Signature: Brenda Tillotson

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: K S Eastman

Address: Box 201

Laconia NH 03247

Signature: [redacted]

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: MARIAN FENOFF

Address: PO Box 732

BELMONT NH 03220

Signature: Marian 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: _____ Donna White

Address: _____ PO Box 9 Gilmanton, NH 03237-0009

_____

Signature: Donna White

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: _____ Mr. Francis White

Address: _____ P. O. Box 9 Gilmanton, NH 03237-0009

_____

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: 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 ant time.

☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: Elizabeth & Arnold Rollins

~~Address:~~ 223 Ayrnewood Rd

Tacoma N.H 03246

Signature: Elizabeth Rollins — Arnold Rollins

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 Brassard

Address: 61 Parker Place

Laconia

Signature: Martha Brassard

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: Jeanne Clark

Address: 144 Old Lakeshore Rd

Gilford NH

Signature: Jeanne 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: 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: 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: JOHN A. KIMBALL

Address: BOX 35, RAND HILL ROAD

AITON 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.

[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: Wayne Blanchard

Address: 15 Bennetts Ferry Rd.

Jaffrey NH 03264

Signature: Wayne 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.

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: BERNARD BLACK

Address: PO Box 249

Moultonboro NH 03254

Signature: Bernard Black

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Marjorie W. Drzewiecki

Address: 16 C 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.

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: David J. McKenney

Address: RFD #1 Box 229 Dudley Rd

Alton N.H 03809

Signature: David McK

)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 French

Address: 41 Carlisle Hill Rd

Meredith NH 03253

Signature: Linda J 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.

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: ARCHER C. FRENCH

Address: 41 CORLISS HILL

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: 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: Georgia M McNamara

Address: RFD #1 Box 800

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 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

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 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: Denise M Poirier

Address: 65 Perley St

Concord NH 03301

Signature: Denise M Poirier

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 1635

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: Christine M. Geddis

Address: 33 B School St

Laconica NH 03246

Signature: Christine Geddis

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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.*

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,

By placing an "X" in the box below, I am indicating I am in 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: Forest Mae Donald

Address: PO Box 83

West Ossipee NH 03890

Signature: Forest Mae Donald

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: Roy Scott

Address: PO Box 104

Gilmanton, NH 03237

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: LYDIA JOHNSON

Address: 81 SKYVIEW CIRCLE

MEREDITH NH 03253-5204

Signature: Lydia L. 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.

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: CYNTHIA L. ERVING

Address: PO BOX 723

CENTER HARBOR, N.H. 03226

Signature: Cynthia L. Erving

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: 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.

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: 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.

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: 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: Ronald Gamblin

Address: P.O. Box 28

Belmont, NH 03220

Signature: Ronald Gamblin

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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.

☒ ***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: 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: Thomas F. Barker

Address: 129 Lane Rd

Laconia NH 03246

Signature: Thomas F. 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.

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: Christine Woodland

Address: PO Box 568, Belmont NH 03220

304 Begor 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.

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: Robert McCoul PsyD.

Address: 25 COUNTRY CLUB RD STE #702

GILFORD NH 03247

Signature: Robert A 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.

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 Landon

Address: PO Box 1143
Wolfeboro NH 03894

Signature: Jane L. Landon

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Lindsay Cotter

Address: 242 Meredith Center Rd.
Meredith NH 03253

Signature: Lindsay S. Cotter

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Nancy Greenmore

Address: 39 Circle Drive
Belmont, NH 03220

Signature: Nancy Greenmore

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: [illegible]

Address: 595 Province Rd
Belmont, NH 03220

Signature: [illegible]

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: 56 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: 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.

☒ ***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: Denise King

Address: PO 341

Moultonboro NH.

Signature: Denise L King

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: 1010 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.

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: 137 Winter St

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: Charles Corbham

Address: 47 Pauger Street

Laconia NH 03246

Signature: Charles Corbham

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Nancy Greenore

Address: 39 Circle Drive
Belmont N.H 03220

Signature: Nancy Greenore

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Dolores V PAGE

Address: 64 Silkwood Ave -C4
BELMONT, NH 03220-3134

Signature: Dolores V 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 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: 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.

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 LeBert

Address: 221 Duckhorn Shore Rd
Gilford, NH 03246

Signature: Donna J LeBert

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: 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.

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.

☑ *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,

By placing an "X" in the box below, I am indicating I am in 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: Sonja Workham

Address: 47 Pangus St - Laconia NH 03246

Signature: Sonja Workham

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: Stephanie Carlson

Address: 409 Weirs Blvd #2

Laconia, NH 03246

Signature: Stephanie Carlson

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: Joel R Mudgett

Address: RFD 1 - Box 391

Moulton Boro, 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.

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: Fran Mudgett

Address: RFD 1 - Box 391

Moultonboro, NH 03254

Signature: Fran 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.

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,

By placing an "X" in the box below, I am indicating **I am in 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: Cynthia Stryke

Address: 118 Severance Rd
Laconia NH 03246

Signature: Cynthia Stryke

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: KATHY ATWOOD

Address: 277 ELM STREET
LACONIA N.H. 03246

Signature: Kathy 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: ROGER LANDRY

Address: 3 VINCENT DRIVE

GILFORD, N.H. 03246

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: 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.

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: SHEILA A SOMERFORD

Address: RR1 BOX 1933

PLYMOUTH NH 03264

Signature: Sheila A. Somerford

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: SHEILA A SOMERFORD

Address: RR1 BOX 1933

PLYMOUTH NH 03264

Signature: Sheila A. Somerford

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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, N.H 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: 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.

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: 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: 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,

By placing an "X" in the box below, I am indicating **I am in 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.

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: 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.

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: 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.

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.

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: 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: Brian P. Moriarty

Address: 33 Skyview Circle

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: 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.

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: Elise Lambert

Address: 319 Londonderry Turnpike
Hooksett NH 03106

Signature: Elise Lambert

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: G. Hayden McLaughlin

Address: 51 Belknap Mountain Rd.
Gilford, N.H. 03246

Signature: G. Hayden 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.

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.

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: Dyan Driscoll

Address: 12 Maple Street

Weirs Beach NH 03246

Signature: Dyan S. Driscoll

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: Pamela B. Elliott

Address: PO Box 174

Ctr-Sandwich NH 03227

Signature: Pamela B. 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.

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.

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: 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" 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: Gail M. Theriault

Address: Po Box 47 Northwood NH 0326

Signature: Gail M Theriault

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: 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 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.

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: Charles A. Brown

Address: PO Box 175 Nottingham, NH 03290

Signature: Charles A Brown

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: WILBUR H-ONDERDONK

Address: 38 COCHECO RIVER ESTATES Rochester NH 03867

Signature: Wilbur H Onderdonk

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 N.H. 03077

Signature: Margaret E. Swift

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 Stratham NH 03885

Signature: Donna M Parker

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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☒ **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 fully support House Bill #586 and Senate Bill #147.**

NAME: Judith C. Patterson

ADDRESS: BX 88 (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: George T. Hynes, Dr.

ADDRESS: 37 BEAN ROAD

MERIDEN, N.H. 03770

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Emmett Towle

ADDRESS: 48 Brown St. Whitefield
N.H. 03598

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Eleanor Gorman

ADDRESS: 23 Pond 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

Franconia N.H. 03580

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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 Sunnyknoll
Georges Mills, NH 03751

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.

[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: Phyllis J. Whitmore

ADDRESS: RR1 Box 180

Enfield, N.H 03748

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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.*

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 Randell Jr Randell

ADDRESS: P.O. Box 67, 1049 Whitefield Rd
Dalton, NH 03598

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Wayne & Bonnie Thomas SR

ADDRESS: 100 Church St
North Walpole NH 03609

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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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: 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.

[X] **fully support House Bill #586 and Senate Bill #147.**

NAME: Wayne & Margaret DeCotis

ADDRESS: Gove 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.*

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 S. GOWEN - Larry S Gowen

ADDRESS: 285 WADLeigh FALLS 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 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 B. Kitto

Address: 157 Province St.
Laconia, NH 03246

Signature: Dawn B. Kitto

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: 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: DENNIS E. SHAW

Address: P.O. Box 274

MOULTONBORO, N.H. 03254

Signature: Dennis E. 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: Larry Burbank

Address: 91 New Chester road

Hill, NH 03243

Signature: Larry Burbank

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: 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: BARRY LUKATCH

Address: PO Box 245

MEREDITH, NH 03253

Signature: Barry Lukatch

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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: Barbara Sutton

Address: 79 White Chapel Rd
Laconia NH

Signature: Barbara Sutton

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 Burbank

Address: 91 New Chester Rd.
Hill NH 03243

Signature: Donna Burbank

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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.

[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,

By placing an "X" in the box below, I am indicating I am in 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.

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☒ I fully support House Bill # 586 and Senate Bill # 147.

SIGNATURE: Aimée G Grandmaison

NAME: Aimée Grandmaison

ADDRESS 26a 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.

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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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☑ 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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☒ 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,

By placing an "X" in the box below, I am indicating I am in 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: Meme Wheeler

NAME: MEME WHEELER

ADDRESS 12 Wentworth Rd

New Castle, N.H. 03854

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,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: [illegible]

Address: 12 Brentwood Rd

Exeter NH 03823

Dear Legislator,

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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

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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✓ **I fully support House Bill #586 and Senate Bill #147**

Name: Bartley Connolly Sr.

Address: 14 Clement Lane

East Kingston NH 03827

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: VIC PETZY

Address: POBOX 154 E KINGSTON NH 03827

Signature: Victor Petzy

)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

ear Legislator,

By placing an **"X"** on the line below, I am indicating **I am in full support of ouse Bill #586 and Senate Bill #147.** I believe that the passage of these two bills is the best interest of myself, other chiropractic patients, and the State of New ampshire.

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X **I fully support House Bill #586 and Senate Bill #147**

ame: Chris F Morrison

ddress: 103 Williams Rd.

East Kingston, N.H. 03827

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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

)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 Abbey ST

Exeter N.H. 03833

Douglas A MacDonald

Dear Legislator,

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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: Chris McCoy

Address: 72 TUTTLE LANE, GREENLAND, N.H. 03840

Signature: C L McCoy

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 Hudson 3051

Signature: Helen D Smith

'ear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

lame: MICHAEL ROBINSON

ddress: 241 NORTH RIVER Rd Lee, NH 03824

ignature: Michael R

)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 1 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: Maureen T. Smith

Address: P.O. Box 77 Newfields NH 03856

Signature: Maureen T Smith

Dear Legislator,

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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

Dear Legislator,

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X **I fully support House Bill #586 and Senate Bill #147**

Name: RH Goodridge

Address: Box 357 Newfields NH 03856

Signature: RH Goodridge

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X **I fully support House Bill #586 and Senate Bill #147**

Name: VINCENT BATEMAN JR

Address: 387 PISCASSIC RD NEWFIELDS

Signature: Vincent Bateman Jr

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X **I fully support House Bill #586 and Senate Bill #147**

Name: Helen Levesque

Address: 25 Lamprey River Dr. Lot 8
Newmarket, N.H. 03857

Dear Legislator,

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Name: DENNIS DICKINSON

Address: 15 LAMPREY PK. NEWMARKET NH 03857

Signature: Dennis L. Dickinson

Dear Legislator,

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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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X **I fully support House Bill #586 and Senate Bill #147**

Name: Cynthia M. Lambert

Address: 6 Doe Farm Ln

Newmarket, NH 03857

Dear Legislator,

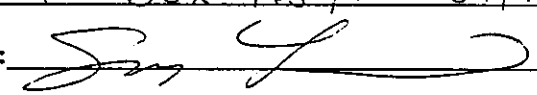
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X **I fully support House Bill #586 and Senate Bill #147**

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] Dr.

Signature: [illegible] 03857

Dear Legislator,

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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

~~Tucton~~ / Westfield N.H. 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: Walter Nystedt

Address: Box 699

West Ossipee N.H. 03890

Signature: Walter Nystedt

Dear Legislator,

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☒ *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,

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: _____

Address: _____

Marsha Byars
121 Lamprey Rd.
Belmont, NH 03220

Signature: Marsha Byars

Dear Legislator,

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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,

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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

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☒ *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.

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☒ ***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.

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: James M Chapman

Address: 141 Lamprey Rd
Barrington 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.

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[X] ***I fully support House Bill #586 and Senate Bill #147.***

Name: Kathleen Scott

Address: 5 Sargent Place Lot 11

Pittsfield NH 03263

Signature: Kathleen Scott

Dear Legislator,

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[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: Brian Couture

Address: 47 Ossipee Mt Rd.

Moultonboro, N.H. 03254

Signature: [signature]

Dear Legislator,

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[X] *I fully support House Bill #586 and Senate Bill #147.*

Name: Jeanne Couture

Address: 47 Ossipee Mtn Rd.

Moultonboro, NH 03254

Signature: [signature]

Dear Legislator,

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☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: JEFFREY B. MAYER

Address: 14 OLDE ENGLISH LANE

Gilford N.H. 03246

Signature: J Bayer

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 S. Frost

Address: 40 Wild Acres Road

Gilford NH 03246

Signature: David S. Frost

Dear Legislator,

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☑ ***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,

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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: Keona S. Harrington

Address: P.O. Box 7044

Gilford, NH 03247

Signature: Keona S. Harrington

Dear Legislator,

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☐ *I fully support House Bill #586 and Senate Bill #147.*

Name: Linda Sanborn

Address: 39 W Lake Shore Rd

Gilford, NH 03246

Signature: Linda Sanborn

Dear Legislator,

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Name: Helen G. Boggs Helen G Boggs

Address: 203 Blueberry Hill Ln

Gilford, NH. 03246

Signature: Helen G. Boggs

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: 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.

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Barbara H. MacDonald

Address: PO Box 83

West Ossipee NH 03890

Signature: Barbara H. 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.

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☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Charles R. Bonds

Address: 930 Meredith Center Rd.

Laconia N.H 03246

Signature: Charles R. Bonds

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: THOMAS DROLIN

Address: P.O. BOX 7452

GILFORD, NH 03247

Signature: Thomas Drolin

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 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 #C
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 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 Apt C
Penacook NH 03303

By placing an "X" in the box below, I am indicating **I am in 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: Mary Sender

ADDRESS: 6 Pros Pect St
Penacook NH 03225

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Leanne Carver

ADDRESS: 17 Roland Dr. Allenstown, NH 03275

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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 & Florence Simoneau

ADDRESS: 165 Camp Good News Rd
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 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: Dianne Moses Dianne Moses

NAME: 306 Birchhill 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.

[X] 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,

By placing an "X" in the box below, I am indicating **I am in 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: 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 indicati**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 the lines below for the records of public opinion on the important bills. Thank you for your consideration ant tim

☒ ***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: 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.

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: Tammy Court

Address: RR3 Box 198F

Plymouth, NH 03264

Signature: Tammy Court

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Charles F Gove

Address: P.O Box 52

Gilmanton N.H

Signature: Charles F Gove

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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 Gove

Address: PO Box 52

Gilmanton NH

Signature: Jane Gove

Dear Legislator,

By placing an "X" in the box below, I am indicating I am in 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 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.

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 BOX 1
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.

☒ ***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,

By placing an "X" in the box below, I am indicating I am in 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: Bettie Collins

Address: ~~23 [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.

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.

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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: Darlene Page

Address: 57 Van Buren Rd.
Laconia N.H. 03246

Signature: Darlene 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 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: milton LaBrie

Address: PO Box 1035
Laconia, NH. 03247

Signature: Milton 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.

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.

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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: Christiane Knisely

Address: PO Box 216

Meredith NH 03253

Signature: Christiane Knisely

Dear Legislator,

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☒ ***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.

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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,

By placing an "X" in the box below, I am indicating I am in 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: 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.*

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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,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Margaret C. Hoffman

ADDRESS: PO Box 597

Francestown NH 03580

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Lorie S Mentzer

ADDRESS: 14 Ash Avenue
Allenstown, NH 03275

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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: CHARLES [illegible]

ADDRESS: [illegible] Rd

[illegible], NH 03303

Sample MailBack Postcard

Dear Legislator,

*By placing an "**X**" in the box below, I am indicating* **I am in 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: Marcia Scarponi

ADDRESS: PO Box 101
Canterbury NH 03224

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: 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.

[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: 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.

☒ ***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,

By placing an "X" in the box below, I am indicating **I am in 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.

☒ ***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,

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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: Marie Ludwick

Address: RR 3 Box 1184

Meredith, NH 03253

Signature: Marie Ludwick

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: 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: Janice McKim

Address: RFD 3 Box 46A
Plymouth NH 03264

Signature: Janice McKim

Dear Legislator,

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☒ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Marie Ludwick

Address: RR3 Box 1184

Meredith. NH 03253

Signature: Marie Ludwick

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: SARAH A PARKER

ADDRESS: 135 NO MAIN ST
ROCHESTER NH 03867

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Rondal 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 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: Patrick E. Cote

ADDRESS: 424 Suncook Valley Hwy
Epsom N.H. 03234

Dear Legislator,

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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: MATT ALLGEYER

ADDRESS: PO BOX 176

SUNCOOK NH 03275

Dear Legislator,

By placing an "X" in the box below, I am indicating **I am in 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: Mitch Mead

ADDRESS: P.O. Box 350
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 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: Christine Hettrick

ADDRESS: HC 74 Box 637
Strafford, NH 03884

Sample Mailback Postcard

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Linda Locke (Linda Locke)

ADDRESS: 173 North Road
Brentwood, NH 03833

Dear Legislator,

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☑ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Jeff Mitchelson

ADDRESS: 473 Old Stark Rd
Loudon, NH 03301-4115

Dear Legislator,

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☒ **I fully support House Bill #586 and Senate Bill #147.**

NAME: Martha Cayer

ADDRESS: 192 Kearsarge Mtn Rd,
Warner, NH 03278

Dear Legislator,

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[X] **I fully support House Bill #586 and Senate Bill #147.**

NAME: William Boulay

ADDRESS: 47 Bucher St
Manchester NH 03102

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: [illegible]

ADDRESS: 5 Old Woodhill Rd
Bow, NH 03304

Dear Legislator,

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☑ I fully support House Bill #586 and Senate Bill #147.

NAME: Barbara Hall

ADDRESS: 48 Blueberry Lane
Ctr Barnstead, NH 03825

Dear Legislator,

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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

...or,

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☒ ***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,

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☒ *I fully support House Bill #586 and Senate Bill #147.*

Name: DAVID N ERVING

Address: P.O. BOX 773

CENTER HARBOR NH 03226

Signature: David N Erving

Dear Legislator,

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☒ *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

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☒ *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

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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,

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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

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☒ ***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

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[X] ***I fully support House Bill #586 and Senate Bill #147.***

Name: ARTHUR C JOHNSON

Address: 81 SKIVIEW CIRCLE

MEREDITH NH 03253-5204

Signature: Arthur C. Johnson

Dear Legislator,

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☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: John P Kimball

Address: RFD #1 Box 288A

Ashland NH 03217

Signature: [signature]

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☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Janet Kimball

Address: RFD #1 Box 288A

Ashland NH 03217

Signature: Janet L. Kimball

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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

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☑ ***I fully support House Bill #586 and Senate Bill #147.***

Name: Jeffrey B. Mantel

Address: 14 Olde English Lane

Gilford, NH 03246

Signature: JBMantel

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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

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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: Sara-Jayne Dolan

Address: 26 Mildred Ave.
Raymond, NH 03077

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☒ **I fully support House Bill #586 and Senate Bill #147.**

Name: Ellen O'Hare

Address: 17 Bean Rd

Fremont NH 03044

Committee Report

|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

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Docket Abbreviations