Bill as Introduced

HB 412 – AS INTRODUCED

2003 SESSION

03-0472
01/10

HOUSE BILL ***412***

AN ACT establishing a committee to study insurance coverage for alternative medical treatment.

SPONSORS: Rep. Cloutier, Sull 22; Rep. S. Harris, Sull 22; Rep. French, Merr 34; Sen. Odell, Dist 8

COMMITTEE: Commerce

ANALYSIS

This bill establishes a committee to study the issue of insurance coverage for alternative medical treatment.

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Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

HB 412 – AS INTRODUCED

03-0472
01/10

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Three

AN ACT establishing a committee to study insurance coverage for alternative medical treatment.

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

1 Committee Established. There is established a committee to study insurance coverage for alternative medical treatment.

2 Membership and Compensation.

I. The members of the committee shall be as follows:

(b) Three members of the house of representatives, appointed by the speaker of the house.

(a) Three members of the senate, appointed by the president of the senate.

II. The committee shall solicit information from any source the committee deems relevant.

III. Members of the committee shall receive mileage at the legislative rate when attending to the duties of the committee.

3 Duties. The committee shall study the issue of insurance coverage for alternative medical treatment.

4 Chairperson; Quorum. The members of the study committee shall elect a chairperson from among the members. The first meeting of the committee shall be called by the first-named house member. The first meeting of the committee shall be held within 45 days of the effective date of this section. Four members of the committee shall constitute a quorum.

5 Report. The committee shall report its findings and any recommendations for proposed legislation to the speaker of the house of representatives, the senate president, the house clerk, the senate clerk, the governor, and the state library on or before November 1, 2003.

6 Effective Date. This act shall take effect upon its passage.

Speakers

SIGN UP SHEET

To Register Opinion If Not Speaking

Bill # HB 412 Date 2-12-03

Committee Commerce

** Please Print All Information **

Name	Address	Phone	Representing	(check one) Pro	Con
Barbara C. French		Merr 34		✓	
Andrew B Johnson		(603) 543-3243		✓	
Rep Joseph Harris		Sullivan 22		✓	
Phyllis M. Baker	332 Boll Pork Rd Goshen NH 03752	863-2056		✓	
Diane W. Rogers	P.O. Box 197 Plainfield, NH 03781	603 675 2005		✓	
Leon Rogers	" " " "	" " " "		✓	
Bob Odell			(Senator)	✓	
Wilfried R. Mott-Smith	91 Kenney Rd. London, N.H. 03307	603-267-7566	self	✓	

Hearing Minutes

HOUSE COMMITTEE ON COMMERCE

PUBLIC HEARING ON HB 412

BILL TITLE: establishing a committee to study insurance coverage for alternative medical treatment.

DATE: February 12, 2003

LOB ROOM: 302 **Time Public Hearing Called to Order:** 1:15 pm

Time Adjourned: 1:50 pm

(please circle if present)

Committee Members: Reps. Hunt, L. Fraser, Francoeur, Belanger, Langley, DiFruscia, D. Flanders, Spiess, Holden, Liebl, Quandt, Charles Clark, Brady, Scamman, Stepanek, Reardon, Kathleen Taylor, Meader, DeStefano, Vachon and Kopka

Bill Sponsors: Reps. Cloutier, S. Harris, French and Sen. Odell

TESTIMONY

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

***Rep, John Cloutier, prime sponsor** – See written testimony.

Q: Chairman John Hunt – What is not being covered?

A: Mr. Johnson, who is here, will testify as to his problems.

***Alfred Johnson, representing self** – Contracted prostate cancer in early 90's. Because he was concerned about the effects of recommended treatments (Surgery, Chemotherapy and radiation), chose to pursue alternatives such as diet and vitamins and began to investigate alternatives. Some alternatives are covered, others are not. Passed out information on advanced alternative treatments. Read a letter from Sandra Vanderpool (see attached) to the committee.

Q: Rep. George Liebl – At what age were you diagnosed?

A: Age 63.

Q: Is your condition in remission?

A: It appears to be. I feel better.

Rep. Sandy Harris, so-sponsor – Supports the bill. Believes that alternative medicine would be better described as complimentary medicine. It is intended to work in conjunction with more traditional western medical treatments. Often a lower cost form of treatment. It might be useful to limit the study to licensed alternative practices.

***Helen Robertson, representing self** – See written testimony.

Linda Flanders, representing self – Supports the bill. Licensed "aromatherapy" practitioner. Vermont is much more open to supporting these alternative practices. This bill allows us to take a look at lower cost options. Many alternative medicine practitioners are not currently licensed. They should be included in this study.

Edwin Baker, representing self – Leads a homeopathic study group. Most alternative medicines have little or no side affects. Traditional treatments can be very intrusive.

***Suzanne Smith, representing self** - Read a letter from Juliette Dages. See written testimony.

Rosemary Bennoit, representing self – She wants a choice of treatments.

Dr. Maureen Bunce, MD and homeopath – Supports the bill. Alternative medicine is on the rise. Upwards of 50% of people use alternative medicines. The traditional medical providers are paying more attention.

***Max Warren, acupuncturist** – Supports the bill. See written testimony.

Respectfully Submitted:

Paul D. Spiess

Paul D. Spiess, Clerk

Sub-Committee Actions

HOUSE COMMITTEE ON COMMERCE

SUBCOMMITTEE WORK SESSION ON HB 412

BILL TITLE: establishing a committee to study insurance coverage for alternative medical treatment.

DATE: March 10, 2003

Subcommittee Members: Reps. Quandt, Meader and Brady

Comments and Recommendations:

Amendments:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

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

Moved by Rep. Brady

Seconded by Rep. Meader

Vote: 3-0

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

Moved by Rep. Brady

Seconded by Rep. Meader

Vote: 3-0

Respectfully submitted,

Rep. Matthew J. Quandt
Subcommittee Chairman/Clerk

Testimony

STATE REP. JOHN CLOUTIER'S HOUSE BILL 412 TESTIMONY

FEB. 12,2003: BEFORE THE HOUSE COMMERCE COMMITTEE

I am here today as the prime sponsor, and **in favor of House Bill 412** which establishes a legislative study committee to examine the issue of providing health insurance coverage for alternative medical treatment.

Frankly, I introduced this bill at the suggestion of one of my Claremont constituents, Mr. Alfred Johnson, who has been stricken with cancer. Mr. Johnson has fighting this dread disease with the help of homeopathic treatments, and has happily been so far winnning his battle. But his health insurance provider does not currently cover such treatments, and he has had to cover the cost out of his own pocket. Luckily, Mr. Johnson has some extra money to cover the cost of such treatments. Unfortunately, a lot of New Hampshire residents are not so lucky.

Now I am not a medical expert, especially on disease treatment. Nor have I yet suffered a major illness like cancer, heart disease, stroke, or AIDS that would require extensive treatment. I am not presently sure whether I would go with traditional medical treatment of such illnesses, or elect an alternative like homeopathy. But homeopathy is working for Mr. Johnson, and I have heard stories of other alternative treatments like homeopathy which have worked for other people. I believe New Hampshire citizens deserve more choices in the treatment of their illnesses, including health insurance coverage for non-traditional medical treatments, if they so decide on such treatments.

Originally, I had intended to introduce a simple bill requiring health insurers in New Hampshire to cover alternative treatments. But I was advised by a Legislative Services attorney that passing such a law, without the State Insurance Department's advice, might violate some federal laws or regulations. Therefore, I have introduced this bill today, which simply establishes a study committee to examine whether passing a law requiring health insurers to cover alternative treatments might violate present federal statutes, among other issues.

For the sake of our constituents' health care, I urge this committee to give House Bill 412 a unanimous **Ought to Pass recommendation.** Thank you

John R. Cloutier

State Rep.
John R. Cloutier

Please Note the dates in this story:

My name is Alfred R. Johnson, P.O. Box 835, Claremont, N.H. 03743, Tel: 603-543-3243. I, was diagnosed with prostate cancer, in, March of 1994, with a P.S.A. [Prostate Specific Antigen] reading of: (35.3).

I, was told that I, should have surgery within (2) weeks. I, asked about other options available, and was advised that radiation and chemotherapy may be an option. After being advised that I, have a terminal disease, I, was confused and scared so I, proceeded to see a Doctor in Hanover, at the Mary Hitchcock Memorial Hospital. After 'testing', and given information that told me, about the possibility of other 'problems', and possibly of eventual 'death' by receiving 'chemo' and 'radiation', I, declined to have the 'treatments'. I. have read many books, and resorted to a diet of avoiding 'meats' and diary products and resorting to 'vitamins'. I, felt that with the loss (dying) of so many of my friends lately, that there was not a 'practical' or 'effective' treatment developed yet. I had now been surviving for nearly 'eight' years,
but now I had acquired other 'complications'.

While taking 'treatment' for another medical problem, (heart fibulation), I had to discontinue 'green vegetables', etc., because I, was taking "Coumadin". I, feel that my P.S.A [Prostate Specific Antigen] reading to increase upto, (142.6) March 6, 2002. So I, went to a Doctor that recommended that I, should take a 'bone' scan March 15, 2002.
The recommendation from my doctor was to go to the Hospital, because, the scan had 'indicated' cancer advancement in my back, pelvis, legs, ribs, etc., knowing that I, was facing 'chemo' and 'radition', therapy, I, went to see a, "Naturopathic" Doctor, and was told that there was nothing that could be done for my condition, but to give me 'medication' to slow the Cancer advancement in my bones, and that my death was eminent, unless I, had a 'miracle'.

I, felt I was to young to die, my father lived to be 92, God Bless his Soul, My mother lived to be 100, 4mo. 4days, God Bless her, may they both rest in peace !
I, continued my desperate search for my cure of this deathly disease. I found information about an organization called "Life Extention Biotherapies", through a friend, and the Internet. I, immediately contacted them for an 'appointment', and made plans to fly down to their Clinic to start 'treatment' on April 4th, 2002. By this time my body had been drained of all energy, to do any work, and was despondent because the doctors had told me I was uncurable, and needed treatment to live as long as possible.

I, finally received knowledge of another person that had been treated by the "Life Extention Cancer Center, and he did have healing there. This was the best news I'd heard in many years, I decided this is my last hope for any future life, and I kept my appointment with them.

I, received my "Homopathic" treatment as scheduled at the "Life Extention Cancer Center, and now I, am back Home in Claremont, working everyday. It should be 'noted' that on: April 11, 2002, my P S A had risen to: 259.5, and now on July 11, 2002, it has lowered to 4.2. I feel I have

received a "Miracle" of Life.

My Cancer treatment consisted of: high doses of 'natural' and 'homopathic' intravenous therapy for two weeks, to give me the 'healing' and 'revitalizing' of my body, what more effective direct way than through the veins to the cells ? For removal of toxic metals shown through 'hair analysis' by hair samples. I, had detoxification through I.V. I received homopathic injections also. I, feel great, and Life is worth living, if we can cure ourselves of this "Cancer" death sentence.

I, feel so sorry for the many of my dear friends that have lost their lives to Cancer in the last 5 years, knowing now they could have been saved by proper treatment!

My treatment period began (April 4, 2002) and I feel cured on (July16, 2002)
a Total of 103 days
after suffering since 1994!

Alfred R. Johnson
P.O. Box 865
Claremont, N.H. 03743
Tel: (603) 543-3243

Advanced Alternatives Clinics

Featuring alternative, natural therapies for Cancer and Aging



www.aaCancer.com

Natural Therapies

Years of experience in alternative cancer medicine show the promise of natural treatments. Nature has provided us with the substancies we utilize with these goals in mind:

- Inhibit cancer cell growth
- Stimulate immune system
- Inhibit metastasis
- Cleanse & detoxify
- Encourage the self-destruction and die-off of tumors
- Encourage cancer cells to revert to normal or a less-malignant state

Seeking Dramatic Results

OUR GOALS FOR YOU:

- To extend your healthy and comfortable lifespan
- To inhibit or kill tumors
- To lessen pain… naturally
- Increase energy, vigor and vitality

We utilize a combination of alternative intravenous treatments, homeopathic injections, oral herbs, nutrients, and essential oils… all individualized for each unique person.

Using the most promising therapies

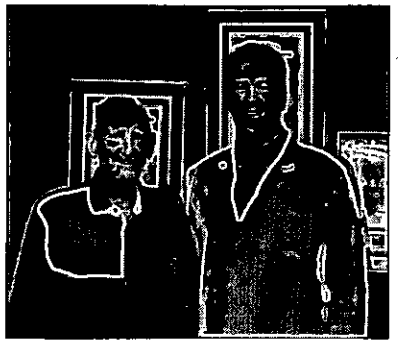
from around the world. We use all of the leading alternative cancer treatments to be fund in any country…plus R-A Therapy.

Goals of R-A Therapy…

- **To cause self-destruction of cancer cells**
- **To cause cancer cells to revert to normal**

***Note**: These are goals, and cannot be guaranteed to occur.*

***Note**: Each person and each cancer are unique and no case should be taken as typical. Responses to treatment vary.*



Treated with Natural Modalities Only

Mr. B has experienced complete remission of his head and neck cancer following our alternative care alone. He has never had chemotherapy or radiation. We began treating his recurrent cancer of the head and neck a year ago. During the course of our therapy he did not have surgery or any type of conventional medical treatment for his squamous cell carcinoma. He responded quickly and now the original tumor in his mouth is no longer evident. The oral tumor and multiple tumors formerly present in the neck are no longer detectable by physical examination, and no longer appear on CT scans, PET scans and xrays. His oncologist confirms his present status.



Simultaneous Alternative and Conventional

Rev. B presented to our clinic with multiple metastatic malignant melanoma lesions in the brain. It was his desire to have simultaneous conventional and natural treatment. Four weeks after initiation of our natural treatment given concurrently with chemotherapy from a local oncologist, brain scans revealed no evidence of the tumors. His wife says, "I want everyone to know about the megadoses of natural substances that made my husband better!"



Phillip Minton, M.D.

Homeopathic Medical Doctor

STANFORD GRADUATE

Experienced in all major modalities Licensed in both conventional and alternative medicine

Dr. Minton has been in private medical practice since in 1983, seeking safer, non-toxic alternative therapies for his patients. His education includes Doctor if Medicine from Illinois (1983), and a Master of Science from Stanford University (1995), where he majored in "the molecular biology of cancer and aging." He has authored two books on cancer and hosts a television series devoted to natural treatment and prevention of cancer, aging, and heart disease.

Colon Cancer

Wanda and her daughter-in-law have expressed



tremendous satisfaction with Wanda's treatment for metastatic colon cancer at Advanced Alternatives. See their story on video at our web site, **aacancer.com.**



Carol McSwiney

President of Lifextension Bahamas, Inc.

Available to consult with you regarding scheduling and other non-medical questions.

"Lifextension" Anti-aging Programs

Our Lifextension anti-aging programs are designed for YOU as an individual. We believe that aging is a systemic and multi-factorial process. Dealing with it requires a systemic plan. The individualized program we design for each person combines a general systemic anti-aging plan with a special emphasis on your unique medical problems or concerns. The "special emphasis" areas we can add to our general Lifextension program include: heart & blood vessel disease, cholesterol management, brain function, obesity, cancer prevention, cosmetic & aesthetic anti-aging of the skin, sexual health, prostate health, menopause, hormone balance, detoxification, auto-immune problems, bone and joint health. If your primary concern is treatment for existing cancer, we have a separate program for that problem. See **www.LIFExtensiondoctor.com** for further information.

For our clinics in eastern North America and the Bahamas:

(800) 204-7965 *Toll Free*

(242) 373-2534 *Direct Line*

For our clinics in western North America:

(888) 201-6200 *Toll Free*

(775) 324-5700 *Direct Line*

Our headquarters & business office is located in the Bahamas at (242) 373-2534.

To make an appointment at one of our affiliated clinics, or for a personalized plan and fee quote, please call...

(800) 204-7965

Sandra Vanderpool
73 Windsor Road
Hillsboro, NH 03244
603-478-3308

February 11, 2003

Al Johnson
235 Main Street
Clairmont, NH 03743

Dear Al:

I am sorry that I cannot attend the hearing tomorrow where they will be discussing insurance coverage for alternative treatments. One of my jobs is driving a school bus. The bus company is short a couple of drivers right now and it isn't possible to get the time off to attend. I work so that I can pay for my alternative medical care. We are also self employed and have expensive medical insurance with very high deductibles. Unfortunately, our insurance (like most insurance), doesn't pay for any of my doctor visits or supplements.

I am hoping that perhaps you can read my letter at the hearing. I was diagnosed with cancer in October 1995 when I was forty-four years old. I didn't know what to do so I prayed that God would show me. That was kind of odd that I would do that because I didn't even know that there was anything else that I could do besides surgery, chemo or radiation. At any rate, I prayed that and I started getting flooded with information about alternative treatments, nutrition, etc. It seemed like a whole other world that until that point I had no knowledge of. It seemed really weird and part of me wanted to ask God if He was crazy. I felt like that was the path that I needed to take as I had prayed to God and like it or not, I was convinced that was His answer.

I have done well even though I was told that I had a very aggressive kind of breast cancer which was diagnosed originally by biopsy. I was blackballed by the local doctors because I would not do what they wanted me to do. One also told me how foolish I was and that he would not take me as a patient and watch me die. I guess he only wants to watch folks die that he gets paid thousands and thousands of dollars to pump chemo into their veins. Let's face it, it's not like none of his patients die. I was actually in an HMO at the time. I believe that I could have sued them for refusing to care for me just because I wouldn't do everything that they wanted. I felt that I needed to fight for my life and not waste my time, energy or efforts on that issue. It still is not right though.

We have been in financial hardship because insurance does not cover alternative doctor visits, treatments, etc. This is supposed to be the "land of the free." Don't let anyone kid you. We do not have freedom in this area at all. I have included an excerpt from a book by Tim O'Shea titled *Conventional Medicine VS Holistic: A World of Difference.* This is what it says: Medical freedom is the idea that the individual should have a choice of any therapeutic system he feels will restore health. Unfortunately this freedom was left out of the Constitution. The father of American psychiatry, Benjamin Rush, a signer of the Declaration of Independence, had wanted to include it, realizing the problems its omission might spawn. Rush said that if medical freedom were not guaranteed and

specified, it was likely that one group of doctors would monopolize health care by passing legislation to outlaw their competition - other types of health care. He sure called that one.

I know of several people that have actually left this country to get medical treatment that they could not get here. They are doing very well. That is not right. People shouldn't have to leave America for the treatments that they feel that they need. I know that you went to Nevada, Al and the traveling cost adds great expense to the costs for treatment that are not covered by insurance.

This next information is in an article that my chiropractor gave me. It was in the newsletter she gave me for February 2003. It states that "visits to complementary and alternative practitioners exceeded the number of visits to primary care physicians from 1990-1997." I am sure that those numbers are even higher for 2003. It also went on to give statistics from a survey of over 500 veterans from the Southern Arizona Veterans Administration Health Care System. Half of the veterans that were randomly polled by phone indicated that they were seeing or had seen an alternative practitioner.

I do apologize for not being able to be there today as I am very passionate about this issue. I just found out about this last Thursday form you, but if I have more of a notice in the future it might be helpful. Please let me know of any other upcoming meetings. If anyone would like to speak to me they can call me at home (please give them my number) or my Email address is **overcomer12@yahoo.com**. If you would like me to try and gather support for this effort by talking or writing, please let me know.

God bless you and your efforts, Al and if they let you read my letter than I would like to thank them for the opportunity to have my say.

Yours very truly,

Sandra Vanderpool

Sandra Vanderpool

Juliette G. Dages
4 Hampshire Drive
Concord, NH 03301

February 11, 2003

The Legislature
Concord, NH

Subject: Alternative Treatment

This letter is written in hopes that House Bill 412, regarding alternative medical treatment, is passes. My concern is two-fold. First, I have been told that many other nations are enjoying inexpensive, natural treatments, that are not well known in this country. The International community is flocking to Australia, the Orient and South America because they have made more progress in researching and confirming the effectiveness of alternative medical treatments. A good many *herbal* pharmaceuticals are imported from Germany because their quality is renowned. We in the United States, and New Hampshire in particular, are missing out on the commercial and health benefits if we do not include alternative treatments in our medical repertoire.

My second concern is more personal. I have a 4-year-old son with special needs who has already been coded by the Concord School District. He seems to lack impulse control and has been removed from several daycare, or preschool settings. With his diagnosis (Reactive Attachment Disorder), we have already been told to prepare for "Conduct Disorder" when he enters adolescence, and "Anti-social Personality Disorder" as an adult. We have sought help from many sources to determine the cause or possible remedies for his behavior. Despite the behavior issues, he is an extremely bright boy with great motivation and drive. Other than this one diagnosis, he has fantastic potential to be a productive and contributing member of society.

In our search for answers, many sources of information, experts and books say that young children are sometimes sensitive to foods, and their reaction is manifested in behavior issues, typically aggression. We have tried to find out if there is something in my son's diet that is giving him trouble. (Wheat, yeast, food coloring, MSG are examples of typical foods that can cause behavioral problems in children.) There seem to be two camps of specialists, and we are caught in the middle.

One group, including allergists, says there is **no** relationship between diet and behavior. Blue Cross Blue Shield supports this view and will not pay for medical tests to identify food allergies or reactions. They have

quoted a specific study that claims refined sugar (for example) does not change a child's behavior.

Homeopathic Doctors, naturopaths, several nanny providers, and certain neurological consultants (not to mention many parents) believe there is a strong connection between food and behavior in some children. My homeopathic Dr. explained that the study that claimed there was no connection between sugar and behavior did not use a sugarless (or even low sugar) diet as the baseline. It compared moderately high sugar intake with very high sugar intake, and therefore ,researchers didn't notice a significant difference in behavior between the two groups. **Please note that the study was sponsored by Pepsi-Cola, Coca Cola, and 3 candy companies!** If you want more information about this, please contact Dr. Durand of Family Tree Health Care, in Concord.

The matter of food reactions is important because many children can't focus, learn, regulate, or socialize well when their system is reacting to foods. If insurance won't cover the testing costs, many parents are left to guess what foods should be removed from their child's diet. The food tests are somewhat expensive, but it is also expensive to buy wheatless cereals and pastas, to find products with no hydrogenated substances, etc., etc. Many parents don't have enough knowledge about diet to protect their children even if they wanted to. With some guidance and coaching from trained medical personnel, parents could be helpd to provide an appropriate diet to their child(ren). The cost to society is huge; to carry a person who can't read or won't relate to other people. Many children with my son's diagnosis end up in jail as adults. It seems ridiculous that more is not being done to help children like my son to reach their potential.

In conclusion, does it make sense that insurance companies will pay to test for environmental allergins, which you can't help but be exposed to (grass, trees, dust)? At the same time, insurance companies won't pay to test for food allergins, which you could, once informed, easily avoid? It seems that the medical establishment is interested to test for environmental allergins so patients can be put on medications and the pharmaceutical companies can make their profits. Otherwise, it makes no sense.

We are grappling with many treatments and have to feel our way through as to whether they are a farce or may bear fruit. **It would be helpful if an independent group, not owned by the insurance companies, would provide studies to determine the efficacy of the alternative treatments for various maladies.** I don't want to waste the insurance companies' money, but would like guidance from somewhere as to the efficacy of some of the treatments we've been told about. Right now, parents are spending tens of thousands of dollars on experimental therapies because through word of mouth we have been told they hold

promise for our children. By way of example, at this time, we've been promised wonderful results from the following:

EEG biofeedback "http://www.eegspectrum.com"

glyconutrients "http://www.glycoscience.com"

EMDR- Eye Movement Desensitization RXXX? Desired Training By Casey Family Services for Adopted Children 224-8909

Neurodevelopmental exercises Contact the Northwest Neurodevelopmental (503) 981-0635
their work also supported by psychologist Kali Miller at (503) 251-1952

Theraplay- Dan Hughes (207) 445-3120 and Casey Family Services in Concord, NH

Sensory Integration- contact licensed practioner Irene Gordon (603) 267-1935

Thanks for reading this and considering my opinion. If I can answer questions to make this clearer, I can be reached at (603) 223-2335.

Sincerely,

Juliette Dages

Ladies and Gentlemen, 12 February 2003

I am Max Warren, an Acupuncturist from Lempster New Hampshire.

My wife and I were one of the first acupuncturists licensed in New Hampshire. We treated in Claremont and Keene (Nov 1999 to April 2001), and own Gateway, a clinic in Westmoreland serving the lower Connecticut River valley. We specialize in acupuncture and use Chinese herbal formulas and western botanicals to support the treatments. I am also on the New Hampshire Acupuncture Licensing Board.

Six years prior to coming to New Hampshire we built one of the largest clinics in Maryland, the Acupuncture Clinic of Salisbury. We processed insurance claims for some 20 companies and were providers for Blue Cross/Blue Shield and a HMO. I was licensed in Virginia and Maryland, treating an average of 18 patients a day, averaging 3,200 patient visits yearly. We contracted with private and county addictions treatment facilities in Wicomico county, and started the first state approved addictions treatment center featuring acupuncture in the treatment of DWI referrals. We found that acupuncture along with counseling enhanced recovery from alcohol, cocaine and heroine use from 25 to 67 %.

Acupuncture in New Hampshire is a vastly different experience. Most patients pay out of pocket for treatment. Some are angered to find that the company that transferred them here from Massachuces, same company-same insurance, does not cover acupuncture treatments here.

Acupuncture, well known for treating all kinds of pain related problems such as migraine, back, knee, leg, elbow, and carpal tunnel. It is also very effective for internal problems related to the stomach, colon, lungs, (asthma) heart, kidneys, liver, male and female reproduction problems, sinusitis and such serious conditions as stroke, Parkinson's, MS and cancer.

Most conditions that are treated with western medicine are also treated by acupuncture and herbal medicine (except trauma). We also treat stress, depression, tension, addictions, and other psychosocial maladies.

Why seek insurance coverage for acupuncture?

I would rather not deal with the paperwork. However I hate to see people who can be treated with such a non-invasive treatment as acupuncture and herbal medicine subjected to the harsh and often fatal effects of prescription drugs and surgery - just because their insurance covers it.

I have found that most musculoskelital pain can become pain free with acupuncture in 10-15 treatments,($500-$750) far less than the cost of the medical diagnosis (Xrays, MRI, Catscan, blood work,). Not counting the cost of his treatments (Physical Therapy, drug therapy and surgery).

We have fond that most patients can delay or forgo surgical procedures for years with frequent acupuncture treatments saving the patient and the public the huge cost of medical treatments, surgeries, rehabiliton and pharmaceuticals.

Sincerely,

Max Warren
1661 Rt. 12, Westmoreland, NH 03467 (office)
669 Dodge Hollow Rd. Lempster NH

House Bill 412 Hearing 2003 Session Respectfully submitted by Helen Robertson

In January of 2001, my family began a year of the worst health I hope we ever have. We went through the flu, a stomach virus, ear infections and strep throat that affected six of the seven of us – three times. We knew we needed to do something to get us healthier and keep us from contracting every germ we encountered. We also knew after six years of study in homeopathy and after consulting our family physician, that alternative medicine was our best defense. Unfortunately, we were in a place financially that would allow us to take only one family member to the homeopath. My husband and I had to line up our kids and pick the sickest one to go. It was a hard thing to do knowing how much they could all be helped. About this time, my middle child burst an eardrum, so he jumped to the front of the line. Since his first visit to the homeopath, my son has had no ear infections and has been directly exposed to strep twice and did not contract it. I can only wonder how much better that year could have been had we the money to take care of everyone.

Alternative medical treatment has a great deal to offer. It is safe and effective. In conjunction with conventional treatment, alternative treatment can add so much to health care at a lower cost. Alternative treatment can be used to reduce the need for surgeries, combat antibiotic resistant bacteria, and reduce the side effects of many medications. All of which you must agree would reduce the cost of healthcare. Additionally, homeopaths, naturopaths, and other alternative practitioners train many of their patients to take care of acute situations, when appropriate, on their own, reducing the number of office visits. For example, ear infections can be treated safely at home by parents after instruction by the practitioner using herbal oil. In most cases, this will avoid a trip to the doctor's office for antibiotics.

Alternative remedies are very low cost. This bottle of a common homeopathic remedy for anaphylactic shock, insect bites, stings, and swelling cost between $4 and $6 and contains approximately 62 doses or 10 to 62 treatments. On Monday, I paid a $5 co-pay for 30 doses or 1 treatment of antibiotics for my husband.

Three of my five children are not vaccinated so I keep tract of things many parents don't. For example, I am aware that whooping cough is in New Hampshire this year. I also know that the whooping cough vaccine is only 40% effective. I went to my books on homeopathy a pulled out a few facts.

Jeffery Starre, MD wrote on page 10 of his book "Vaccine Free Prevention and Treatment with Homeopathy" that he sees 6 to 10 cases of whooping cough in his practice every year. He treated exposed siblings, most of whom were unvaccinated with a homeopathic remedy. One child out of over 50 unvaccinated children contracted the disease. That is a 98% protection rate.

In "A Handbook of Homeopathic Alternatives to Immunisation" by Susan Curtic, Dorothy Shephard, an eminent homeopath, reported that a homeopathic remedy was given to 364 cases after contact with whooping cough and not one child developed the disease.

I also looked up the clinical research on the homeopathic flu remedy, *Oscillococcinum* published in "The British Journal of Clinical Pharmacology (1989: 27: 329-335). The proportion of patients who recovered within 48 hours of treatment was 66% greater in the *Oscillococcinum* group than in the placebo group.

I am not against conventional medicine. I believe that in order to fight the health concerns our state and country are now facing we are going to have to rely on the benefits of both conventional and alternative treatment. That cannot happen if alternative treatments are not available through health insurance. We are in a health care crisis. You are all more aware than I of the problem, I am sure. There are children without adequate health insurance; there are senior citizens who cannot afford their prescription; hospitals are loosing doctors because of the high cost of malpractice insurance. I am convinced that a committee to study the issue of insurance coverage of alternative medical treatment is one of the first steps in solving many of our healthcare needs.

Thank You. Helen Robertson 106 Cheney Street, Newport, NH 03773

Suzanne J. Smith C.N., CCH, RS Hom(NA)
50 Wellington Village Drive, #22
Bristol, NH 03222
603-744-8871

February 12, 2003

To the legislature:

My name is Suzanne Smith. I am a Certified Nutritionist and a professional member of the North American Society of Homeopaths. I have been active for 25 years in the field of Holistic Health and Nutrition.

In today's world many diseases are not curable. Their symptoms are treatable, but modern medicine has no cure for diabetes, osteoporosis, heart disease or cancer.

The only "cure" for diseases like Type 2 Diabetes, Cardiovascular Disease and Osteoporosis is preventative medicine. Healthy diets and lifestyles minimize one's risk of these diseases and in the early stages of these modern diseases, nutritional supplements added to a therapeutic diet and lifestyle changes including exercise programs, can stop their advancement or reverse them.

But, how many insurance companies cover nutritional counseling to teach people how to integrate nutrient rich foods into their diet? Or to teach young mothers how to feed their children healthy meals so that we can stop the incidence of Type 2 Diabetes in teenagers?

The FDA agrees that Calcium is important for healthy bones. The FDA agrees that women wishing to become pregnant need to take Folic Acid to prevent birth defects. But how many insurance companies cover vitamin & mineral supplements?

Menopausal women suffering from osteopenia (pre-osteoporosis) are often prescribed Fosamax – at a minimum of $118.00 for 30 tablets. Fosamax can cause serious side effects. And your prescription drug plan, if you are lucky enough to have one, covers Fosamax. Calcium at $10.00 for 90 tablets maximum – is not covered by insurance and has substantial benefits only 1 of which is bone health. Doctors are not educated about minerals and vitamins. They are educated about drugs – by drug company reps.

Your constituents deserve more options. Diet, nutritional supplements and herbs can be helpful in the prevention of our modern diseases. It is realistic to offer insurance coverage for nutritional counseling so that people can be taught to care for themselves.

It is also realistic to offer broader insurance coverage for chiropractic, homeopathic and acupuncturist care. These therapies can lower the overall cost of health care by keeping people healthy, lessening their need for pain medications and often helping them to avoid costly surgical interventions.

Thank you.

Suzanne J. Smith CN, CCH, RS Hom (NA)

Voting Sheets

HOUSE COMMITTEE ON COMMERCE

EXECUTIVE SESSION on HB 412

BILL TITLE: **establishing a committee to study insurance coverage for alternative medical treatment.**

DATE: March 18, 2003

LOB ROOM: 302

Amendments:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

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

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

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

Moved by Rep. Quandt

Seconded by Rep. Taylor

Vote: 19-0 (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE: 19-0

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. Paul D. Spiess, Clerk

OFFICE OF THE HOUSE CLERK

2003 SESSION

COMMERCE

Bill #: 412 **Title:**

PH Date: / / **Exec Session Date:** 3 / 12 / 03

Motion: ITL **Amendment #:**

MEMBER	YEAS	NAYS
Hunt. John B. Chairman		
Fraser. Leo W. V Chairman	✓	
Francoeur. Sheila T	✓	
Belanger. Ronald J	✓	
Langley. Jane S	✓	
DiFruscia. Anthony R	✓	
Flanders. Donald H		
Spiess. Paul D	✓	
Holden. Randolph N	✓	
Liebl. George J	✓	
Quandt. Matthew J	✓	
Clark. Charles L	✓	
Brady. Mark A	✓	
Scamman. Stella	✓	
Stepanek. Stephen B	✓	
Reardon. Tara G	✓	
Taylor. Kathleen N	✓	
Meader. David R	✓	
DeStefano. Stephen T	✓	
Vachon. Dennis P	✓	
Kopka. Angeline A	✓	
	19	0
TOTAL VOTE:		

Printed: 1/6/2003

Committee Report

COMMITTEE REPORT

COMMITTEE: **Commerce**

BILL NUMBER: **HB 412**

TITLE: establishing a committee to study insurance coverage for alternative medical treatment.

DATE: March 18, 2003 CONSENT CALENDAR YES ☒ NO ☐

☐ OUGHT TO PASS

☐ OUGHT TO PASS WITH AMENDMENT

☒ INEXPEDIENT TO LEGISLATE

☐ REFER TO COMMITTEE FOR INTERIM STUDY
(Available only in second year of biennium.)

STATEMENT OF INTENT
(Include Committee Vote)

After hearing extensive testimony on alternative care and insurance mandates, the committee felt that there is currently not enough proven, tested, factual evidence on alternative treatment, and in particular the treatment that generated this legislation. Currently health insurance companies do cover many forms of alternative medicine so a new study committee is not necessary at this time. Clinical trials are already mandated.

Vote 19-0.

Rep. Matthew J. Quandt
FOR THE COMMITTEE

Original: House Clerk
cc: Committee Bill file

USE ANOTHER REPORT FOR MINORITY REPORT

CONSENT CALENDAR

Commerce

HB 412, establishing a committee to study insurance coverage for alternative medical treatment.
INEXPEDIENT TO LEGISLATE

Rep. Matthew J. Quandt for Commerce: After hearing extensive testimony on alternative care and insurance mandates, the committee felt that there is currently not enough proven, tested, factual evidence on alternative treatment, and in particular the treatment that generated this legislation. Currently health insurance companies do cover many forms of alternative medicine so a new study committee is not necessary at this time. Clinical trials are already mandated **Vote 19-0.**

HB 412

After Hearing extensive testimony on Alternate care and insurace mandates The committee Felt That There is currently ~~enough~~ not enough Proven tested Factual evidence on ~~Alternative~~ treatments. We Felt That the Bill is Ahead of its time and we should Wait and see what the ~~[redacted]~~ Future Holds through New research and Clinical trails tell us.

and in particular the treatment that generates the legislation. Currently Health Insurance companies do cover many forms of Alternative medicine so a new study could be not necessary to carry at this time, Clinical trial are already mandated.

JBH

Matthew Quinn