

Senate Health and Human Services Committee

Sophie Walsh 271-3469

SB 550-FN, relative to insurance coverage for services provided by naturopathy providers.

Hearing Date: January 28, 2026

Time Opened: 10:52 a.m.

Time Closed: 11:19 a.m.

Members of the Committee Present: Senators Rochefort, Avard, Birdsell, Prentiss and Long

Members of the Committee Absent: None

Bill Analysis: This bill requires group insurance policies issued in the state to include coverage for naturopathy providers.

Sponsors:

Sen. Rochefort

Rep. Lundgren

Who supports the bill: 307 people signed in support of the bill. Full sign in sheets are available upon request by contacting the Legislative Aide, Sophie Walsh (sophie.walsh@gc.nh.gov).

Who opposes the bill: 5 people signed in opposition to the bill. Full sign in sheets are available upon request by contacting the Legislative Aide, Sophie Walsh (sophie.walsh@gc.nh.gov).

Who is neutral on the bill: 2 people signed in neutral on the bill. Full sign in sheets are available upon request by contacting the Legislative Aide, Sophie Walsh (sophie.walsh@gc.nh.gov).

Summary of testimony presented:

Senator David Rochefort, Senate District 1

- Senator Rochefort explained that he got involved working with naturopathic providers in his professional role. He described them as true health care providers, explaining that they specialize in preventing disease and treating disease at its start.
- There is insurance coverage for these providers in New Hampshire. There was a mandate several years ago that said individual plans shall provide coverage and group plans may provide coverage. This bill simply clarifies that group plans also shall provide coverage.

- Senator Rochefort reached out to the Insurance Department about a mandate review, but decided to not move forward with it as this applies to a very small number of providers and the cost of the review would be \$20,000 - \$50,000.
- There are only 25 naturopathic doctors in the state who accept insurance. The fiscal note reiterates that this would apply to a small number of providers.
- The Department also recognizes that health carriers will retain the authority to apply standards for medical necessity, credentialing, and contracting.
- Senator Rochefort explained that there are states that mandate this coverage. He understands that these states have increased access to care and have not observed an increase in premiums.
- He noted that these providers are often reimbursed as mid-level providers.
- Senator Avard asked if this would cover state employees, and the Insurance Department said it would not.

Michelle Heaton, New Hampshire Insurance Department

- Ms. Heaton explained that this is amending language in RSA 415:18, which is specific to group health insurance. This would not apply to self-funded plans, state plans, or Medicaid and Medicare.
- Ms. Heaton described this as a soft mandate. While a true mandate would mandate specific services, this states that if naturopathy providers are providing covered services they shall be covered.
- The Department has prepared a fiscal note. They estimate that there would be minimal impact, with a slight increase in services.

Nancy Cassidy

- Ms. Cassidy stated that she is speaking in support of the bill.
- She shared a personal story about dealing with ongoing health issues and medical malpractice.
- She began seeing Dr. Haff and was paying out-of-pocket, but was able to start seeing her more frequently when she got married and was put on an insurance plan.
- During the course of her treatment, Ms. Cassidy received a diagnosis that she does not think would have otherwise been discovered if she was not seeing a naturopathic provider.
- Now that Ms. Cassidy is divorced, she will lose her insurance coverage. She emphasized that without this coverage, she would have never been able to visit Dr. Haff so many times.

Sabrina Dunlap, Anthem

- Ms. Dunlap stated that Anthem is neutral on this, as they already cover naturopathic services.

Dr. Michelle Haff, New Hampshire Association of Naturopathic Doctors

- Dr. Haff stated that she is speaking in support of the bill.
- Since 2013, there has been mandated coverage for individual insurance plans, but it has been optional for group plans to cover naturopathic services. This has created a gap in access to naturopathic medicine.
- Only 5.5% of New Hampshire residents have individual plans that cover naturopathic medicine, while 55% of residents have employer-sponsored or group plans that may or may not cover such services.
- Dr. Haff outlined the varying coverage levels provided by major carriers and emphasized that this is confusing and inconsistent for everyone, especially patients.
- She emphasized that there is a small number of providers in the state who accept insurance and explained that this is expected to change once the insurance landscape is clearer and more consistent. She noted that this may also draw new providers to New Hampshire.
- Dr. Haff explained that while there is a small number of providers, this will impact thousands of patients.
- The current patchwork of coverage also creates an administrative burden.
- Dr. Haff said passing this legislation is important because this medicine is wanted by patients and it is cost-effective. She estimated that this could save insurers \$20 million per year, as naturopathic medicine utilizes preventative care and lifestyle medicine.
- Dr. Haff emphasized that every other major type of health care provider has mandated coverage for both group and individual plans in New Hampshire, and naturopathic providers deserve equal designation.

Dr. Bert Mathieson, New Hampshire Association of Naturopathic Doctors

- Dr. Mathieson cited that 90% of health care expenditures in the United States are for chronic disease. He explained that naturopathic providers are best suited to address this crisis.
- He explained that naturopathic doctors often treat people that conventional medicine has given up on in a cost-effective way for both insurance companies and patients.
- While naturopathic providers spend more time with patients, they save money by not utilizing pharmaceuticals and imaging as much.
- Dr. Mathieson emphasized that this is a safe practice, citing that very few complaints have come through the licensing board.
- He referenced the 2012 legislation that this bill is amending and emphasized that while they are thankful to have insurance coverage, the current situation has created an administrative burden.

- He referenced the provider shortage and emphasized that if the playing field can be leveled with insurance, these providers are ready to take in new patients.
- Dr. Mathieson emphasized that naturopathy providers are the only class of doctors who do not have mandated insurance and noted that this is a good marketing opportunity for insurance companies.

Maria Campbell

- Ms. Campbell told a personal story about dealing with chronic illness and trying to navigate insurance for naturopathy providers.
- After getting married and joining her husband's commercial plan through Anthem, she inquired about naturopathic doctors. The insurance carrier sent her a list of providers, but they were far away.
- Ms. Campbell found Dr. Mathieson and confirmed with her carrier that the services would be covered. After seeing Dr. Mathieson, she learned that the information given to her by the carrier was incorrect, and the carrier told her the plan does not cover naturopathic care.
- This overwhelming and stressful situation has left Ms. Campbell looking for answers.
- Senator Birdsell asked if Ms. Campbell has the same coverage as she did when she was sent the list of covered providers by her insurer.
- Ms. Campbell explained that the plan has not changed to her knowledge, which is why she is confused.
- Senator Birdsell explained that people typically have to sign up for a plan every year and asked if the plan was changed at all. Ms. Campbell said the plan has not changed to her knowledge.