Name: Samuel G Oltman, ND Date: February 13, 2019

Subject: Oregon Association of Naturopathic Physicians Pay Parity Bill

Dear Senate and Health Care Committees,

My name is Sam Oltman and I am a Naturopathic Physician. I would like to share my experience working with as an ND to show the importance of this profession in the delivery of quality healthcare in the state of Oregon, and the barriers that we face in trying to deliver this care.

I graduated from medical school in 2015 and began a 2-year residency in insurance-based primary care. I was practicing true family medicine and my clinic was the medical home for hundreds of families. By the end of my residency, about 45% of the patients I had seen were CareOregon (Medicaid) patients. I found this work to be deeply gratifying and also felt that my skill set in both pharmaceutical and non-pharmaceutical management of illness helped patients address their health in more cost-effective ways. For example, counseling patients on diet and lifestyle to address high blood pressure or diabetes reduced the need (and third party payment) for medications and visits to the ER. Another example is by spending time with patients and addressing the root causes of their illness, such as pain or depression or sinusitis, prevention was emphasized and patients took better care of themselves, reducing their need for intervention. The promotion of health is vital to the healthcare system.

Unfortunately, as my residency was coming to an end, I realized that the business model based on insurance reimbursement was volatile, unpredictable, and not financially feasible. As NDs, we routinely got paid between \$17 and \$30 dollars for 30-minute office visits. We were losing money by seeing patients with certain insurances. The owners of the clinic felt that it was more important to keep those patients and provide them care rather than stop accepting their insurance plan altogether. Many doctors do not feel this way and simply close their practice to specific insurance plans or close their practices altogether.

Due to this experience, once my residency was over I transferred my practice to two "cash-pay" clinics where insurance is not accepted. I concluded that if I ever wanted to make a decent living and have a chance at paying off my \$200K of student loans, that I needed to find a niche where patients were willing to pay out of pocket at the time of service for my expertise. I still practice some primary care to a self-selected group of people that can afford to pay without help from insurance, but I have essentially removed myself from Oregon's pool of PCPs almost exclusively due to financial reasons.

Achieving pay parity for NDs is crucial for the health of Oregonians because there is a high need for PCPs and NDs are well-trained to be competent and cost-effective

providers. I represent one less PCP in Oregon that may have not been lost if insurance companies were not allowed to discriminate against NDs using bogus rationale and double standards. My strategy, like many others, was to remove myself from a situation where I was being taken advantage of and not afforded a feasible financial path forward.

I am asking that you vote yes on the Naturopathic Physician Pay Parity bill.

Sincerely,

Samuel G Oltman, ND