03/13/2023 Re: HB 2555, vote YES to Support Fair Pay for NDs

Dear House Health Care Committee,

My name is Katherine Stiles and I am a Naturopathic Physician. I would like to share my experience working in Oregon as a licensed ND and ask you to please support HB 2555.

To become a licensed Naturopathic Physician I completed a 4-year bachelors degree followed by a 4-year post-bachelors naturopathic medical school program. Following graduation, I passed licensing exams and then entered a 3-year accredited residency at The Oregon Clinic. After completion of the residency, I continue to practice full-time in Oregon.

Unfortunately, NDs are not being fairly compensated due to reimbursement discrepancies by private insurance companies. Insurance companies refuse to reimburse NDs a standard market rate for the same billable codes used universally in primary care. Instead they reimburse on an arbitrary pay scale usually less than 50% of the market rate. The cost of delivering primary care services and running a medical clinic is the same for NDs as it is for any other primary care provider (PCP). Yes to HB 2555 is acknowledging that NDs should be collecting reimbursement that reflects the market rate for providing primary care service. The market rate assures that clinics providing PCP services can cover not just the cost of a providers time and expertise but all the axillary expenses of providing the services such as: a lease on the clinic space, medical equipment and exam rooms, technology including phones and computers, after-hours call services, faxing and printing, secure internet systems and IT consultants, malpractice insurance and legal documents, and employees such as schedulers, medical assistants, nurses, billers, clinic managers, associate providers, etc.

Legislation is in place to protect all other PCP provider types from reimbursement discrimination by private insurance companies. This means a market rate is not based on other provider types (MD, DO, NP, PA) or provider experience (new grad vs experienced practitioner, masters NP versus doctorate NP, board certified versus non-board certified, etc). Therefore, there is no reasonable argument for excluding NDs from being reimbursed a market rate for an identical service code that reflects their inclusion as an in-network provider with that company while holding an active board regulated license to provide the service.

NDs are peers and partners in healthcare delivery. For many patients, NDs are a preferred provider type on their healthcare team. Insurance companies are third payers who should represent the interests and preferences of their policy holders. When the private insurance companies that represents these patients refuse to reimburse NDs the market rate, it impacts patient care. This becomes a barrier for NDs to afford to stay in private practice and a barrier for ND employability by larger healthcare practices. Ultimately leading to less access for patients. The state budgets for incentives and recruitment of PCPs to Oregon while a workforce of licensed, underutilized ND PCPs remain paralyzed to help due to the unsustainably low reimbursement by private

insurers. <u>Private insurance companies are limiting our communities access to</u> <u>healthcare, and the state is allowing it.</u> Please support HB 2555.

Sincerely, Katherine Stiles