



Nevada Chiropractic Association

September 27, 2012

Commissioner Scott Kipper
Nevada Division of Insurance

Dear Commissioner Kipper:

Thank you for the opportunity to provide comments on Nevada Essential Health Benefits and Benchmark Plan Development.

The Nevada Chiropractic Association is committed to advocating for the rights of patients to choose the provider and treatments they feel are best suited for them. Allowing patients to choose providers who offer less expensive, conservative treatments is one important way to both reduce health care costs and address the growing primary care shortage in this country.

In respect to patient choice, the recent United State's Supreme Court decision means that the provider non-discrimination provision within ACA remains intact. This part of the law makes it illegal for health plans and insurers to discriminate against health care providers based solely on their license. For patients, this means they can visit the provider of their choice for the type of treatment they desire, as long as the service is covered by their health plan.

Patients are becoming more aware of the downsides of over reliance on prescription drugs and the premature use of surgery for common health conditions such as low-back pain. These treatments also come with high price tags. For example, many patients prefer to utilize doctors of chiropractic (DCs), who offer drug-free, non-surgical options. Further, the services provided by DCs have been proven to be effective and less costly than traditional medical care.

Ensuring provider choice can also help the country address the growing shortage of primary care physicians. According to the Association of American Medical Colleges, by 2015 the U.S. will face a shortage of more than 60,000 physicians across primary care, surgical and medical specialties. To meet the needs of the public, every qualified health care provider will have to practice to the fullest extent of his or her scope of practice. Enabling patients to seek primary care services from doctors of chiropractic and other non-MD/DO providers who are qualified to provide these services will help take some of the strain off the health care system.

Sincerely,
Dr. James Overland President
Nevada Chiropractic Association