



TESTIMONY ON BEHALF OF ARNOLD VENTURES IN SUPPORT OF H 7299 - AN ACT RELATING TO INSURANCE – ACCIDENT AND SICKNESS INSURANCE POLICIES – NATUROPATHIC MEDICINE

Dear Chairwoman Donovan and Committee Members

Thank you for reading the Rhode Island Association of Naturopathic Physicians' (RIANP) written testimony in support of House Bill H7299

My name is Dr. Chrysanthi Kazantzis (Dr. Kaz) and I am a Naturopathic Doctor. I am the President of the Rhode Island Association of Naturopathic Physicians and the owner and founder of Anasa Personalized Medicine, a naturopathic medicine clinic located here in Providence.

I am a Rhode Island native, having attended Barrington public schools and the University of Rhode Island. I continued my education at the University of Bridgeport in Connecticut and graduated from their Naturopathic Medical School program in May of 2016. After graduation, I practiced for two years in Connecticut. Once Rhode Island became licensed, I joined the oldest naturopathic clinic in Rhode Island and practiced there for two years. Two years ago, I opened my own naturopathic clinic in Providence and have hired another Naturopathic Doctor who works in my office.

Naturopathic doctors have been licensed in Rhode Island since 2017 and since then we have seen a dramatic increase in interest in our services. We are experts in evidence based and effective natural medicine and many patients are seeking this type of medicine to support their overall health. Patients are interested in lab testing to determine vitamin and mineral deficiencies. They are interested in determining what is the best food to eat for their body, what the best supplements are for them and discovering the underlying cause to their health conditions. Many people are sensitive to medications and want to minimize taking prescriptions or avoid surgeries and would like to utilize a natural approach to support their health. By providing these types of services, we are providing the patients and citizens of Rhode Island an alternative option to support their overall health.

Currently, patients have to pay out of pocket for these services which prohibits many people from accessing this type of healthcare and for many this is unaffordable. Many patients are seeking this type of medicine and travel out of state to find a naturopathic doctor who is covered by their health insurance for office visits and lab testing. I witnessed this firsthand while practicing in Connecticut, as I had many patients who traveled from Rhode Island to see me, as their health insurance covered their visits and lab tests.

At this time in New England, there is full insurance coverage in four states, Connecticut, New Hampshire, Maine and Vermont and patients are very willing to travel outside of the state. This negatively impacts the clinics in Rhode Island and the taxes collected by the state. This is a



disservice to the citizens of Rhode Island as many people would like to access this healthcare, but do not have the appropriate funds. Acquiring insurance coverage would allow all citizens to have access to this desired healthcare.

Naturopathic medicine is safe, effective and cost saving and should be an option provided to all Rhode Islanders to maintain their health and prevent disease. According to the CDC, chronic disease such as heart disease and stroke, cancer and diabetes are the top causes of death in the United States. Currently 6 in 10 adults in the US have a chronic disease which is costing the healthcare system \$3.8 trillion dollars annually. The key lifestyle risks for chronic disease include poor nutrition, lack of physical activity, excessive alcohol use and tobacco use. These chronic diseases lead to a significant burden on the healthcare system by leading to hospitalizations, long term medication use and continued doctors' visits.

Naturopathic doctors are trained to diagnose and treat all health conditions using natural therapies. We all know that prevention is more cost effective than treatment. With naturopathic medicine, we utilize nutrition, diet and food recommendations, lifestyle recommendations and supplement recommendations including herbs, vitamins and minerals. These are all cost saving ways compared to surgeries, hospitalizations and medications which is a greater expense to the insurance companies.

Studies repeatedly show that naturopathic medicine is effective and that utilizing this medicine is cost-effective. In fact, corporate health management programs associated with prevention and wellness demonstrate a 26 percent reduction in health care costs and a \$6 return for every \$1 invested. In a country with ever-increasing rates of chronic disease and preventable illnesses, investing in naturopathic medicine is a smart choice. It is wise to invest in prevention and wellness-based models, in addition to the established allopathic model of symptom management.

One study that reviewed the efficacy and cost-effectiveness of integrative medicine estimates that changes in lifestyle and stress reduction – a major focus of naturopathic medicine – could save the US \$10 billion annually in reduced coronary angioplasty procedures and coronary bypass operations alone, and result in an insurance savings of almost \$30,000 per patient. I have attached additional studies on cost effectiveness on diabetes, lower back pain, anxiety and cardiovascular disease.

Many patients seek our services for thyroid conditions, digestive conditions such as Crohns disease, ulcerative colitis and acid reflux, high cholesterol, high blood pressure, diabetes, migraines, chronic pain and arthritis, Lyme disease, anxiety and depression, autoimmune diseases, osteoporosis, hormone imbalances, obesity and much more. All of these health conditions can be expensive to treat with medications that are usually prescribed for many years and some conditions eventually requiring expensive surgeries. By having insurance coverage for naturopathic doctors, patients will have access to the appropriate lab testing including vitamin and mineral tests, will be able to determine the appropriate diet and have guidance for lifestyle changes to focus on prevention and or treatment of chronic health conditions. With this, many



expensive treatments can be avoided, which ultimately saves the insurance companies thousands of dollars.

In addition, naturopathic doctors work closely with primary care providers and other health specialists to discuss the best treatment options for their patients. Many medical doctors are grateful for this collaboration as they have many patients seeking this type of healthcare, but they are unable to provide the appropriate recommendations as they are not trained in natural evidence-based medicine. I have personally felt welcomed by the medical community as they embrace naturopathic doctors as a collaborative member of the integrated healthcare team to provide all options to their patients for the best healthcare outcomes.

We currently have a petition that has over 600 signatures of concerned and hopeful RI citizens to acquire insurance coverage. Rhode Islanders deserve accessibility to this natural health care option.

Thank you very much for your time and consideration.

Sincerely,

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Naturopathic Medicine is Effective and Cost-Effective

Naturopathic medicine excels in addressing the root cause of illness, preventing serious chronic ailments, and improving overall patient wellness by enhancing the body's inherent ability to heal.

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See Guarneri E, Horrigan, BJ, Pechura, CM. 2010. The Efficacy and Cost-Effectiveness of Integrative Medicine: A Review of the Medical and Corporate Literature. Bravewell Collaborative Report. June, 2010.

Naturopathic medicine is well-established in the state of Washington, where Naturopathic Doctors serve as primary care providers. **A Blue Shield of Washington study found that utilizing Naturopathic Doctors would reduce the cost of treating chronic and stress related illness up to 40 percent and cut costs of specialist utilization by 30 percent.**

See Henry. 1995. King County Medical Blue Shield Phase I Final Report: Alternative Healthcare Project Steering Committee. August 5, 1995.

A comparison among insured patients in Washington state revealed a \$356 annual health cost savings for each user of Complementary and Alternative Medicine (CAM) when compared to CAM nonusers. This analysis indicates that among insured patients those who use CAM will have lower insurance expenditures than those who do not use CAM.

See Lind, BK, Lafferty WE, Tyree We, Diehr, PK. 2010. Comparison of Health Care Expenditures Among Insured and Nonusers of CAM Medicine in Washington State: A Cost Minimization Analysis. J. of Alt. and Comp. Med. 16(4) 411-417.

Naturopathic medicine has proven effective for specific conditions, including:

Cardiovascular Disease (CVD)

In a study to evaluate the naturopathic approach to CVD prevention and to determine the cost-effectiveness of such an approach, researchers found that after a single year of naturopathic care, **the 10-year CVD event risk was reduced by 3.3 percent**, based on equations developed in the Framingham heart study. This resulted in **an average net reduction in societal costs by \$1,138 per participant and a reduction in employer costs by \$1,187 per participant compared to usual care alone.** The majority of cost savings were attributed to reductions in losses due to reduced productivity while at work. The only CVD intervention known to be of lower cost is daily aspirin.



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See Seely, Dugard. American Association of Naturopathic Physicians 2010 Convention Proceedings; Herman PM, Szczurko O, Cooley K, Seely D. A naturopathic approach to the prevention of cardiovascular disease: A cost-effectiveness analysis of a pragmatic multi-worksites randomized clinical trial. *J Occup Environ Med* 2014 56(2): 171-6; D'Agostino RB, Vasan RS, Pencina MJ, et al. General cardiovascular risk profile for use in primary care: the Framingham Heart Study. *Circulation* 2008; 117:743-53; Greving JP, Buskins E, Koffijberg H, Algra A. Cost effectiveness of aspirin treatment in the primary prevention of cardiovascular disease events in subgroups based on age, gender and varying cardiovascular risk. *Circulation* 2008; 117: 2875-2883; and Franco OH, der Kinderen AJ, De Laet C, Peeters A, Bonneux L. Primary prevention of cardiovascular disease: cost-effectiveness comparison. *Int J Technol Assess Health Care* 2007; 23(1): 71-79.

Diabetes

Lifestyle modifications were found to be more cost-effective in preventing type 2 diabetes in adults with impaired glucose intolerance than metformin, a diabetes medicine that helps control blood sugar levels. In a study, 3,234 adults with impaired glucose tolerance were randomly assigned to receive metformin twice daily, to participate in a lifestyle medication program (which included reducing fat intake and adding 150 minutes of exercise per week), or to receive a placebo. When compared to placebo, metformin reduced the incidence of diabetes by 31 percent. Lifestyle modifications reduced the incidence of diabetes by 58 percent. Researchers also estimated that compared with placebo, lifestyle interventions delayed the onset of diabetes by 11 years while metformin therapy delays the onset of diabetes by three years in those with impaired glucose tolerance. **The lifestyle modification program would cost \$8,800 while metformin therapy would cost \$29,000 per quality adjusted life year saved. Finally, the lifestyle modification program was shown to be cost-effective in all adults, while metformin was not cost-effective after age 65.**

See Herman WH, Hoerger TJ, Brandle M, etc. The Cost-Effectiveness of Lifestyle Modification or Metformin in Preventing Type 2 Diabetes in Adults with Impaired Glucose Tolerance. *Ann Intern Med* 2005; 142(5): 323-332.

Lower Back Pain

Researchers conducted a small **cost-effectiveness analysis of naturopathic treatment for chronic lower back pain in 75 warehouse workers in a large American corporation.** Naturopathic treatment consisted of a specific 3-month protocol of acupuncture, relaxation training, exercise, dietary advice, and written education on back care. It was compared to a 3-month standard physiotherapy program consisting of written education on back care. Participants who received naturopathic care enjoyed a **statistically significant improvement in symptoms and quality of life, as employers and insurers enjoyed a decrease in costs by \$1,212 per study participant. Workplace absenteeism was also reduced by an average of 6.7 days. The authors concluded that naturopathic care is more cost-effective than a standard physiotherapy plan and produces a return on investment of 7.9 percent.**

See Szczurko O, Cooley K, Busse JW, Seely D, Bernhardt B, et al (2007) Naturopathic Care for Chronic Low Back Pain: A Randomized Trial. *PLoS ONE* 2(9): e919. doi:10.1371/journal.pone.0000919.

*For further information and research, see Oberg EB, Bradley R, Cooley K, Fritz H, Goldenberg JZ, et al. (2015) Estimated Effects of Whole-system Naturopathic Medicine in Select Chronic Disease Conditions: A Systematic Review. *Altern Integr Med* 4: 192. doi:10.4172/2327-5162.1000192; <http://www.ccnm.edu/research/abstracts>; and <http://worldnaturopathicfederation.org/naturopathic-research-institutes/>.

Anxiety

One study explored the effectiveness of naturopathic care on anxiety symptoms using a randomized trial. Employees with moderate to severe anxiety lasting longer than 6 weeks were randomized based on age and gender to receive naturopathic care (NC) or standardized psychotherapy intervention (PT) in a blind study over a 12-week period. Participants in the NC group received dietary counseling, deep breathing relaxation techniques, a standard multi-vitamin, and the herbal medicine *ashwagandha*. The PT group received psychotherapy, and matched deep breathing relaxation techniques, and placebo. The primary outcome measure was the Beck Anxiety Inventory (BAI). Seventy-five participants (93 percent) were



followed for eight or more weeks on the trial. Final BAI scores decreased by 56.5 percent in the NC group and 30.5 percent in the PT group. BAI group scores were significantly decreased in the NC group compared to PT group. **Both treatments led to significant improvements in patients' anxiety but a group comparison demonstrated a significant decrease in anxiety levels in the NC group over the PT group. Significant improvements in secondary quality of life measures were also observed in the NC group.** The study concluded that the whole system of naturopathic care for anxiety deserves to be investigated further.

See Cooley K, Szczurko O, Perri D, Mills EJ, Bernhardt B, et al. (2009) Naturopathic Care for Anxiety: A Randomized Controlled Trial ISRCTN78958974. PLoS ONE 4(8): e6628. doi:10.1371/journal.pone.0006628.



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Naturopathic Care is Cost Effective: Treatment

Naturopathic doctors (NDs) are specialists in cost-effective, safe, evidence-based natural medicine treatment approaches. Multiple studies find those patients seen by naturopathic doctors get well and stay well for less cost, due to less expensive treatments, lower technology interventions, and naturopathic medicine's emphasis on disease prevention, lifestyle modification and health promotion.

A few treatment studies include:

Among Canadian postal employees with cardiovascular disease, **naturopathic patients needed fewer medications, had better blood pressure and cholesterol levels, better mood, less fatigue and better productivity at work.** Total societal cost savings estimated at \$1,025/year per employee.

(Weeks J. Model Whole Practice Study Finds Treatment by Naturopathic Doctors Effective & Cost-Saving for Canada Post Employees with Cardiovascular Disease. 2010; http://theintegratorblog.com/index.php?option=com_content&task=view&id=682&Itemid=189. Accessed July 25, 2015)

Postal workers are at increased risk of rotator cuff injuries that may settle into chronic inflammation and pain. In one trial, conventional treatment for these injuries was compared to naturopathic treatment. While both arms improved, **the ND arm improved to a greater and faster rate, with better function, and better quality of life measures than conventional treatment.**

(Naturopathic Treatment of Rotator Cuff Tendinitis Among Canadian Postal Workers: A Randomized Controlled Trial. Arthritis & Rheumatism (Arthritis Care & Research), Vol. 61, No. 8, August 15, 2009, pp 1037–1045.)

A study in poorly controlled diabetic patients found that in those treated by NDs, **improvements were noted in self-monitoring of glucose, diet, self-efficacy, motivation and mood.** Participants also had reductions in blood glucose that exceeded those for similar patients who did not receive ND care.

(Bradley RD, Sherman KJ. "Adjunctive naturopathic care for type 2 diabetes: patient-reported and clinical outcomes after one year." BMC Complementary and Alternative Medicine 2012, Apr 18;12:44)

An internal Blue Shield study in King County, WA, presented evidence showing naturopathic doctors **treated 7 of the top 10 most expensive health conditions more cost effectively than MDs** or other conventional providers, and estimated that a naturopathic-centered managed care program could cut the costs of chronic and stress related illness by up to 40% and lower the costs of specialist utilization by 30%.

(Henny, GC, Alternative Health Care Consultant, King County Medical Blue Shield (KCMBS), Phase I Final Report: AlternativeHealthcare Project, 1995)

Back pain is one of the most common complaints doctors see. In one trial, **those treated by NDs experienced less pain, more weight loss, and importantly, fewer days off work.**

(Szczurko O, Cooley K, Busse JW, et al. Naturopathic care for chronic low back pain: a randomized trial. PLoS One. 2007;2(9):e919.)

A second trial on back pain found effectiveness to be similar between NDs and conventional treatment, yet **QALY was better for the ND arm**, and medical cost of ND was \$629 per person versus \$700 for conventional arm. Importantly, there was a **total cost benefit of \$188 per person for the ND arm, versus total cost spending of \$1,212 for standard care if absenteeism was included.**

(Herman PM, et al. Cost-effectiveness of naturopathic care for chronic low back pain. Alt Ther Heal Med 2008; 14(2): 32-39.)

As one example in women's health, and regarding menopausal symptoms, **naturopathic**



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patients smoked less, exercised more, and were seven times more likely to report improvement in insomnia and increased energy than those receiving conventional treatment.

(Cramer EH, Jones P, Keenan NL, Thompson BL. Is naturopathy as effective as conventional therapy for treatment of menopausal symptoms? J Altern Complement Med. Aug 2003;9(4):529-538.)

As an example of benefits of whole body treatment, significant improvements in anxiety, fatigue, mental health, concentration, social functioning, vitality, and overall quality of life than by conventional psychotherapy alone.

(Cooley K, Szczurko O, Perri D, et al. Naturopathic care for anxiety: a randomized controlled trial ISRCTN78958974. PLoS One. 2009;4(8):e6628.)

An example of a study demonstrating that for insured patients, approaches used by NDs lower insurance expenditures, at the time lowering it from \$4,153 to \$3,797 p=0.0001.

(Lind BK, Lafferty WE, Tyree PT, Diehr PK. Comparison of health care expenditures among insured users and nonusers of complementary and alternative medicine in Washington State: a cost minimization analysis. J Altern Complement Med. 2010;16(4):411-17.)

Naturopathic doctors delivering the same Medicaid services in Oregon are 57.5% more cost effective than MD/DO/NP PCPs providing the same services.

(Lafferty, et al. Insurance Coverage and Subsequent Utilization of Complementary and Alternative Medicine Providers. Journal of Managed Care. July 2006.)

Aside from patient satisfaction in these treatments, patients that see CAM practitioners have a reduction of conventional drug use.

(Stewart D, Weeks J, Bent S. Utilization, patient satisfaction, and cost implications of acupuncture, massage, and naturopathic medicine offered as covered health benefits: a comparison of two delivery models. Alternative Therapies in Health & Medicine. 2001;7:66-70)

As an example of perception of clinical care, Bastyr Center for Natural Health, the teaching clinic of the naturopathic medical school Bastyr University in Seattle, ranked in the top 3 among 46 Seattle-area primary care clinics for overall patient satisfaction.

(Your Voice Matters: Patient Experience with Primary Care Providers in the Puget Sound Region. 2012; http://www.wacommunitycheckup.org/Media/Default/Documents/psha_your_voice_matters_patient_experience_report_5_2012.pdf. Accessed July 28, 2015.)

A Washington study found that in a majority of cases naturopathic care is not “add-on” medical care.

(Cherkin DC, Deyo RA, Sherman KJ et al. Characteristics of visits to licensed acupuncturists, chiropractors, massage therapists, and naturopathic physicians. J Am Board Fam Pract. 2002; 15:463-472.)