

Name: Margaret Philhower, ND

Date: 2/12/21

Subject: Oregon Association of Naturopathic Physicians Pay Parity Bill

Dear Senate and Health Care Committees,

My name is Dr. Margaret Philhower. I am a Naturopathic Physician and have been practicing in Oregon since 2007. Prior to 2007, I practiced in Washington State, which had much more fair insurance parity for NDs. I would like to once again share my experience working 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. Our state naturopathic association, the OANP, has been advocating for pay parity for N.D.s since 2019 and we have received positive feedback from state representatives in the past. Unfortunately, and understandably, other events such as the COVID-19 pandemic have taken precedence over the needs of our profession during the past legislative sessions. I am asking that you please prioritize fair pay for Oregon's Naturopathic Physicians this year.

Naturopathic doctors (also called NDs or naturopaths) are State-licensed primary care physicians. NDs graduate from four-year, nationally accredited, postgraduate medical schools and are required to get continuing education each year. We receive training in conventional medical sciences, diagnosis and treatment, as well as natural therapies. Naturopathic visits are often longer and more in depth than the average doctor's visit yet are similar in that NDs perform standard physical examinations, order lab work and diagnostic imaging and are licensed to prescribe conventional pharmaceutical medications when necessary. Naturopathic treatments emphasize the most natural, least expensive and least invasive modalities first, often saving patients and insurance companies money. My patients, Oregon voters and tax payers, continuously thank me for providing this level of care.

The affordable care act has empowered most patients to purchase a health insurance plan and I hear feedback from patients daily that their insurance plan doesn't cover my services and they are unhappy about it. Reimbursement rates from many of the Oregon insurance companies are dismal compared to my MD and DO colleagues, which makes it hard to cover the overhead of a modern clinic and provide optimal patient care. This situation has only worsened since 2008. When I took insurance in Washington, all insurance plans covered ND services at an equal rate as MDs, which makes sense as we provide equal services. This policy remains in effect in Washington and has worked well there. Oregon needs to follow suit and require insurance companies to reimburse primary care providers, NDs included, at an equal rate.

My private practice is in Josephine County, a medically underserved area in Oregon. The nearest healthcare practitioner to my practice is 12 miles away. Many local primary care providers are overworked and experiencing extreme stress since the pandemic began and some are retiring early or switching professions, thus worsening the healthcare provider shortage in the area. I would love to work with more insurance plans and provide care to more patients in my area, however the low reimbursement rates make this extremely difficult. 2 years ago, I took a job at a clinic in Jackson County to subsidize my practice in Josephine county in order to keep my Josephine County clinic doors open part time.

I am asking that you vote yes on the Naturopathic Physician Pay Parity bill. Thank you for your time and consideration of this important issue.

Sincerely,

Margaret Philhower, ND
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