



# NH Acupuncture & Asian Medicine Association

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*A Voice for Asian Medicine in the Granite State*

18 January 2017

Greetings,

This letter concerns the passage of HB295, relative to medical payments coverage under motor vehicle liability.

When a person with personal injury insurance is injured in an auto accident and seeks our care we send an invoice to the insurance company. Current state law mandates that any payments made by that insurance carrier go straight to the injured party. Many of our clients, knowing what the check is intended to cover, will take the check to their health care provider. Many will not, they simply cash this check and use it as if it were their own money disregarding their outstanding health care bill.

If the injured party is not at fault and there is a lawsuit the lawyer will take the money as part of the settlement and the health care provider may or may not get paid after the lawyer takes a percentage.

This is a flawed system and it is the position of the association that we support HB295 in its effort to remove this restrictive law that serves no purpose. Once passed this bill would allow the insurance carrier to send the check to the health care provider if they wish. They would still have the option to send this payment to the injured party should they wish.

We urge you to pass HB295. It makes sense for health care providers, patients, and insurance companies.

Warm regards,

Paul Mosier, MAOM, L.Ac, CCH  
President, New Hampshire Acupuncture & Asian Medicine Association