



**STATE OF HAWAII
DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS**

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February 19, 2008

To: The Honorable Marcus Oshiro, Chair
and Members of the House Committee on Finance

Date: February 20, 2008
Time: 3:30 p.m.
Place: Conference Room 308, State Capitol

From: Darwin L.D. Ching, Director
Department of Labor and Industrial Relations

**In Opposition
to
H.B. 2520, H.D. 2- Relating to Caregivers**

I. OVERVIEW OF CURRENT PROPOSED LEGISLATION

House Bill 2520, H.D. 2, proposes to amend the Temporary Disability Insurance ("TDI") Law, Chapter 392, Hawaii Revised Statutes, ("HRS"), and the Hawaii Family Leave Law, Chapter 398, HRS, to permit an eligible employee to collect up to 2 weeks of temporary disability insurance benefit payments to care for a family member with a serious health condition.

II. CURRENT LAW

TDI Law

The Disability Compensation Division ("DCD") currently administers Chapter 392, HRS, which requires employers to provide benefits to eligible employees who are unable to work due to non-work related injuries or illnesses. Employers may adopt one of the following methods of providing TDI benefits:

1. By purchasing insurance from an authorized insurance carrier (called an insured plan).

Insured plans provide statutory benefits as required by law. Benefits are paid at 58% of an employee's average weekly wage after a 7-consecutive day waiting

period for a maximum of 26 weeks.

2. By adopting a sick leave policy, which must be approved by DCD (called a self-insured plan).

DCD evaluates the disability benefits using the Equivalency Tables established by the Insurance Division which takes into consideration four components of the plan – waiting period for illness, waiting period for accident, duration of benefits and percentage of wage loss replaced.

Employers with self-insured plans usually use some form of salary continuation to comply with Hawaii's TDI law. Some examples of plans that have been approved are:

- a. No waiting period, benefits paid at 100% of employees' wages for accident or illness for duration of three weeks. This is the most popular self-insured plan and is a form of salary continuation (State employees have this plan).
 - b. Seven-day waiting period, benefits paid at 75% of average weekly wage for eight weeks, then benefits are reduced to 58% and continues for another eight weeks for a total of 16 weeks.
3. By a collective bargaining agreement, which provides benefits at least as favorable as required by the TDI law and approved by DCD.

Most of the collectively bargained plans combine the employees' sick leave benefits with a statutory TDI policy. For example, the employees are required to exhaust their sick leave first and thereafter, an authorized TDI carrier pays regular TDI benefits.

Most of the self-insured plans or collectively bargained agreements are better than what is required by law. Regardless, plans other than statutory must meet the equivalency provision of the TDI law and obtain approval from DCD. As shown by the above examples, benefits can range from 58% to 100% of wages, with no waiting periods to waiting periods of 7-consecutive days and for duration of three weeks to 26 weeks.

TDI benefits are provided only to eligible employees and must meet certain minimum standards for the employer's plan to be approved. To be eligible for benefits, employees must have been in Hawaii employment at least 14 weeks during each of which the employees were paid for 20 hours or more in the 52-week period preceding the onset of the employees' disability. There is no guarantee of job retention for employees who go

out on TDI.

Hawaii Family Leave Act (“HFLA”)

The Wage Standards Division (“WSD”) administers the Family Leave Law, Chapter 398, HRS, which applies to employers with 100 or more employees. Currently, the HFLA provides eligible employees up to four (4) weeks of family leave per year, which may consist of unpaid leave, paid leave, or a combination of paid and unpaid leave.

The HFLA currently provides that family leave may be used for the birth or adoption of a child or the care for the employee’s reciprocal beneficiary, child, spouse, or parent with a serious medical condition.

Moreover, under recent amendments to the HFLA, employers are (1) required to allow eligible employees to use up to ten (10) days per year of their accrued sick leave for any purposes listed in the HFLA; and (2) allow employees the sole discretion of substituting any portion of their accrued vacation, personal, or paid leave for any part of the four weeks of family leave granted under the HFLA.

III. HOUSE BILL

The Department opposes H.B. 2520, HD1, for the following reasons:

1. The Department questions the need for such a program given that the State of Hawaii already allows employees that qualify to utilize up to ten (10) days per year of their accrued sick leave for any purposes listed in the HFLA.

Additionally, employees are given the sole discretion of substituting any portion of their accrued vacation, personal, or paid leave for any part of the four weeks of family leave granted under the HFLA.

The Department notes that the existing Hawaii Family Leave Act provides generous options for employees seeking to balance work and family.

2. Employers should not be mandated to provide wage replacement benefits for employees unable to work due to family situations.

The application of TDI benefits to able employees who need to **care for family**

members with a serious health condition is contrary to the intent of the TDI law, which is to provide partial **wage replacement to employees who become disabled** due to non-work related injuries or illnesses.

3. This measure will increase the cost of doing business in Hawaii.

The use of TDI benefits other than for the disabled employees is inconsistent with the purpose of the existing TDI insurance policies underwritten by the authorized TDI carriers. The current TDI coverage rate structure is actuarially designed to align TDI premiums with actual plan utilization. If the TDI carriers are required to cover able employees' time loss to care for family members with serious medical conditions other than only those eligible and insured employees who become disabled, the TDI policy and premium rate structure must be adjusted to accommodate payment of benefits to family caregivers. The increase in premium rates would increase the burden on businesses since under TDI, the employees share of insurance premiums is limited to .5% of their wage.

4. The use of TDI benefits for family members may result in reduced or no benefits at all for eligible employees who may subsequently suffer time loss for their own disability. Not all short-term disability plans offered by employers provide only statutory benefits. The TDI benefits can range from 100% of the disabled employees' average weekly wages (AWW) from the first day of disability for three weeks to the statutory benefits of 58% of the AWW after a 7-consecutive day waiting period for a maximum of 26 weeks within any benefit year.
5. The "conformity with other laws" provision for the Family Leave Law, Chapter 398 defers conflicts between chapters to provisions under Chapter 392, the TDI Law, which may lead to inconsistencies in the administration of each law.
 - a. All employers, regardless of size, with eligible employees are subject to the Chapter 392, the TDI Law, but only employers with 100 or more employees are subject to the State Family Leave law. Thus, all employees eligible for TDI benefits would be entitled to family caregiver benefits. Inserting a family caregiver provision into the TDI law indirectly broadens the scope of Chapter 398, which currently applies to employers with 100 or more employees and to employees who have been in the employers' employ for at least six months.
 - b. A family member's "serious health condition" is not defined in the TDI law and is defined in Section 398-1. Therefore the Chapter 398 definition would

apply.

- c. Family leave can be paid or unpaid, whereas TDI is all paid leave after a waiting period, if applicable. Therefore, all employees eligible for TDI would be paid family caregiver benefits under the TDI law. Again, this indirectly broadens the scope of Chapter 398 via Chapter 392.
- d. Chapter 398, the Family Leave Law provides job protection while Chapter 392, the TDI Law does not. Therefore family caregivers would not have job protection.



Laura Manis Testifier

2 copies

COMMITTEE ON FINANCE
Rep. Marcus R. Oshiro, Chair
Rep. Marilyn B. Lee, Vice Chair

WEDNESDAY, February 20, 2008 3:30 P.M. Conference Room 308

HB 2520 HD2 RELATING TO CAREGIVERS. Amends the temporary disability insurance law to permit an eligible employee to collect up to 2 weeks of temporary disability insurance benefit payments to care for a family member with a qualifying disability.

SUPPORT with comment.

This testimony is being submitted on behalf Kokua Council whose mission includes advocating for the health of the elderly and those vulnerable populations who can not advocate for themselves.

Our policy and the State's, are committed to helping the frail elderly stay at home as long as possible. For this reason it is important to support the many caregivers who can make this possible.

Over 80% of caregiving is provided at home by unpaid family members and friends saving the state many millions of dollars they would otherwise expend for institutional care.

A recent research report by Pacific Research & Planning Associates stated that 55% of their sample were employed and of these, one quarter said their employment had been affected by their caregiving causing them to work reduced hours, take time off and even leave their jobs. Their salaries and benefits were effected by this.

They stated that the only benefit they received from their employers was the ability to work part-time.

This bill will help relieve the pressure on caregivers as well as the burden on long term care facilities.

While two paid weeks of disability helps somewhat, we believe the original bill giving 4 weeks will be more effective and according to previous testimony will not substantially raise premiums, at present quite low.

In addition, assuring employees two paid weeks on temporary disability benefits employers who will not lose the expertise of experienced workers.

Laura G. Manis, Legislative Chair,
Kokua Council tel. 597-8838



The Voice of Small Business®

Before the House Committee on Finance

DATE: February 20, 2008

TIME: 3:30 p.m.

PLACE: Conference Room 308

HB 2520, HD2: Relating to Caregivers

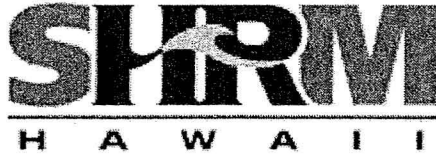
My name is Melissa Pavlicek and I am the state director for the National Federation of Independent Businesses (NFIB) in Hawaii. We oppose HB 2520, HD2 in its current form and respectfully ask that you hold this measure.

NFIB is the largest advocacy organization representing small and independent businesses in Washington, D.C. and all 50 state capitols, with more than 1,000 members in Hawaii and 600,000 members nationally. NFIB members are a diverse group consisting of high-tech manufacturers, retailers, farmers, professional service providers and many more.

NFIB agrees that caregiving is an important issue, with the potential to affect many businesses as well as families, and that the public policy questions involved should be studied carefully. We are specifically concerned that because this bill proposes wage replacement for employees out to care for parents and/or children, it potentially places an administrative burden on employers, as well as a potentially unworkable burden to verify the legitimacy of the leave, given medical privacy laws. We are concerned about whether the employer will be forced to determine whether one of two spouses or both will be eligible for the paid leave. We have significant concerns about how this will impact small businesses.

With respect to developing creative solutions to promote workplace friendly policies, such as flextime, work-at-home options, job-sharing, counseling and employer-paid services of a care manager, NFIB generally favors empowering employers to offer their employees various options, without the potential unintended consequences that mandated benefits can sometimes entail. NFIB is a key stakeholder regarding small business issues and appreciates the opportunity to be included in this very important public policy discussion. Please do not advance this measure.

1099 Alakea Street, Suite 2140, Honolulu, Hawaii 96813



To: House Committee on Finance
Relating to Caregiving – **HB 2520, HD2**

Hearing: February 20, 2008, 3:30 p.m.

Conference Room 308

From: Society for Human Resource Management - Hawaii Chapter

SHRM Hawaii represents more than 1,200 human resource professionals in the State of Hawaii. On behalf of our members, we would like to thank the Committee for giving us an opportunity to comment on **HB 2520, HD2**. We are currently **OPPOSED** to **HB 2520, HD2**.

As we informed the Joint Legislative Committee on Family Caregiving during its informational hearing on November 7, 2007, although providing support to caregivers is a laudable goal, insured benefits and leaves of absence are governed by a complex web of federal and state laws and regulations. Consequently, any proposed changes to HRS Chapter 392 should be thoroughly researched and carefully considered.

SHRM Hawaii has reviewed **HB 2520, HD2** and has identified several serious issues which must be addressed. These issues include:

1. ERISA Preemption. The Employee Retirement Income Security Act preempts state laws which seek to create employee benefit plans, 29 U.S.C. § 1144(as). **HB 2520, HD2** stated purpose is to "permit an eligible employee to collect up to two weeks of temporary disability insurance benefit payments to care for a family member with a serious health condition." By imposing this new benefit requirement on employers, **HB 2520, HD2** falls squarely within the preemption provisions of ERISA. See, *Kentucky Association of Health Plans, Inc., v. Miller*, 123 S. Ct. 1471 (2003).
2. Insurability. **HB 2520, HD2** requires employers to provide TDI coverage for family members -- child and parent as defined under HRS Chapter 398 (which refers to natural, adopted, step and *hanai* relationships), spouses and reciprocal beneficiaries -- who suffer a serious health condition as defined under HRS Chapter 398 (Hawaii's Family Leave Law). HRS Chapter 398 defines a serious health condition to include any health condition that requires medical attention for 3 or more days (which can include cases of influenza or similar common illnesses that last for more than 3 days). These definitions would *greatly expand*

the situations in which TDI benefits can be used. The question is whether such an expansion of the program results in *uninsurable risk*.

As we suggested in November, it is critical that input be obtained from the insurance industry. If **HB 2520, HD2** is passed and the insurance companies conclude the risk is *uninsurable*, both the Department of Labor and Industrial Relations and employers will be faced with a nightmare. How can we administer a program in which a significant part of the coverage cannot be insured? Does that mean employers will be found liable for noncompliance if they cannot convince an insurance company to provide the requisite coverage? And what if an insurer provides the coverage but only at a *cost prohibitive* price? Would employers be forced to lay off some employees in order to properly insure the remaining workers? Such a result would clearly be at odds with one of the stated purposes of **HB 2520, HD2** – to ensure participation in the workforce.

3. Confusion Over Coverage. Some of the language in **HB 2520, HD2** is based on the assumption that HRS Chapter 392 requires employers to provide a leave of absence to employees who receive TDI benefits. HRS Chapter 392 *does not provide leave benefits to eligible employees* – it simply provides insurance benefits (a wage replacement) for employees who work 20 or more hours per week, have been in employment for 14 weeks, and are temporarily and totally disabled. See HRS §§ 392-21 and 392-25.

On the other hand, leaves of absence are either required by law or provided by employers through their own policies (i.e. sick leave, vacation, paid time off). Because **HB 2520, HD2** makes repeated reference to HRS Chapter 398, some will reasonably assume that coverage must only be extended to employees who have worked at least 6 or more months for employers with 100 or more employees. See HRS § 398-1.

Needless to say, the confusion in the language will inevitably result in legal disputes. It will not result in paid leaves for caregivers.

4. Medical Privacy. Although the intent of **HB 2520, HD2** is to enable employees to obtain a leave of absence if their family members suffer serious illnesses, there are no provisions which would enable: (a) a health care provider to provide information about a patient; to (b) the employer and insurance carrier of the patient's family member. Since such a disclosure is governed by the federal Health Insurance Portability and Accountability Act, what would happen if the requisite release were not or could not be provided and, as a result, no information could be given to the insurance carrier so as to obtain benefits? Clearly this is another complicated set of regulatory requirements which would have to be addressed and which is not within the control of the State.
5. Federal Legislation. It is our understanding that Congress is also looking into the possibility of enacting legislation for paid family leave. If that occurs, SHRM

Hawaii is concerned about whether steps will be taken to reconcile any federal legislation with **HB 2520, HD2** should it be enacted. At the present time, the federal Family and Medical Leave Act and the Hawaii Family and Medical Leave Act are *different* and these differences create much confusion and difficulty for employers with 100 or more employees. Should these "conflicts" continue with the passage of paid family leave at the State and Federal levels, we are fearful the result will simply be increased litigation.

Until the foregoing issues can be resolved, we are opposed to **HB 2520, HD2**. We would be more than happy to provide more information and to work with you and other important stakeholders on possible resolutions.

Once again, thank you for this opportunity to provide you with this input.

TO : COMMITTEE ON FINANCE
Rep. Marcus R. Oshiro, Chair
Rep. Marilyn B. Lee, Vice Chair

FROM: Eldon L. Wegner, Ph.D.
POLICY ADVISORY BOARD FOR ELDER AFFAIRS (PABEA)

HEARING: 3:30 pm Wednesday, February 20, 2008
Conference Room 308, Hawaii State Capitol

SUBJECT: HB 2520 HD2 RELATING TO CAREGIVERS

PURPOSE: Amends the TDI law to permit an eligible employee to collect up to 2 weeks of temporary disability insurance benefit payments to care for a family member with a qualifying disability.

POSITION: The Policy Advisory Board for Elder Affairs **strongly supports approval** of HB 2520 HD 2 which would create 2 weeks of paid family leave for employed caregivers meeting certain criteria through the Temporary Disability Insurance program. However, we believe the purpose of the bill would be better served by retaining the intention of the original bill to provide up to 4 weeks of paid family leave

RATIONALE:

The Policy Board for Elder Affairs has a statutory obligation to advocate on behalf of the senior citizens of Hawaii. While we advise the Executive Office on Aging, we do not speak on behalf of the Executive Office of Aging.

- § This bill is a recommendation of the Joint Legislative Taskforce on Family Caregiving, which is charged with developing comprehensive and coherent policies to support families caring for frail elderly and other disabled persons;
- § The proposed policy, which is based on an existing program operating in California, would provide meaningful support for persons balancing work and caregiving obligations and would increase the ability for such persons to continue in the labor force by enabling them to attend to the most urgent caregiving situations.

- § The proposal is intended as a win-win, since retention of experienced workers in the labor force benefits the caregiver, the employer and the larger society;
- § Surveys in 2007 of employers and of family caregivers in Hawaii provide data which support the need for assisting employed caregivers and a growing recognition by employers of the lost productivity due to the strains of working caregivers;
- § The 2007 survey of family caregivers in Hawaii showed that 55% were balancing work and employment. They reported many strains in balancing these obligations, often resulting in absences, interruptions during work hours, leaving early, and anxieties which reduced productivity.

-2-

- § Reducing hours of work, reducing work responsibilities, and passing up promotions result in substantial financial sacrifices by employed caregivers. A high proportion of unemployed caregivers also reported leaving jobs because of their obligations as caregivers, usually at great financial sacrifice to their families;
- § The survey data suggest such a supportive policy would likely result in greater workforce retention, benefiting the caregiver, the employer and the general society, especially if combined with other workplace policies such as flexible hours to support caregivers;
- § According to testimony of the Department of Labor at the first hearing of this bill before the Committee on Health, the cost of TDI averages \$150 per year, about \$12 per month per employee. By spreading the cost across the entire labor force, the cost can be kept low. The new paid family leave provision would probably average less than \$5 per month additional B a relatively trivial expense considering the potential benefits
- § Providing a potential four weeks provides a more meaningful protection to caregivers than 2 weeks, and is likely to make very little difference in the premium.

In conclusion, paid family leave exists in California and in many other countries as a significant support to employed family caregivers and as an economic policy which encourages labor force participation. We believe such a policy would have positive impacts for Hawaii and the Policy Advisory Board for Elder Affairs strongly supports this bill.

Thank you for allowing me to testify on this bill.



GENERAL CONTRACTORS ASSOCIATION OF HAWAII

1085 AHUA STREET • HONOLULU, HAWAII 96819-4493 • PHONE 808-833-1681 • FAX 808-839-4167

E-MAIL ADDRESS: gca@gcahawaii.org • WEBSITE: www.gcahawaii.org

February 19, 2008

TO: THE HONORABLE MARCUS R. OSHIRO AND MEMBERS OF THE
COMMITTEE ON FINANCE

SUBJECT: H.B. 2520 HD2, RELATING TO CAREGIVERS

NOTICE OF HEARING

DATE: WEDNESDAY, February 20, 2008
TIME: 3:30 P.M.
PLACE: Conference Room 308

Dear Chair Oshiro and Members of the Committee on Finance:

The General Contractors Association of Hawaii (GCA), an organization comprised of over five hundred and forty (540) general contractors, subcontractors, and construction related firms, recommends that the Committee on Labor and Public Employment, **not pass** H.B. 2520 HD2, Relating To Caregivers. The Bill would extend temporary disability benefits to individuals for a period of up to four (4) weeks to care for family members with a serious health condition. The TDI law was enacted to provide benefits for non-occupational sickness or accident of a temporary nature and exceeds a period of one week. The law was not intended to provide compensation to individuals to care for sick family members. In the usual situation a person who takes off from work to care for a sick family member will take vacation leave for that short period of time. TDI benefits are available only when the disability exceeds one week. The GCA believes that the TDI benefit law was not intended to cover caregivers who care for sick family members. This measure will result in hardship and increased cost especially for small businesses. The GCA respectfully requests your committee **not pass** this measure.

Thank you for your consideration of our concerns.



HAWAII TEAMSTERS AND ALLIED WORKERS, LOCAL 996

Affiliated with the International Brotherhood of Teamsters

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Honolulu, Hawaii 96819-3205

Telephone: (808) 847-6633
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February 19, 2008

HOUSE COMMITTEE ON FINANCE
FEBRUARY 20, 2008 – 3:30 – ROOM 308

Testimony in Support of HB 2520 TDI; Paid Family Leave


Dear Honorable Chair Marcus Oshiro and Members of the Committee:

The union is supportive of legislation that will increase the ability of our members to be able to care for new, aging and seriously ill family members. While this legislation only addresses income replacement of up to 2 weeks – reduced from 4 weeks- it is still a step in the right direction.

As the baby boom generation retires, and the demographics of the nation tilt toward greater numbers of people in the middle and senior age brackets, there will be a greater need by members of our community to be able to care for loved ones – new and older. This need will only increase since by the year 2030 about one in 5 Americans will be 65 or more. Clearly, this demographic shift will mean a substantial transformation in how our society will address issues such as health care, working, social services, housing and transportation to name a few areas. The union agrees that legislation to address this demographic future will mitigate a lot of suffering in our community.

Hawaii Teamsters represents over 6,000 members throughout the Hawaiian Islands and Guam, and is a voice for working men and women. Thank you for allowing us to comment on this proposed legislation.

Sincerely,


Juliet Begley
Business Agent



HAWAII GOVERNMENT EMPLOYEES ASSOCIATION

AFSCME LOCAL 152, AFL-CIO

888 MILILANI STREET, SUITE 601 • HONOLULU, HAWAII 96813-2991



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The Twenty-Fourth Legislature, State of Hawaii
Hawaii State House of Representatives
Committee on Finance

Testimony by
Hawaii Government Employees Association
February 20, 2008

H.B. 2520, H.D. 2 – RELATING
TO CAREGIVERS

The Hawaii Government Employees Association supports the purpose and intent of H.B. 2520, H.D. 2. The purpose of this bill is to amend the Temporary Disability Insurance (TDI) law (Chapter 392, HRS) by allowing an employee to collect up to two weeks of TDI benefit payments to care for a family member who suffers a "serious health condition," as defined in Section 398-1, HRS (family leave law).

The proposed changes to Chapter 392, HRS, maintain the existing eligibility for benefits, excluded services, waiting period, weekly benefit amount and other features. However, now, in addition to being able to collect TDI benefits if the eligible employee suffers a qualifying disability, the employee can use up to two weeks of the 26 weeks of TDI benefits if the family member has a "serious health condition." Providing wage replacement benefits are an appropriate and productive means of supporting family caregivers.

Thank you for the opportunity to present testimony in support of H.B. 2520, H.D. 2.

Respectfully submitted,

Nora A. Nomura
Deputy Executive Director





HAWAII BANKERS ASSOCIATION

1000 BISHOP ST., SUITE 301B • HONOLULU, HAWAII 96813-4208
PHONE: (808) 524-5151 • FAX: (808) 521-4120

Presentation to the House Committee on Finance
Wednesday, February 20, 2008

3:30 p.m.

Conference Room 308

February 20, 2008

Testimony in opposition to HB 2520, HD 2 Relating to Caregivers

TO: The Honorable Marcus R. Oshiro, Chair
The Honorable Marilyn B. Lee, Vice Chair
Members of the House Finance Committee

My name is Neal Okabayashi with First Hawaiian Bank testifying on behalf of the Hawaii Bankers Association. We oppose this bill however we recognize, as does Standing Committee Report No. 512 that the intent of this measure is "laudable" and that "this is a complex issue" with many unanswered questions.

We, as this nation does, recognize the serious societal ramifications of the need to care for a family member with a serious health condition. I am sure that some of you, like I, have a personal history of grappling with this need.

This nation has attempted to address this issue by enactment of the Family Medical Leave Act in 1993, one of the first bills signed by President Clinton. Hawaii passed its Family Leave law in 1991. Developing further societal solutions to a real dilemma will not be easy and will take time and should be addressed in a more deliberative manner.

Hawaii law does provide protective measures for an employee forced to take family leave to care for a loved family member. Under a recent amendment to Hawaii law, the employee may select paid vacation instead of unpaid leave for family leave (HRS section 398-4(b)) and also use up to ten days of sick leave for family leave purposes. Thus, Hawaii law already provides a mechanism for paid leave for family leave purposes.

However, the concept of using temporary disability benefits for two weeks of paid family leave purposes leads us into uncharted waters. The purpose of disability insurance is to protect the employee if the employee is disabled but to expand the scope of coverage to the disability of non-employees raises issues which should be addressed carefully and deliberately. Among the questions which may arise are whether a disability insurance carrier would even provide such

coverage; the costs of such coverage; or whether the increase in costs would induce employers to reduce employee benefits to offset increased premium costs.

Given the complexity of the situation, it would seem prudent to table this bill and explore alternative solutions to this issue including addressing long term care needs such as encouraging enrollment in long term care insurance policies.

Thank you for this opportunity to testify.

BIA-HAWAII
BUILDING INDUSTRY ASSOCIATION

FEBRUARY 20, 2008
Committee on Finance
3:30 P.M. Agenda
Room 308

Chair Oshiro and Members of the Committee on Finance:

RE: HB 2520, HD2 "Relating to Caregivers"

I am Karen Nakamura, Chief Executive Officer of the Building Industry Association of Hawaii (BIA-Hawaii). Chartered in 1955, the Building Industry Association of Hawaii is a professional trade organization affiliated with the National Association of Home Builders, representing the building industry and its associates. BIA-Hawaii takes a leadership role in unifying and promoting the interests of the industry to enhance the quality of life for the people of Hawaii.

BIA-Hawaii is strongly opposed to HB 2520, HD2 "Relating to Caregivers".

BIA-Hawaii strongly opposes HB 2520, HD2 because it will increase the cost of doing business in Hawaii and is a misuse of the TDI law. The use of TDI benefits other than for the disabled employee is inconsistent with the purpose of the existing TDI insurance policies underwritten by the authorized TDI carriers. The current TDI rate structure is based on benefits for eligible and insured employees who become disabled and do not reflect the extra costs of taking leave to care for a family member. This is certain to increase the costs of TDI premiums.

The application of TDI benefits to able employees who need to care for family members with serious health conditions is contrary to the TDI Law, which is to provide partial wage replacement to employees who become disabled due to non-work related injuries or illnesses.

There are other laws, such as the Hawaii Family Leave Act, that provide eligible employees up to four weeks of family leave per year, which may consist of unpaid leave, paid leave, or a combination of paid and unpaid leave. Please do not confuse TDI and Family Leave.

BIA-Hawaii believes further dialogue is needed to address this very serious issue. Please do not pass this measure as the vehicle to encourage further collaboration and discussion.

Thank you for the opportunity to share our views.

Karen I. Nakamura

The Twenty-Fourth Legislature
Regular Session of 2008

HOUSE OF REPRESENTATIVES
Committee on Finance
Rep. Marcus R. Oshiro, Chair
Rep. Marilyn B. Lee, Vice Chair

State Capitol, Conference Room 308
Wednesday, February 20, 2008; 3:30 p.m.

**STATEMENT OF THE ILWU LOCAL 142 ON H.B. 2520, HD2
RELATING TO CAREGIVERS**

The ILWU Local 142 supports H.B. 2520, HD2, which amends the temporary disability insurance law to permit an eligible employee to collect up to two weeks of temporary disability insurance benefit payments to care for a family member with a qualifying disability.

Many workers in Hawaii today are called upon to be family caregivers. These individuals are forced to take time off from work (either unpaid leave or vacation) or even retire to provide care to family members who are disabled and/or elderly and need assistance with one more activities of daily living.

Allowing family caregivers to claim TDI benefits in order to provide care to family members serves multiple purposes. First, it allows for family caregivers to fulfill their obligations to family members without undue financial hardship. Second, it allows family members needing care to remain at home and not require institutionalization. Third, it promotes good will in the workplace that boosts morale and productivity and instills greater loyalty to the employer. All in all, a win-win situation.

We have, however, a couple of concerns which may not have been fully explained in our testimony to previous committees that heard this bill.

One concern is how the provisions of H.B. 2520, HD1 will coordinate with Act 44 (2003 Session), which requires employers with 100 or more employees to allow 10 days of sick leave to be used for family leave purposes, and a subsequent clarification in 2005 which provided that only sick leave "in excess of the minimum statutory equivalent" may be used for family leave purposes.

Our question relates to situations where employers, in particular those with collective bargaining agreements, offer both TDI and sick leave. The bill says that HRS 392 will prevail if there is a conflict with another law. If HRS 392 was already amended to provide for use of 10 days of sick leave for family leave and H.B. 2520, HD2 will allow use of TDI, which section will prevail for employees of employers with 100 or more? Also, does the Legislature intend to provide a double benefit for those with access to both TDI and sick leave? If not, and the employee with both benefits must use TDI rather than sick leave for family leave, this will result in a loss of benefit since, in most cases, TDI is paid at 58% of earnings while sick leave is at 100%.

Another concern is how to deal with multiple caregivers for the same family member. The family member may need more than one person to provide care at varying times and all should qualify as long as the care is not provided concurrently. Having the care recipient's provider certify the dates when

care is provided would help, but without a coordinating entity, there is no way for an employer to be certain that care is being provided exclusively by the employee claiming the paid leave.

H.B. 2520, HD2 is a commendable attempt to address what appears to be a growing problem--that of disabled and elderly family members needing more care, and workers required to make economic sacrifices to fulfill family obligations. The ILWU urges passage of H.B. 2520, HD2.

Thank you for the opportunity to share our views and concerns.



**The Chamber of
Commerce of Hawaii**

Since 1850

**Testimony to the House Committee on Finance
Wednesday, February 20, 2008 at 3:30 p.m.
Conference Room 308, State Capitol**

RE: HOUSE BILL NO. 2520 HD2 RELATING TO CAREGIVERS

Chair Oshiro, Vice Chair Lee, and Members of the Committee:

My name is Jim Tollefson and I am the President and CEO of The Chamber of Commerce of Hawaii ("The Chamber"). The Chamber respectfully requests the committee does not pass HB 2520 with the HD2 language; rather that it inserts the language from SB 2044 SD1, which creates a working group to address issues concerning support of family caregivers.

The Chamber is the largest business organization in Hawaii, representing over 1100 businesses. Approximately 80% of our members are small businesses with less than 20 employees. The organization works on behalf of members and the entire business community to improve the state's economic climate and to foster positive action on issues of common concern.

This measure amends the temporary disability insurance law to permit an eligible employee to collect up to two weeks of temporary disability insurance benefit payments to care for a family member with a qualifying disability.

The Chamber commends the Legislature for seeking ways to address the current situation of caregivers and supports a statewide effort to address the growing number of family caregivers especially those who work while providing care. However, we believe this measure is not the appropriate vehicle for the following reasons:

1. The bill does not tie the receipt of TDI benefits to caregiving. Instead, the bill amends the TDI statute at HRS 392-21(a)(2) to provide that a person is eligible for TDI benefits if his/her child/spouse/parent as defined by HFLA has a serious health condition. The duration of benefits because of a family member's disability is then set at 2 weeks, under the amendment to HRS 392-23. Again, an employee could draw 2 weeks of TDI benefits because of the disability of a family member even if that employee has no caregiving responsibilities whatsoever.
2. The bill does not specify the total amount of TDI benefits which an employee can take per year due to the disability of a family member. The amendment at 392-23 states "the duration of temporary disability benefits payments for the period of disability of an employee's family member shall not exceed two weeks." Arguably, within any benefit year, an employee could get 2 weeks of TDI benefits to care for a child, 2 weeks of benefits to care for a parent, 2 weeks to care for a grandparent, etc., up to a maximum of 26 weeks.

3. Currently, TDI insurance is relatively inexpensive, because few employees are disabled from working for more than 7 days (the TDI waiting period), and most employees have sufficient sick leave or paid vacation to cover short absences due to illness, and most would rather take paid sick or vacation rather than the 58% of wages provided by TDI. However, with the increase in utilization of TDI under this bill, TDI premium costs to employers are likely to increase substantially.
4. The amendments unreasonably penalize self-insured employers. Under the bill's amendment to 398-4, if an employer is self-insured, and uses paid sick leave benefits to meet its TDI obligations, its employees can use an unlimited amount of sick leave for Hawaii Family Leave purposes. Although this amendment was probably designed to equalize the impact of the bill among self-insured and non-self-insured employers, there should be some limit on the paid sick leave which employees of self-insured employers can take (i.e. if employer is self-insured, employees can take paid sick leave for HFLA purposes in amount equivalent to 4 weeks at 58% of pay plus 10 days at 100% of pay).
5. It will be difficult to find insurers who are willing to underwrite TDI insurance given the new amendments, because it will be difficult to calculate risk and payouts without a history of claims experience.
6. The proposed bill appears to be modeled on California law that provides a similar benefit but fails to address the impact of the cost. The California model is funded entirely by employee contributions. This measure should increase the amount of employee contribution to pay for such a benefit to neutralize the cost increase of this added burden on our economy.

Additionally, we believe this measure may impose additional costs on businesses especially on small companies. Because of the limited resources, companies who have a limited number of employees will have to shoulder additional responsibilities, in turn, become overworked, eventually leading to an unstable work environment. Furthermore, the cost of doing business in our state continues to rise. This measure will undermine employers' efforts to cut costs all while retaining and providing benefits to employees.

The Chamber believes that employers and employees can balance work and caregiving through voluntary programs and/or incentives. Employers understand the hardships that some employees are experiencing and care about the well-being of their employees. Many businesses are already providing a level of flexibility for employees who are in difficult situations. Nevertheless, businesses recognize the need to continue to explore the issue and seek solutions to support caregivers.

Therefore, The Chamber supports SB 2044 SD1, the companion bill, and asks the committee to delete the contents in HD2 and insert the language from the SD1 version, which creates a working group to address issues concerning support of family caregivers. We believe this is a more prudent approach at this time.

Thank you for the opportunity to testify.



HAWAII TEAMSTERS AND ALLIED WORKERS, LOCAL 996

Affiliated with the International Brotherhood of Teamsters.

1817 Hart Street
Honolulu, Hawaii 96819-3205

Telephone: (808) 847-6633
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Representative Marcus Oshiro, Chair
Representative Marilyn Lee, Vice-Chair
Committee on Finance

Date: Feb. 20, 2008, 3:30pm, room 308

Re: HB2520, HD2, Relating to Caregivers.

The Hawaii Teamsters Local 996 negotiates and enforces over 50 contracts serving 6000 members in various industries in Hawaii and Guam. Some of the companies offer options that include paid leave with FMLA depending on the size and operation of the company.

At OTS, Inc., TheBus, allows me to get paid FMLA buy using accrued sick leave or vacation days. I was fortunate to have this option to care for my Mom after Bypass surgery two years ago. I continue to use FLMA with pay currently to provide transportation and to be there at follow up Doctor exams. I believe that giving her the care at home made her more comfortable and happier which has helped in her recovery.

HB2520, HD2, would allow the opportunity to care for loved ones while receiving some financial assistance to pay for gas, parking at the doctor's office, or medications they might need and ordinary daily expenses.

The Hawaii Teamsters Local 996, Supports HB2520, HD2

Thank you for allowing the opportunity to testify.

Glenn Ida
Local 996 PAC Co-Chair
295-1280

Hawaii Aging Advocates Coalition

Testimony to the House Committee on Finance
Wednesday, February 20, 2008
Conference Room 308; 3:30pm; Agenda #3

**Funding
Organizations**

City & County
of Honolulu
Elderly Affairs
Karen Miyaki
Craig Yamaguchi

City & County
of Honolulu
Service Providers
Tony Wong

FACE
Stan Bain
Jim Howell

Hawaii Caregiver
Coalition
Tony Lenzer

HARA
Al Hamai
Bruce McCullough

Hawaii County
Office on Aging
Alan Parker
Lito Asuncion

Hawaii County
Service Providers
ora Nakaji

JACOSA
Lyn McNeff

Kauai Agency on
Elderly Affairs
Kealoha Takahashi

Kokua Council
Larry Geller

Maui County
Office on Aging
John Tomoso

Maui County
Service Providers
Kathy Louis

Maui Long Term
Care Partnership
Rita Barreras

PABEA
Gary Simon
Eldon Wegner

Co-Conveners
Wes Lum
Hawaii Caregiver
Coalition

Larry Mattson
Kokua Council

RE: H.B. No. 2520, H.D. 2, RELATING TO CAREGIVERS.

Chair Oshiro, Vice Chair Lee, and Members of the Committee,

My name is Wes Lum and I am testifying on behalf of the Hawaii Aging Advocates Coalition (HAAC). **HAAC supports this measure.**

This measure amends the Temporary Disability Insurance (TDI) law to permit an eligible employee to collect up to 2 weeks of TDI benefit payments to care for a family member with a qualifying disability.

We believe that the costs of paid family leave benefits business. When you have an employer who is good to you, you stick with them. A short-term investment leads to long-term gains as satisfied, productive employees remain loyal. Investing in employees is good for business.

Additionally, paid family leave makes Hawaii a better, more attractive place for business. Paid family leave will likely attract skilled workers and therefore help, rather than hinder, Hawaii's business environment by increasing competition for workers in the marketplace.

Finally, workers should not be forced to choose between their families and their jobs. Frail older adults need care, and without government action, families will continue to suffer under the strain of trying to secure a paycheck. Employees need financial support to meet their obligations of work and eldercare.

HAAC supports this measure and asks for your favorable consideration. Thank you for the opportunity to testify.

Janet Hyrne, MS
P.O. Box 894811
Mililani, Hawaii 96789-4811
Telephone: (808) 291-5321
Fax: (808) 623-9778
Email: janethyrne@yahoo.com

JANET HYRNE, M.S.

February 19, 2008

Representative Marcus Oshiro and
Members of the Finance Committee
Hawaii State Capitol
Honolulu, HI 96813

RE: HB2520, Relating to Caregivers

Dear Chairman Oshiro, Vice Chair Lee and Finance Committee Members:

I am writing testimony in support of HB2520, Relating to Caregivers, because it is extremely important that as our population ages, those tasked to care for loved ones be provided as much support as possible. Allowing them access to Temporary Disability Insurance benefit payments would help defray the financial hardship placed upon caregivers.

In my work experience as a mental health counselor, I have counseled many people on the frustrations that come from caring for aging and/or disabled family members. Personally, I have five friends who care for aging parents and one who cares for a disabled brother. I have seen firsthand the hardships imposed upon them as they sacrifice a substantial amount of personal and financial resources to take on this responsibility.

As our population continues to age, we will see more people within the workforce tasked with the responsibility of caring for aging parents and relatives. Allowing TDI benefits for these people will help stabilize their income, reduce forced early retirement or unemployment, and protect those being cared for by allowing their caretakers the needed time off without financial repercussions.

I support HB2520 and ask the members of the Finance Committee to support this bill. If you would like to speak to me regarding my testimony, please feel free to contact me at any of the numbers listed above.

Aloha,

Janet Hyrne, MS
Marriage & Family Therapist-Intern

FINtestimony

From: Ann Thornock
Sent: Tuesday, February 19, 2008 12:33 PM
To: FINtestimony
Subject: HB2520, HD2 Support testimony.doc

February 20, 2008

This is Yoshie Tanabe, citizen. Thank you Chair Oshiro, Vice-Chair Lee and members of the Committee.

I am in support of HB2520 Relating to Caregivers. As I understand it, this Bill would permit an ELIGIBLE employee to collect up to 4 weeks of temporary disability insurance benefit payments to care for a family member with a QUALIFYING disability.

Once having been a working mother of three little children, I know how it feels to have to depend on neighbors to care for my children when they were sick. ("Neighbors" because we lived in Chicago, far away from immediate family). Having recently had a sickly and practically bed-ridden 93 years old mother-in-law, I know how working children of elderly, deathly sick parents must feel.

It is not always within one's means to hire capable help and four weeks of capable help can cost about \$9600 at \$20/hr times 24 hours for a five day week times four. A parent, a child, who must work and care for a "qualifying" disabled child or parent must sleep sometime—must do the shopping and cooking and cleaning too.

Add to that trying to cut corners—I know. It is depressing to the point of wanting to give up on life. My husband worked extra jobs refereeing games for a pittance, together we ate at home and cheaply. We shopped at Goodwill and the Salvation Army in Chicago, we walked until we could afford a second-hand car, we saved the plastic utensils and cups when we could eat at McDonald's....

As I understand it, eligible workers are already entitled to 26 weeks a year. I also understand that many workers do not use up those 26 weeks. So why cannot 4 weeks of those 26 be available to those workers to care for "qualifying" children and/or parents? I believe this would make for a much more humane society—something we have not had in the last few weeks.

Humbly submitted,
Yoshie Tanabe
1149 Namahealani Place
Honolulu, HI 96825
394-1908

FINtestimony

From: Jean [jwav9@aol.com]
Sent: Tuesday, February 19, 2008 1:53 PM
To: FINtestimony
Subject: HB 2520 Relating to Caregivers

Aloha,

Please be advised I am favor of HB 2520 Relating to Caregivers. As a Marriage and Family Therapist in Hawaii I support this item and what it covers.

Mahalo.

Jean M Wavrin, MA
HCR-1 Box 5686
Keaau, HI 96749
808 896 3788

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FINtestimony

From: Ruthtutu@aol.com
Sent: Tuesday, February 19, 2008 3:23 AM
To: FINtestimony
Subject: HB2520 Agenda #3
Categories: Printed Already

from Ruth Dias Willenborg, ruthtutu@aol.com, ph. 261-1046

Wed. February 20th Finance Hearing

In full support of HB2520 regarding "temporary disability" for the care of close family members as described in this amended legislation

I support this necessary legislation because I have been a supporting member of the Jt. Legislative Committee on Caregivers, as well as a senior spousal caregiver for the last five years. I belong to a Caregivers Support Group (Castle Hospital), and am familiar with the great needs of these Family Caregivers, and know that much assistance is necessary for all caregivers.

FINANCING is needed for the following reasons----

Any assistance given to Caregivers is necessary to care for those residents needing services. We all know of the meager assistance available to Caregivers, and that the needs for assistance will only grow larger, as our Boomers become our new seniors at age 60, plus increasing the assistance needs of all Caregivers. It will save the state money as it cuts the cost of care of seniors needing care and will not need to be placed in more costly facilities.

The BOOMERS entering this senior age group now will double our present senior population and their needs as well as the needs of seniors needing services will double as well.

What we do for CAREGIVERS now will be a financial savings in total costs of the care for our senior residents in need of care, as well as those that care for them without assistance now. Caregiving is a "healthcare liability" to those caregivers and a liability to the possible increased future healthcare services and needs of our present day caregivers.

CAREGIVERS will remain more healthy and in less need of senior assistance as they age as well---with all the assistance that we can make possible NOW.

Mahalo for serving your community.

Delicious ideas to please the pickiest eaters. [Watch the video on AOL Living.](#)

January 31, 2008

This is Yoshie Tanabe, citizen. Thank you, Rep. Green, Chair; Rep. Mizuno, Vice Chair; Rep. Shimabukuro, Chair and Rep. Karl Rhoads, Vice Chair:

I am in support of HB2520 Relating to Caregivers. As I understand it, this Bill would permit an ELIGIBLE employee to collect up to 4 weeks of temporary disability insurance benefit payments to care for a family member with a QUALIFYING disability.

Once having been a working mother of three little children, I know how it feels to have to depend on neighbors to care for my children when they were sick. ("Neighbors" because we lived in Chicago, far away from immediate family). Having recently had a sickly and practically bed-ridden 93 years old mother-in-law, I know how working children of elderly, deathly sick parents must feel.

It is not always within one's means to hire capable help and four weeks of capable help can cost about \$9600 at \$20/hr times 24 hours for a five day week times four. A parent, a child, who must work and care for a "qualifying" disabled child or parent must sleep sometime—must do the shopping and cooking and cleaning too.

Add to that trying to cut corners—I know. It is depressing to the point of wanting to give up on life. My husband worked extra jobs refereeing games for a pittance, together we ate at home and cheaply. We shopped at Goodwill and the Salvation Army in Chicago, we walked until we could afford a second-hand car, we saved the plastic utensils and cups when we could eat at McDonald's....

As I understand it, eligible workers are already entitled to 26 weeks a year. I also understand that many workers do not use up those 26 weeks. So why cannot 4 weeks of those 26 be available to those workers to care for "qualifying" children and/or parents? I believe this would make for a much more humane society—something we have not had in the last few weeks.

Humbly submitted,
Yoshie Tanabe
1149 Namahealani Place
Honolulu, HI 96825
394-1908

FINtestimony

From: Lyn Moku [lyn.moku@nmss.org]
Sent: Wednesday, February 20, 2008 11:38 AM
To: FINtestimony
Subject: HB2520 Agenda Written Testimony for House Finance Committee Meeting on February 20, 2008 @ 3:30 p.m. HB2520, HD2 2 copies requested

To: Representative Marcus R. Oshiro, Chair
Representative Marilyn B. Lee, Vice Chair
COMMITTEE FINANCE

From: Lyn Moku, Division Manager Phone: 532-0806

Date: Wednesday, February 20, 2008

Subject: **SUPPORT OF HB 2524, HD2 RELATING TO CAREGIVERS**

The National Multiple Sclerosis Society supports HB 2520, HD2 Relating to Caregivers that amends the temporary disability insurance law to permit an eligible employee to collect up to two weeks of temporary disability insurance benefit payments to care for a family member with a qualifying disability.

Multiple sclerosis is a chronic disease of the central nervous system that can affect every part of the body. Symptoms of MS are unpredictable and can be moderate or severe; temporary or permanent. MS is not a fatal disease. People with MS have a normal or near-normal life expectancy. Due to the chronic, often disabling nature of MS, approximately 20% to 25% of individuals with MS need long-term care at some point during the course of their illness. Home healthcare needs are very expensive, however, and family members most often provide that care while balancing a career, raising a family, and/or caring for their aging parents or other family members.

As reported in the *2007 State of Hawaii Family Caregiver Needs Assessment* prepared for the Joint Legislative Committee on Family Caregiving: about 55% of the caregivers are employed, and about 78% of employed caregivers work full time in addition to providing caregiving. Their employment is being affected in different ways. 94% must rearrange their work schedules. 77.9% take time off during their work day. 52.7% experience crisis care interruptions. They are finding it necessary to reduce their work hours, take leaves, turn down promotions, change jobs, etc. There must be an impact on employers and businesses as well.

We are all aware of Hawaii's aging population, low unemployment and dwindling workforce. The cost of living in Hawaii continues to rise and many people are finding it necessary to

work longer instead of retiring, or to take a second job...in addition to caring for their aging or disabled family members. The emotional, mental, physical and financial burden is already shouldered by many family caregivers and their families. If family caregivers cannot take care of their family members because they cannot afford to be off work *without pay*, who will take care of them?

The proposed Bill includes provisions for reasonable compensation for wage loss caused by the need to care for a family member with a serious health condition. Expanding these benefits to include family caregivers will allow them to continue working and caring for their family members.

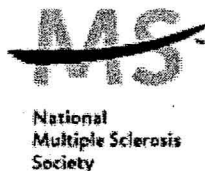
Please support HB 2520, HD2. Thank you for the opportunity to testify in favor of this Bill.

#

Lyn Moku
Division Manager

National Multiple Sclerosis Society
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Honolulu, HI 96817

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JOIN THE MOVEMENT
nationalmssociety.org/hih

FINtestimony

From: Lydee Ritchie - Aloha House [lydee@alohahousemail.com]
Sent: Tuesday, February 19, 2008 3:59 PM
To: FINtestimony
Subject: Fwd: HB2520

To the Honorable Finance Chairman Marcus Oshiro, Vice Chair Marilyn Lee, and committee members:

I am writing to you in support of HB2520, Relating to Caregivers.

I am in support of the TDI law to permit eligible employees up to four weeks of TDI benefit payments to care for a disabled family member, including elder-care.

I am presently a Hawaii licensed MFT on Maui working with the Co-Occurring Disorder population, many of whom are in their late 40s and 50s. I also am employed as an intensive family therapist with Family Court Drug Court and many times work with three generations of family members in sessions. I truly feel that this bill can help improve the quality of physical, emotional, and mental health care of the entire family.

Thank you.
Sincerely,
Lydee Ritchie, MA LMFT

COD Day Treatment Program: 808.270.3008
2065 Main St. Suite 106-A
Wailuku, HI 96793

FINtestimony

From: Howard & Susan Miyamoto [miyamotoh002@hawaii.rr.com]
Sent: Tuesday, February 19, 2008 3:49 PM
To: FINtestimony
Subject: Support bill 2520

Dear Financial Committee:

Enclosed you will find my written testimony in support of bill 2520. Thank you.

To:

Chair of the House Finance Committee: REPRESENTATIVE MARCUS R. OSHIRO

Vice Chair: REPRESENTATIVE MARILYN B. LEE

From: Susan Miyamoto, MSW student-University of Hawaii
Date: Wednesday, February 20, 2008
Subject: Support of HB 2520; HD2—Temporary Disability Insurance;
Paid Family Leave

I am a nontraditional MSW student at the University of Hawaii. I am in support of HB2520 and HD2. During the eight years that I was caring for my elderly mother, I was attending classes at the University of Hawaii, working full time, and managing a family. When my mother's needs became more pronounced and prominent, she relied on my help more and more. I was fortunate that I owned my own business and could arrange my hours to accommodate the needs of my mother as her needs were upgraded. I do know that providing some time off with pay while caring for an elderly or disabled family member would greatly alleviate caregiver stress. Simultaneously, this bill would prevent penalizing the informal caregiver for the services he/she renders to the care recipient.

In Hawaii, we are fortunate enough to have a beautiful blend of races and cultures. With these ethnicities, cultural traditions and beliefs are ingrained into our identities. One of the major beliefs is to support our loved ones when the individuals are in need. However, employed caregivers also face the challenges of managing their caregiver responsibilities while still being able to juggle the responsibilities of their paid employment.

This bill would allow the family caregiver the opportunity to take the leave to care for an aging parent, spouse, partner or family member without the guilt and economic strain on the financial family budget. The passage of bill of HB 2520; HD2—Temporary Disability Insurance; Paid Family Leave would allow for both issues to be addressed.

Thank you for the opportunity to testify on behalf of these bills.

Susan Miyamoto