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**Committee on Human Services & Housing**

**H.B. 3100, Relating to Enhanced Penalties  
For Insurance Violations Committed Against Elders**

**Testimony of Noemi Pendleton  
Director of Executive Office on Aging  
Attached Agency to Department of Health**

**February 14, 2008**

**9:25 a.m.**

1 **Department's Position:** The Executive Office on Aging strongly supports this Administration  
2 bill to add enhanced civil and administrative penalties for insurance violations committed against  
3 elders.

4 **Fiscal Implications:** Unknown

5 **Purpose and Justification:** Elders are often targets of fraud, particularly with regard to life and  
6 health insurance. Seniors are more likely than others to feel they need these coverage's, and many  
7 worry that they'll become a burden to family if they don't have enough insurance. EOA  
8 recommends that seniors seek advice from their trusted friends or family or from a trusted  
9 accountant, attorney, or financial advisor before making an insurance purchase. EOA takes  
10 seriously the protection of our *kupuna* – to prevent their abuse, neglect and exploitation. In the  
11 event that an insurance violation is committed against an older adult, this measure proposes  
12 enhanced penalties and deters exploitation.

13 EOA respectfully requests that the age of the older individual be changed to 60 years old as  
14 defined in the Older Americans Act. Thank you for this opportunity to testify.

-----Original Message-----

From: manis [mailto:manis@lava.net]  
Sent: Tuesday, February 12, 2008 12:14 PM  
To: HSHtestimony  
Subject: Testimony HB3100

3 copies

COMMITTEE ON HUMAN SERVICES & HOUSING  
Rep. Maile S. L. Shimabukuro, Chair  
Rep. Karl Rhoads, Vice Chair

Thursday February 14, 2008 9:25 a.m. Conference Room 329

SUPPORT  
HB 3100 RELATING TO ENHANCED PENALTIES FOR INSURANCE VIOLATIONS COMMITTED  
AGAINST ELDERS.

I am submitting this testimony for Kokua Council whose mission includes advocating for the health and safety of the elderly and those vulnerable populations who cannot advocate for themselves and for PABEA, the Policy Advisory Board for Elder Affairs, which is an appointed board tasked with advising the Executive Office on Aging (EOA). My testimony does not represent the views of the EOA but of the Board.

We are well aware that the elderly are targeted by scams and unscrupulous salespersons and are a trusting generation.

We are pleased that this bill adds insurance violations with increased penalties to the roster of oversight of the insurance commissioner.

Hopefully this bill will help to also deter exploitation by the insurance industry .

We ask that you will support this bill.

Laura G. Manis, Member of Legislative Committee of PABEA,  
Legislative Chair, Kokua Council tel. 597-8838