

**LATE**

To Rep. Maile S. L. Shimabukuro, Chair, Rep. Karl Rhoads, Vice Chair, and the Committee on Human Services and Housing.

Whom it may concerns,

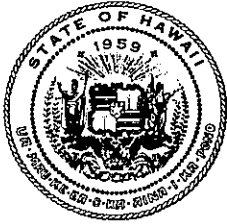
I am Maile Paongo, have worked here for U.S. Postal Service for more than twenty five years. My insurance company is HMSA, in the twenty years ago, HMSA had paid me coverage and I only paid half price to the bill for new hearing aids. It was for my labor needs because there always have noise around. When I was in 1995, HMSA did not cover my payment of hearing aids and I had paid \$900 dollars to get my hearing aids from my own pocket.

In 2005, more recently than before, my old hearing aids broke again then I wanted to get new hearing aids but somehow, the price of hearing aids has costs over two thousand dollars for new hearing aids. I could not afford it.

I need hearing aids for my job to have sounds at my workplace. I supported the house bill no. 2052 that supported mandatory health insurance coverage of the hearing aids what I need, thank you to all of the chairperson, vice chairperson and the Committee on Human Services and Housing.

Thank you for your consideration,

Maile Paongo



## DISABILITY AND COMMUNICATION ACCESS BOARD

919 Ala Moana Boulevard, Room 101 • Honolulu, Hawaii 96814  
Ph. (808) 586-8121 (V/TDD) • Fax (808) 586-8129

January 31, 2008

**LATE**

### TESTIMONY TO THE SENATE COMMITTEE ON HUMAN SERVICES AND PUBLIC HOUSING

#### Senate Bill 2052 - Relating to Health Insurance

The Disability and Communication Access Board (DCAB) supports the intent of Senate Bill 2052 relating to health insurance that requires hearing aid devices be included in mandatory insurance coverage for Medicaid and private health insurance. While we support the intent of the bill, we understand mandated benefits may help some people but may also increase premiums for others. We defer to the Department of Human Services regarding the cost implications of mandated insurance coverage.


Currently private health insurance plans provide partial coverage for eyeglasses to correct vision. Hearing is an equally important sense on which an individual depends, so an individual with a hearing loss should be assisted in purchasing hearing aids by partial insurance coverage through an insurance carrier.

Although DCAB supports the intent of Senate Bill 2052, it is a requirement that a study is conducted related to the social and financial effects of requiring health insurers to offer coverage for hearing aids. Due to this requirement, DCAB recommends that the Legislative Auditor conduct a study, as stated in House Concurrent Resolution (HCR) 15.

Thank you for the opportunity to provide testimony.

Respectfully submitted,

  
PATRICIA M. NIELSEN  
Chairperson  
Legislative Committee

  
FRANCINE WAI  
Executive Director

**LATE**

THE SENATE  
TWENTY-FOURTH LEGISLATURE 2008  
STATE OF HAWAII

TO: THE COMMITTEE ON HUMAN SERVICES AND PUBLIC HOUSING  
FROM: PAUL TOMIYASU, Deaf Individual  
DATE: 1/31/08

REGARDING: **SB BILL 2052**, REQUIRES THAT HEARING AID DEVICES BE INCLUDED IN MANDATORY INSURANCE COVERAGE FOR MEDICAD AND PRIVATE HEALTH INSURANCE.

I am in favor of this measure. I know when trying to get hearing aides for me, my folks paid a heavy price. College paid for my aides under a special Federal Grant, and I understand that it cost around \$5000.00 for my pair. Now, it does not work as well because I am profoundly deaf, but in college by using it, they taught me how to listen for sounds and lip read. I think there are people that can benefit greatly from this proposed bill and therefore I think it will be a good bill to pass.

Thank you,

**MCCORRISTON MILLER MUKAI MACKINNON LLP**  
ATTORNEYS AT LAW

January 30, 2008

Honorable Suzanne Chun Oakland, Chair  
Honorable Les Ihara, Jr., Vice Chair  
Committee on Human Services and Public Housing  
Senate  
State Capitol  
415 South King Street  
Honolulu, Hawaii 96813

Re: S.B. No. 2052 RELATING TO HEALTH INSURANCE

Dear Chair Chun Oakland, Vice Chair Ihara, and Committee Members:

On behalf of the American Family Life Assurance Company of Columbus (AFLAC), we respectfully submit the following written testimony with respect to Senate Bill No. 2052, relating to health insurance which is to be heard by your Committee on Human Services and Public Housing on January 31, 2008.

S.B. No. 2052 is intended to require that hearing aid devices be included in mandatory insurance coverage for medicaid and private health insurance. However, there are certain types of supplementary health insurance for which such mandated coverage of hearing aid devices would not be appropriate. Specifically, there are certain types of limited benefit insurance, for example, supplemental insurance covering only accidental injuries, hospital stays or specific diseases, for which it would not be appropriate to mandate coverage of hearing aid devices.

At present, limited benefit insurance policies allow consumers to acquire supplemental insurance coverage, for example for specific diseases, at a low cost. Requiring that such limited benefit insurance policies (*e.g.*, accidental injury, hospital confinement or specified disease) also include hearing aid devices is not appropriate and is unnecessary because such policies are intended to be supplemental and limited in nature. Requiring limited benefit insurance to cover hearing aid devices will not result in additional protection for the consumer, as such coverage will be provided in the primary insurance, and will likely harm the consumer by unnecessarily increasing the cost of limited benefit insurance and/or causing such insurance to become unavailable.

Honorable Suzanne Chun Oakland, Chair  
Honorable Les Ihara, Jr., Vice Chair  
Committee on Human Services and Public Housing  
January 30, 2008  
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For the foregoing reasons, we support the amendment of Section 3 of S.B. No. 2052 to delete from subsection (a) of the new section to be added to Hawaii Revised chapter 431:10A "limited benefit insurance" by adding the following, which is based upon the language currently contained in Hawaii Revised Statutes section 431:10A-121:

"§431:10A- Hearing aid devices; notice. (a) Any other law to the contrary notwithstanding, each health policy, contract, plan, or agreement issued or renewed in this State after December 31, 2008, other than an accident-only, specified disease, hospital indemnity, medicare supplement, long-term care, dental, vision or other limited benefit health insurance policy, shall provide, not as an employer option, coverage for the cost of hearing aid devices for the policyholder and individuals covered under the policy, contract, plan, or agreement."

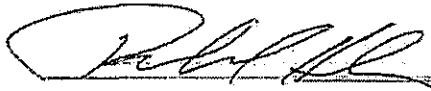
(Additional language underscored.)

The proposed exception is based upon similar exceptions in mandated coverage for limited benefit health insurance policies. *See, e.g.,* HRS § 431:10A-121 ("Each policy of accident and health or sickness insurance providing coverage for health care, other than an accident-only, specified disease, hospital indemnity, medicare supplement, long-term care, or other limited benefit health insurance policy, that is issued or renewed in this State, shall provide coverage for outpatient diabetes self-management training, education, equipment, and supplies . . .").

Thank you for your consideration of the foregoing.

Very truly yours,

MCCORRISTON MILLER MUKAI MACKINNON LLP



Peter J. Hamasaki

THE SENATE  
TWENTY-FOURTH LEGISLATURE 2008  
STATE OF HAWAII

**LATE**

TO: THE COMMITTEE ON HUMAN SERVICES AND PUBLIC HOUSING  
FROM: PAUL TOMIYASU, Deaf Individual  
DATE: 1/31/08

REGARDING: **SB BILL 2052**, DIRECTS THE DEPARTMENT OF HUMAN SERVICES TO ESTABLISH A THREE YEAR PILOT PROJECT TO CONDUCT AND EXPAND ASSET BUILDING CLASSES STATEWIDE TO SERVE INDIVIDUALS WITH DISABILITIES AND PARENTS OF CHILDREN WITH DISABILITY IN DEVELOPING SKILLS.

**SB BILL 2737**, FUNDING OF THE THREE YEAR PILOT PROJECT TO CONDUCT AND EXPAND ASSET BUILDING CLASSES STATEWIDE TO SERVE INDIVIDUALS WITH DISABILITIES AND PARENTS OF CHILDREN WITH DISABILITY IN DEVELOPING SKILLS.

I am in favor of these measures. There are many families who have children that are disabled and single parent who are disabled or have children with disabilities that will benefit greatly from these studies. Being disabled is a struggle to keep up with what is going on around you, it is a crippling disease when we lack understanding and knowledge that can help in making the quality of our life better. These bills as proposed and request for funding will help those that really need assistance in "catching" up with the rest of the world and make it easier to develop at a "rabbit-pace" instead of a "turtles-pace".

Thank you,

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**STATE OF HAWAII**  
STATE COUNCIL  
ON DEVELOPMENTAL DISABILITIES  
919 ALA MOANA BOULEVARD, ROOM 113  
HONOLULU, HAWAII 96814  
TELEPHONE: (808) 586-8100 FAX: (808) 586-7543  
January 31, 2008

The Honorable Suzanne Chun Oakland, Chair  
Senate Committee on Human Services and Public Housing  
Twenty-Fourth Legislature  
State Capitol  
State of Hawaii  
Honolulu, Hawaii 96813

Dear Senator Chun Oakland and Members of the Committee:

**SUBJECT: SB 2052 - RELATING TO HEALTH INSURANCE**

The position and views expressed in this testimony do not represent nor reflect the position and views of the Departments of Health and Human Services.

The State Council on Developmental Disabilities **SUPPORTS THE INTENT OF SB 2052**. The purpose of the bill is to require that hearing aid devices be included in mandatory insurance coverage by Medicaid and private health insurers.

We recognize the merits of this bill in providing mandated coverage for hearing aids. However, we also understand that mandated coverage for hearing aids would benefit a segment of the population but also increase premiums for other insurance policyholders. We acknowledge the benefits hearing aids provide for individuals with disabilities regarding auditory stimulation, developing and maintaining communication and language skills, and preventing further developmental delays and hearing disabilities.

The Council brings to your attention that Section 23-51, Hawaii Revised Statutes (HRS), requires concurrent resolutions passed by the Legislature requesting the Legislative Auditor to prepare and submit a report to the Legislature that assesses both the social and financial effects of the proposed mandated coverage (see attached Section 23-51, HRS). Therefore, we feel it would be premature to pass this bill without having the Legislative Auditor assess the impact of this measure. House Concurrent Resolution 15 addresses the requirements under Section 23-51, HRS.

The Honorable Suzanne Chun Oakland  
Page 2  
January 31, 2008

**LATE**

The Council appreciates the Legislature's initiative to address mandated coverage of hearing aid devices by Medicaid and private insurers.

Thank you for the opportunity to present testimony supporting the intent of SB 2052.

Sincerely,



Waydette K.Y. Cabral  
Executive Administrator

Attachment



**LATE**

**§23-51 Proposed mandatory health insurance coverage; impact assessment report.** Before any legislative measure that mandates health insurance coverage for specific health services, specific diseases, or certain providers of health care services as part of individual or group health insurance policies, can be considered, there shall be concurrent resolutions passed requesting the auditor to prepare and submit to the legislature a report that assesses both the social and financial effects of the proposed mandated coverage. The concurrent resolutions shall designate a specific legislative bill that:

- (1) Has been introduced in the legislature; and
- (2) Includes, at a minimum, information identifying the:
  - (A) Specific health service, disease, or provider that would be covered;
  - (B) Extent of the coverage;
  - (C) Target groups that would be covered;
  - (D) Limits on utilization, if any; and
  - (E) Standards of care.

For purposes of this part, mandated health insurance coverage shall not include mandated optionals. [L 1987, c 331, pt of §1; am L 1990, c 227, §1; am L 1996, c 270, §2]

Francine Aona Kenyon

dba KULI IKE KOKUA

2520 Jasmine Street

Honolulu, HI 96816

[fkenyon09@sprintpcs.com](mailto:fkenyon09@sprintpcs.com)

Thursday, January 31, 2008 at 1:30 pm  
Conference Room 016

**TESTIMONY TO  
SENATE COMMITTEE ON HUMAN SERVICES AND PUBLIC HOUSING  
ON  
SB 2052, RELATING TO HEALTH INSURANCE**

Aloha, Chair Suzanne Chun-Oakland, Vice-Chair Les Ihara, Members, and Friends:

My name is Francine Kenyon. I am a long-time advocate and volunteer consultant for deaf, hard of hearing, and deaf-blind people of the State of Hawaii, and I wear many hats.

I strongly support SB 2050 - RELATING TO HEALTH INSURANCE, requiring hearing aid devices be included in mandatory insurance coverage for Medicaid and private health insurance. I suggest adding "Medicare" to the bill, because some Medicare members are not eligible for Medicaid coverage but are eligible for private health insurance.

Hearing aids are very expensive and can put the financial hardships on adults with hearing impairments and parents of deaf, hard of hearing, and deaf-blind children. Some of us may have limited incomes or are unemployed/underemployed. The price of hearing aids continues to increase just like electronic devices, such as televisions with built-in decoding chips for captioning, radios, or DVD record players with captioning capability. On some occasions, Vocational Rehabilitation can assist qualified clients with the purchase of equipment, and we appreciate their effort.

Beginning this year, Kaiser Permanente began a new plan which includes a dental, vision, and hearing aid benefit for an additional fee of \$20. This is an option for Kaiser members to add to their current health plan. Medicare is paying the premiums upon the request of Social Security recipients with disabilities. Although Vocational Rehabilitation provides hearing aid assistance to VR clients for years, it would be great if hearing aids can also be covered under Medicare, Medicaid, or private health insurances similar as to health insurance coverage for wheelchairs, walkers, or canes for people with mobility impairments.

I strongly urge you to passing SB 2052.

Mahalo nui loa for allowing me to testify on this important bill.

Sincerely,

Francine Aona Kenyon  
Deaf Advocate & Consultant

LINDA LINGLE  
GOVERNOR



LILLIAN B. KOLLER, ESQ.  
DIRECTOR

HENRY OLIVA  
DEPUTY DIRECTOR

STATE OF HAWAII  
DEPARTMENT OF HUMAN SERVICES  
P. O. Box 339  
Honolulu, Hawaii 96809-0339

**LATE TESTIMONY**

January 31, 2008

MEMORANDUM

TO: Honorable Suzanne Chun Oakland, Chair  
Senate Committee on Human Services and Public Housing

FROM: Lillian B. Koller, Director

SUBJECT: S.B. 2052 – RELATING TO HEALTH INSURANCE  
Hearing: Thursday, January 31, 2008, 1:30 p.m.  
Conference Room 016, State Capitol

PURPOSE: The purpose of this bill is to require that hearing aid devices be included in mandatory insurance coverage by Medicaid and private health insurers.

DEPARTMENT'S POSITION: The Department of Human Services' Medicaid programs already provide coverage for hearing aids for children and adults as prescribed by a licensed physician and fitted by a licensed practitioner. The hearing aids are included as part of coverage under durable medical equipment. As such, Section 2 of this bill requiring Medicaid coverage is not necessary.

Thank you for the opportunity to comment on this bill.