

**TESTIMONY OF MARION M. HIGA, STATE AUDITOR,
ON SENATE BILL NO. 2599, SENATE DRAFT 2, HOUSE DRAFT 1,
RELATING TO HEALTH INSURANCE**

House Committee on Consumer Protection and Commerce

March 17, 2010

Chair Herkes and Members of the Committee:

Thank you for this opportunity to testify in support of Senate Bill No. 2599, Senate Draft 2 (SD2), House Draft 1 (HD1). The purpose of the bill is to provide for the early detection of colorectal cancer by requiring colorectal cancer screening procedures graded A or B, including colonoscopy screening every ten years for adults between the ages of 50 and 75, as recommended by the U.S. Preventive Services Task Force.

Senate Bill No. 2599, SD2, HD1, as amended implements recommendations in our Report No. 10-02 entitled *Study of Proposed Mandatory Health Insurance Coverage for Colorectal Cancer Screening*. For this reason, I recommend that the measure be passed.

I would be pleased to answer any questions you may have.



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March 15, 2010

Committee on Consumer Protection & Commerce
Representative Robert Herkes, Chair
Representative Glenn Wakai, Vice Chair

Hearing:

2:00 P.M., Wednesday, March 17, 2010
Hawaii State Capitol, Room 325

RE: SB2599, SD2, HD1 – Relating to Health Insurance

Testimony in Strong Support and Recommended Language Change

Chair Herkes, Vice Chair Wakai and members of the Committee on Consumer Protection & Commerce. Thank you for the opportunity to testify in strong support of SB2599, SD2, HD1 which mandates health insurance coverage for colorectal-cancer screening based on the recommendations of the U.S. Preventive Services Task Force. It also requires health insurance providers in Hawaii to provide their insured with information about the risks of undiagnosed colorectal cancer and encourages their insured to consult with their physician about screening options.

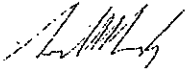
This bill was introduced at the request of the American Cancer Society as a result of a colorectal cancer screening guideline that was released in 2008. Beginning last year, the American Cancer Society offered extensive testimony on the benefits of early detection and treatment of colorectal cancer, which is the third most common cancer in the United States and the second leading cause of cancer deaths among men and women. In 2009, 146,000 new cases were diagnosed and 49,000 deaths recorded. This year in Hawai'i, over 710 of our residents will develop colon cancer and approximately 200 will die.

As the committee is aware, the Society has previously offered extensive testimony on the benefits of colorectal screening using colonoscopy. **At this juncture we would like to reiterate that colorectal cancer screening using colonoscopy emerges as an effective and affordable benefit for health plan members when compared to the cost of treating colon cancer which can easily run between \$100,000 and \$200,000.** It will dramatically reduce colon cancer death and incidents rates in Hawai'i. We would urge the committee to pass this measure forward.

We would also request a language change for the purposes of adding clarity. We would ask the words "***which includes colonoscopy***" be added in **§431:10A- Colon cancer screening coverage**, following the words "...colorectal cancer screening by all A and B grade screening modalities, **which includes colonoscopy as recommended by the...**"

Mahalo for the opportunity to provide testimony in very strong support this measure.

Sincerely,

A handwritten signature in black ink, appearing to read "G. Massengale", written in a cursive style.

George S. Massengale, JD
Director of Government Relations

Testimony of
Phyllis Dendle
Director Government Relations

Before:
House Committee on Consumer Protection and Commerce
The Honorable Robert N. Herkes, Chair
The Honorable Glenn Wakai, Vice Chair

March 17, 2010
2:00 pm
Conference Room 325

SB2599 SD2 HD1 RELATING TO HEALTH INSURANCE

Chair Herkes and committee members, thank you for this opportunity to provide testimony on SB 2599 SD2 HD1 mandating health insurance coverage for colorectal cancer screening.

Kaiser Permanente Hawaii supports the bill and offers amendments.

We support basing the benefits for colon cancer screening on the USPSTF guidelines. The value of basing the benefits in the Hawaii law on the USPSTF tests graded A or B is that as new tests and procedures are determined to be effective they would be covered without the need to change the law.

We would like to request an amendment to section (b) page 1 lines 11-15. In this draft health maintenance organizations regulated under 432D HRS would be required to follow the law as written for 431:10A HRS. While it might make sense for insurers who are regulated under 431-10A to include information on the risks of colon cancer with their policy it does not make sense for HMOs to do the same. Kaiser Permanente provides information on preventative care in our publications sent to our member's homes. We have found that a more effective way to convey health information than in the policy. We request that the committee change the language on page 1 to be the same as page 2 lines 10-14 which requires plans to convey the same information but does not insist it be in the policy.

What follows is this proposed amendment. The parts to be deleted are stricken and the proposed additions are in capital letters.

Page 1 lines 11-15 ~~(b) Beginning March 1, 2011, a health care coverage provider shall include information in the policy~~ ALL HEALTH INSURANCE PROVIDERS IN HAWAII SHALL INFORM THEIR INSURED about the risk associated with undiagnosed colorectal cancer and encourage the insured to consult with the insured's physician about available screening options."

Thank you for your consideration.

HMSA



An Independent Licensee of the Blue Cross and Blue Shield Association

March 17, 2010

The Honorable Robert Herkes, Chair
The Honorable Glenn Wakai, Vice Chair
House Committee on Consumer Protection and Commerce

Re: SB 2599 SD2 HD1 – Relating to Health Insurance

Dear Chair Herkes, Vice Chair Wakai and Members of the Committee:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on SB 2599 SD2 HD1 which would mandate health plans cover screening colonoscopies and other U. S. Preventive Services Task Force (USPSTF) “A” and “B” graded colorectal cancer screenings and require plans to notify their members about colorectal cancer screenings. HMSA supports this language with a slight amendment.

We would like to take this opportunity to note that at the beginning of this year, HMSA’s PPO plan began providing colonoscopy screenings as a covered benefit. For many years, up until the American Cancer Society (ACS) expanded their recommended colon cancer screenings, colonoscopies for screening purposes were the gold standard promoted by ACS.

We do appreciate the changes made to this measure to incorporate recommendations of the recently released State Auditor’s report. The recommendations from this report supported mandating colorectal cancer screenings which follow the 2008 USPSTF guidelines. The USPSTF recommends colorectal cancer screenings when they have achieved an “A” or “B” grading meaning that the benefit of the procedure is greater than the risk to the individual.

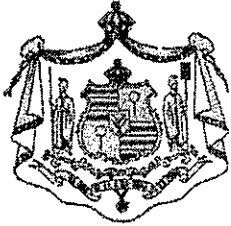
We do have concerns with the language regarding notifying members on the risks of undiagnosed colorectal cancer screenings. HMSA engages in extensive member outreach which is typically targeted at specific populations when in need of certain preventive services. We believe that the current language is problematic due to the fact that the notification language in Section 1 on page 1, lines 11-15 differs from that in Section 2 on page 2, lines 10-14. The language regarding notification should be uniformly applied to all plans in the state. The language in Section 1 requires plans to provide information “in the policy” while the language in Section 2 does not contain this requirement.

We would respectfully request the Committee see fit to replace Section 1, lines 11-15 with the language in Section 2, lines 10-14. We believe that putting notification “in the policy” would not be an effective placement of this type of information and therefore we support the broader language in Section 1, leaving the notification method to the plan’s discretion. Thank you for the opportunity to provide testimony.

Sincerely,

A handwritten signature in black ink, appearing to read 'JD' or similar initials, followed by a long horizontal flourish.

Jennifer Diesman
Vice President
Government Relations



ASSOCIATION OF HAWAIIAN CIVIC CLUBS

P.O. Box 1135 Honolulu, Hawaii 96807

TESTIMONY OF LEIMOMI KHAN, PRESIDENT
ASSOCIATION OF HAWAIIAN CIVIC CLUBS
IN SUPPORT OF

SB 2599, SD2, HD1 – RELATING TO HEALTH INSURANCE, WITH AMENDMENT

COMMITTEE ON CONSUMER PROTECTION AND COMMERCE

Rep Robert N. Herkes, Chair

Rep Glenn Wakai, Vice Chair

Wednesday, March 17, 2010, 2:00 p.m., Conference Room 325

Aloha, Chair Herkes, Vice Chair, Wakai, and Members of the Committee:

The Association of Hawaiian Civic Clubs (AHCC) firmly supports SB 2599, SD2, HD1 with amendment. We provided testimony when this bill was heard in February 2010. We continue to support it.

There is no question that passage of this bill will positively impact all families in the state, and it will certainly help reduce the incidence of colorectal and prostate cancer deaths within the high-risk Native Hawaiian community. We note, however, that the bill no longer contains provisions regarding how often such examinations will be conducted and also whether it includes annual digital rectal examination and the prostate specific antigen blood test. We continue to advocate that this examination and test be covered.

Colorectal cancer is the second leading cause of death of Native Hawaiians, and colonoscopy screenings can provide detection of precancerous colonic polyps and early carcinomas. Prostate cancer is the third leading cause of cancer death among Native Hawaiian men. Annual screenings covered by health insurance leads to early detection, and that can mean less extensive treatments. For some patients, early detection can be the difference between radiation treatment and a radical prostatectomy. Less extensive treatments mean quicker recovery and a smaller financial burden for the patient.

Further, while Medicare insurance covers colonoscopies and annual prostate screenings, other health insurers in the state will not cover such tests unless the patient experiences specific symptoms. The status quo allows for missed opportunities to detect early cancer cells.

In November 1996, we passed a resolution urging the State of Hawaii to “Mandate Full Coverage of Prostate Cancer Diagnostic Examinations by Insurance Carriers” and in October 2006, again urged the Hawaii State Legislature to “Direct Medical Insurers to Cover Screening Procedures for Prostate and Colorectal Cancer”. Accordingly, we respectfully urge you to pass this bill. Thank you for this opportunity to testify in support of SB 2599.

About the AHCC

The Association is a growing national confederation of fifty-eight Hawaiian Civic Clubs, located throughout the State of Hawai'i and in the States of Alaska, California, Colorado, Illinois, Nevada, Utah, Virginia, Washington State, Tennessee, and Texas. It initiates and works to support actions that enhance the civic, economic, educational, health and social welfare of our communities, and in particular, the culture and welfare of the Native Hawaiian community.

ASSOCIATION OF HAWAIIAN CIVIC CLUBS

A RESOLUTION

Reso 06-07

URGING THE HAWAII STATE LEGISLATURE TO DIRECT MEDICAL INSURERS TO COVER SCREENING PROCEDURES FOR PROSTATE AND COLORECTAL CANCER

WHEREAS, colorectal cancer is the second leading cause of death in Native Hawaiians according to the Hawai'i Tumor Registry from 1995 to 2000, and the second leading cause of cancer death in the United States according to the American Cancer Society in 2004; and

WHEREAS, 93% of colorectal cancer cases are diagnosed in people greater than 50 years of age; and

WHEREAS, colorectal cancer screening with colonoscopy can provide detection of pre-cancerous adenomatous colonic polyps and early carcinomas with a sensitivity greater than 90%, resulting in less extensive surgery or frequently only simple colonoscopic extraction aimed at cure rather than palliation, such that practically no person with these lesions need suffer and die from colon cancer; and

WHEREAS, the likelihood of developing prostate cancer in men is one in six according to the National Cancer Institute in 2003, and prostate cancer is the third leading cause of cancer death in Native Hawaiians according to the Hawai'i Tumor Registry from 1995 to 2000, and the second leading cause of cancer death nationally according to the American Cancer Society in 2004; and

WHEREAS, prostate cancer screening including digital rectal examination and the prostate specific antigen blood test can result in early detection and treatment of prostate cancer; and

WHEREAS, Medicare insurance already covers colonoscopies and annual prostate specific antigen testing for its insured population;

NOW, THEREFORE, BE IT RESOLVED, by the Association of Hawaiian Civic Clubs in Convention at the Waikiki Beach Marriott Resort & Spa, Waikiki, O'ahu, on this 28th day of October 2006, that it supports a resolution that urges the Hawai'i State Legislature to direct medical insurers to cover colonoscopy, digital rectal examination, and prostate specific antigen blood testing to screen for colorectal and prostate cancers; and

BE IT FURTHER RESOLVED, that a copy of this Resolution be transmitted to Hawai'i's Congressional Delegation, the Governor, State of Hawaii, the President of the Senate, the Speaker of the House, the Chair of the Senate Committee on Judiciary and Hawaiian Affairs,

the Chair of the House Committee on Hawaiian Affairs, the Chair of the Office of Hawaiian Affairs and all County Mayors of the State of Hawaii; and

BE IT FURTHER RESOLVED, that a copy of this Resolution also be transmitted to the American Cancer Society Hawai'i Pacific, Inc.

The undersigned hereby certifies that the foregoing Resolution was duly adopted on October 28, 2006, at the 47th Annual Convention of the Association of Hawaiian Civic Clubs at Waikiki, Hawai'i

/s/ Antoinette Lee, President