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February 20, 2010

Committee on Ways and Means  
Senator Donna Mercado Kim, Chair  
Senator Shan S. Tsutsui, Vice Chair

### **Hearing:**

10:00 A.M., Monday, February 22, 2010  
Hawaii State Capitol, Room 211

### **RE: SB2599 – Relating to Mandatory Health Insurance Coverage**

#### **Additional Comments**

Chair Kim, Vice Chair Tsutsui and members of the Committee on Ways and Means. We would like to take this opportunity to reiterate several points that we have made in the past relating to the impact of colorectal cancer in Hawai'i and cost of colorectal cancer screening using colonoscopy.

SB2599 was introduced at the request of the American Cancer Society as a result of a colorectal cancer screening guideline that was released in 2008. This past year, the American Cancer Society offered extensive testimony on several bills promoting the benefits of early detection and treatment of colorectal cancer. Colorectal cancer 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 a result, last year the Legislature passed current resolution requesting the State Auditor to study the impact of providing colonoscopy as a colorectal cancer screening option. The study was released this month and recommends enactment of colonoscopy as part of mandatory health insurance coverage.

It is clear 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.

The measure before the committee is cost effective and will dramatically reduce colon cancer death and incidents rates in Hawai'i. As everyone on the committee knows, cancer does not distinguish between Democrats or Republicans, rich or poor, young or old, insured or uninsured, male or female. It is an equal opportunity disease and killer; impacting victims, caregivers, and loved ones. SB2599, if enacted, can lead to the defeat of the second deadliest cancer in Hawai'i.

We would urge the committee to pass this measure forward.

Mahalo for the opportunity to provide these comments regarding this measure.

Sincerely,

A handwritten signature in black ink, appearing to read "G. Massengale". The signature is fluid and cursive, with a prominent initial "G" and a long, sweeping underline.

George S. Massengale, JD  
Director of Government Relations

# HMSA



An Independent Licensee of the Blue Cross and Blue Shield Association

February 22, 2010

The Honorable Donna Mercado Kim, Chair  
The Honorable Shan Tsutsui, Vice Chair

Senate Committee on Ways and Means

**Re: SB 2599 SD1 – Relating to Health Insurance**

Dear Chair Kim, Vice Chair Tsutsui and Members of the Committee:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on SB 2599 SD1 which would mandate health plans cover screening colonoscopies and other U. S. Preventive Services Task Force (USPSTF) “A” and “B” graded 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 would also state that we do not support unfunded mandated benefits, and prefer to give those purchasing health care coverage, typically employers, the ability to tailor their benefit plans as they see fit.

We do appreciate the previous Committee’s attempt to incorporate recommendations of the recently released State Auditor’s report on the social and financial impacts of mandating colorectal cancer screenings. The recommendations from this report supported mandating colorectal cancer screenings which follow the 2008 USPSTF 2008 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 that without some additional clarifying language SB 2599 SD1 could end up being overly broad and mandate screenings not related to colorectal cancer. Therefore we would suggest, in order to follow the Auditor’s recommendations, that the word “colorectal” be added throughout the measure to clarify that the USPSTF screenings being referred to are in relation to colorectal cancer screenings only.

In order to accomplish this, the word “colorectal” would need to be added to three sections, page 2, line 22, page 3, line 12 & page 9, line 20 (language provided below):

**"§432:1- Colonoscopy coverage.** Notwithstanding any provision to the contrary, each policy, contract, plan, or agreement, except for policies that only provide coverage for specified diseases or other limited benefit coverage, shall provide coverage for the screening of colorectal cancer by colonoscopy and any other colorectal screening modalities that have received a grade of A or B from the United States Preventative Service Task Force."

**"§432:2- Colonoscopy coverage.** Notwithstanding any provision to the contrary, each policy, contract, plan, or agreement for hospital, medical, or nursing benefits, except for policies that only provide coverage for specified diseases or other limited benefit coverage, shall provide coverage for the screening of colorectal cancer by colonoscopy and any other colorectal screening modalities that have received a grade of A or B from the United States Preventative Service Task Force."

(7) Notwithstanding any provision to the contrary, each policy, contract, plan, or agreement, except for policies that only provide coverage for specified diseases or other limited benefit coverage, shall provide coverage for the screening of colorectal cancer by colonoscopy and any other colorectal screening modalities that have received a grade of A or B from the United States Preventative Service Task Force."

We believe that this small addition will ensure the spirit of the legislation. Thank you for the opportunity to provide testimony.

Sincerely,



Jennifer Diesman  
Vice President  
Government Relations



# Hawaii Association of Health Plans

February 22, 2010

The Honorable Donna Mercado Kim, Chair  
The Honorable Shan Tsutsui, Vice Chair

Senate Committee on Ways and Means

**Re: SB 2599 SD1 – Relating to Health Insurance**

Dear Chair Kim, Vice Chair Tsutsui and Members of the Committee:

My name is Howard Lee and I am President of the Hawaii Association of Health Plans (“HAHP”). HAHP is a non-profit organization consisting of seven (7) member organizations:

AlohaCare  
Hawaii Medical Assurance Association  
HMSA  
Hawaii-Western Management Group, Inc.

MDX Hawai‘i  
University Health Alliance  
UnitedHealthcare

Our mission is to promote initiatives aimed at improving the overall health of Hawaii. We are also active participants in the legislative process. Before providing any testimony at a Legislative hearing, all HAHP member organizations must be in unanimous agreement of the statement or position.

HAHP appreciates the opportunity to testify on SB 2599 SD1 which would mandate colorectal cancer screenings based on U.S. Preventive Services Task Force (USPSTF) recommendations which have been awarded an “A” or “B” rating. While we appreciate the changes made to this measure to adopt the State Auditor’s recommendations, we do believe that as currently drafted, SB 2599 SD1 could be overly broad.

We support changes being proposed by HMSA which would add the word “colorectal” throughout the measure in order to ensure that the references to mandated USPSTF screenings are specifically those for colorectal cancer. Thank you for the opportunity to provide testimony today.

Sincerely,

Howard Lee  
President