

# GM628

## FAYE KURREN

Measure Title: Submitting for consideration and confirmation to the Board of Directors of the Hawai'i Health Connector, Gubernatorial Nominee, FAYE KURREN, for a term to expire 6-30-2014 (Replaces GM617).

Report Title: Board of Directors of the Hawai'i Health Connector (Replaces GM617)

Description:

Companion:

Package:

Current Referral: CPN

Introducer(s):

<b><u>Sort by</u></b> <b><u>Date</u></b>		<b>Status Text</b>
2/6/2012	S	Received.
2/6/2012	S	Referred to CPN.
3/1/2012	S	The committee(s) on CPN has scheduled a public hearing on 03-23-12 9:00AM in conference room 229.

March 21, 2012

Hawaii State Senate  
Committee on Commerce and Consumer Protection  
The Honorable Rosalyn H. Baker, Chair

Measure: GM628. Submitting for consideration and confirmation to the  
Board of Directors of the Hawaii Health Connector, Gubernatorial  
Nominee, FAYE KURREN, for a term to expire 6-30-2014

Dear Senator Baker and Members of the Committee:

It is with the greatest of honor and pleasure that I write this letter of recommendation for Ms. Faye Kurren, President & CEO of HDS, towards her selection to the Hawaii Health Connector Board.

I am the Director of the Hawaii region of the Advanced Education of General Dentistry (AEGD) Dental Residency Program, sponsored by the Lutheran Medical Center, based in Brooklyn, New York.

In July of 2012, we will position 16 residents assigned to 6 community health centers on 3 islands. In helping to accomplish our mission of increasing the capability and access of dental services to the underserved communities, Ms. Kurren and the HDS Foundation Committee have been extremely generous and supportive in funding all of our requested capital projects, totaling more than \$107,000. Among the approved grants over the years are funding to purchase and equip 6 new dental chairs at our new, soon to be completed 12 chair dental facility at Kokua Kalihi Valley Health Center on School Street, and our elderly center on Gulick Avenue, probably the only dental center devoted strictly to treating our elderly population

Ms. Kurren has sincerely demonstrated her commitment in caring for the needy and underserved. I, therefore, ask for the committee's consideration in selecting Ms. Faye Kurren as a board member.

Sincerely,

Samuel Ishimura, DDS, FACP, FICD, FACD  
Assistant Director of Education, Hawaii Region  
Lutheran Medical Center



**American Red Cross**  
Hawaii State Chapter

March 21, 2012

Hawaii State Senate  
Committee on Commerce and Consumer Protection  
The Honorable Rosalyn H. Baker, Chair

Hearing: Friday, March 23, 2012 at 9:00 a.m.

Measure: GM628. Submitting for consideration and confirmation to the Board of Directors of the Hawai'i Health Connector, Gubernatorial Nominee, FAYE KURREN, for a term to expire 6-30-2014.

Dear Senator Baker and Members of the Committee:

I am writing in support of Faye W. Kurren's nomination to the Board of Directors of the Hawai'i Health Connector. Faye Kurren would be an excellent addition to the Hawaii Health Insurance Exchange Board based on her qualifications, knowledge and concern for the people of Hawaii. Understanding that this Board will be developing a process for Hawaii that provides our citizens with the best options for health insurance, Faye is an ideal candidate to be a part of this group.

In her current position as president and CEO of HDS, Faye has proven experience and knowledge of the dental benefits industry and the delivery of affordable dental benefits to individuals and small businesses. She is committed to improving the oral health of our community. Faye grew the HDS Foundation from \$1 million to \$12 million in the last 8 years. The HDS Foundation provides more than \$500,000 annually in grants to fund oral health education and direct services in Hawaii, with emphasis on the underserved population. In addition, HDS has sponsored Tooth Fairy Fun Day at the Children's Discovery Center for 8 years as well as participated in fairs and conducted dental screenings for children throughout the year. She is familiar with the oral health of our state, and especially the need to deliver oral healthcare to underserved keiki. Faye has expertise in stand-alone dental benefits as well as dental benefits embedded in medical plans, and in the sale of dental benefits on-line and the building of a robust user friendly website. She has knowledge of the Affordable Care Act and dental benefits requirements within the Act as well as how other states are handling dental benefits within their exchanges. HDS, under Faye's leadership, is known for its excellence in customer service and user-friendly technology. In its most recent customer satisfaction survey, more than 9 out of 10 subscribers rated HDS as excellent.

Faye is a person of high integrity who has been a leader in our community. She has a longstanding commitment to public service as a volunteer with many 501(c)(3) organizations. In spite of her important and time-consuming role with HDS, Faye served with distinction as a member of our American Red Cross Board of Directors from 1999 until 2010 and continues to support our efforts. She took an active role, serving in many leadership roles, to include Chairman of the Board, and led by example. Her character is impeccable.

This all attests to Faye's qualifications to serve on the Board of Directors of the Hawai'i Health Connector. Her outstanding leadership skills, tremendous respect in the community, and passion for helping others makes her a perfect candidate for the Board. Thank you for this opportunity to provide testimonial support for Faye Kuren.

Sincerely,

A handwritten signature in black ink, appearing to read 'Coralie', with a long horizontal flourish extending to the right.

Coralie Chun Matayoshi  
Chief Executive Officer  
American Red Cross, Hawaii State Chapter



March 21, 2012

The Honorable Rosalyn H. Baker, Chair  
Committee Members  
Committee on Commerce and Consumer Protection  
Hawaii State Legislature  
415 South Beretania Street  
Honolulu, HI 96813

Hearing: Friday, March 23, 2012 at 9:00 a.m.

Measure: GM628. Submitting for consideration and confirmation to the Board of Directors of the Hawai'i Health Connector, gubernatorial nominee, FAYE KURREN, for a term to expire 6-30-2014.

Dear Senator Baker and Members of the Committee,

I am writing in support of the nomination of Faye W. Kurren to the board of directors of the Hawai'i Health Connector.

The Affordable Care Act requires each state to establish by 2014 a health insurance exchange (Hawaii Health Connector) where individuals and small businesses can purchase affordable health insurance plans. The board of directors is comprised of stakeholders who are charged with developing a process for Hawaii that provides our citizens with the best options for health insurance. There is no template for the Hawaii Health Connector so it is vitally important that board members be knowledgeable and have a track record of delivering affordable products to the community through a website that is easy to understand and navigate.

Pediatric oral health benefits are part of the essential benefits package that the Hawaii Health Connector is required to offer. I believe that it is important that Hawaii residents be offered a choice of affordable stand-alone dental plans, as well as plans embedded within medical plans, with transparent pricing and user-friendly navigation.

Faye Kurren's qualifications and facts supporting her nomination:

1. Expertise in delivering affordable dental benefits to individuals and small businesses.
2. Knowledge of the dental benefits industry with more than eight years as president and CEO of HDS.

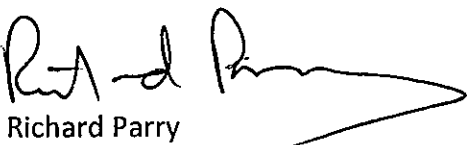


The Honorable Rosalyn H. Baker, Chair  
and Committee Members  
Committee on Commerce and Consumer Protection  
Hawaii State Legislature  
March 21, 2012  
Page Two

3. Knowledge of the Affordable Care Act and dental benefits requirements within the Act as well as knowledge of how other states are handling dental benefits within their own exchanges.
4. Familiar with Hawaii's oral health status and especially the need to deliver oral healthcare to underserved keiki.
5. Commitment to improving the oral health of our community. Faye grew the HDS Foundation from \$1 million to \$12 million in the last eight years. The HDS Foundation provides more than \$500,000 annually in grants to fund oral health education and direct services in Hawaii, with emphasis on the underserved population. In addition, HDS has sponsored Tooth Fairy Fun Day at the Children's Discovery Center for eight years and has participated in fairs and conducted dental screenings for children throughout the year.
6. Expertise in stand-alone dental benefits as well as dental benefits embedded in medical plans.
7. Expertise in the sale of dental benefits online and the building of a robust user-friendly website.
8. Faye is a person of high integrity who has been a leader in our community throughout her career. She has a longstanding commitment to public service as a volunteer with many 501(c)(3) organizations.
9. Under Faye's leadership, HDS is known for its excellence in customer service and user-friendly technology. In its most recent customer satisfaction survey, more than 9 out of 10 HDS subscribers rated the organization as excellent.

Thank you for this opportunity to testify.

Sincerely,



Richard Parry  
President and Chief Executive Officer



**First Insurance  
Company of Hawaii**  
A Member of the Tokio Marine Group

March 21, 2012

Hawaii State Senate  
Committee on Commerce and Consumer Protection  
The Honorable Rosalyn H. Baker, Chair

Hearing: Friday, March 23, 2012 at 9:00 a.m.

Measure: GM628. Submitting for consideration and confirmation to the Board of Directors of the Hawai'i Health Connector, gubernatorial nominee, FAYE KURREN, for a term to expire 6-30-2014.

Dear Senator Baker and Members of the Committee:

I am writing in support of Faye W. Kurren's nomination to the Board of Directors of the Hawaii Health Connector.

In her capacity as a director on First Insurance's Board, Faye has consistently provided effective direction and honest feedback. She is a diligent contributor, informed decision maker, willing to question long-standing practices, passionate about excellence, and thinks long-term – all qualities that would benefit the Hawaii Health Insurance Exchange Board.

The state is seeking people to serve on this Board who have a proven track record of delivering affordable health insurance products to the community. Faye fits this description completely. Under her leadership, HDS has established a reputation for excellent customer service and user-friendly technology. In addition, she has grown the HDS Foundation from \$1 million to \$12 million in the last 8 years, allowing the foundation to provide more than \$500,000 annually in grants to fund oral health education and direct services in Hawaii. During her eight years as CEO, HDS has assumed a very visible position in the community through participation in fairs, dental screenings, and as the sponsor of Tooth Fairy Fun Day at the Children's Discovery Center. Faye's astute use of technology, passion for the customer experience, savvy community programs, and deep knowledge of the dental benefits industry and applicable laws have all contributed to her success in increasing access to dental care in Hawaii. Her hands-on experience leading Hawaii's first and foremost nonprofit dental service corporation would be invaluable to the Hawaii Health Connector as it works to develop a process and website from the ground-up to provide our citizens with the best health insurance options.

Thank you for this opportunity to testify.

Sincerely,

Allen B. Uyeda  
President & CEO



March 20, 2012

The Honorable Rosalyn H. Baker  
Chair – Committee on Commerce and Consumer Protection  
Hawaii State Capitol- Rm. 230  
Honolulu, Hawaii 96813

**RE: GM 628 – In support of Faye Kurren for consideration and confirmation to the Board of Directors of the Hawaii Health Connector.**

**Hearing Date: Friday, March 23, 2012; Conference Room 229**

Dear Chair Baker, Vice Chair Taniguchi and Committee Members:

I am Stafford Kiguchi, executive vice president of Government Relations and Corporate Communications for Bank of Hawaii, and am writing in strong support of Faye Kurren's confirmation to the Hawaii Health Insurance Exchange Board (Hawaii Health Connector.)

I have known Faye for more than 25 years and had the pleasure of working with her for 12 years at what is now known as Tesoro Hawaii (formerly BHP Hawaii and PRI) when she was General Counsel and subsequently President.

The Exchange has the responsibility to address one of the state's most pressing concerns. It will require dedicated individuals willing to make a professional commitment and capable of providing sound advice and direction. Faye qualifies in all of those areas and I'm confident she will be a valued member and positive contributor to the Board.

She not only brings her experience and perspective as the head of HDS for more than eight years, but also her leadership skills and a broad understanding of community needs. She has great integrity and a willingness to consider different viewpoints and build consensus. Her understanding of the Affordable Care Act and its dental requirements, combined with her background and expertise in providing dental benefits online, make her exceptionally qualified in helping to meet the mission of the Exchange.

I respectfully encourage this Committee's confirmation of Faye Kurren to the Board of Directors of the Hawaii Health Insurance Exchange Board.

Thank you for the opportunity to provide this testimony.

Sincerely,

A handwritten signature in cursive script that reads 'Stafford Kiguchi'.

Stafford Kiguchi  
Executive Vice President



Senator Rosalyn Baker  
Senatorial District 5  
Hawaii State Capitol, Room 230

RE: Testimony Before the Senate Committee on Commerce and Consumer Protection -  
GM628 - Submitting for consideration and confirmation to the Board of Directors  
of the Hawai'i Health Connector, Gubernatorial Nominee, FAYE KURREN, for a term  
to expire 6-30-201

Chair Baker, Vice-Chair Taniguchi, and Members of the Committee:

My name is Gabriel Lee, Executive Vice President - Commercial Markets, American  
Savings Bank. I am writing in support of Faye W. Kurren's nomination to the  
Board of Directors of the Hawai'i Health Connector. Faye Kurren has significant  
experience in the healthcare profession.

Faye Kurren will be a great member of the Board of Directors of the Hawai'i  
Health Connector. I have known Faye Kurren for over 10 years when she was the  
President of Tesoro Hawaii. I was also the Chairman of Hawaii Dental Service  
between 2005 to 2008. Faye Kurren has an impeccable reputation as a business  
person and a community supporter.

It comes with great pleasure to recommend Faye Kurren to the Board of Directors  
of the Hawai'i Health Connector.



## HAWAII PACIFIC HEALTH

55 Merchant Street  
Honolulu, Hawaii 96813-4333

Kapi'olani • Pali Momi • Straub • Wilcox

[www.hawaiipacifichealth.org](http://www.hawaiipacifichealth.org)

March 21, 2012

Hawaii State Senate  
Committee on Commerce and Consumer Protection  
The Honorable Rosalyn H. Baker, Chair

Hearing: Friday, March 23, 2012 at 9:00 a.m.

Measure: GM628. Submitting for consideration and confirmation to the Board of Directors of the Hawaii'i Health Connector, Gubernatorial Nominee, FAYE KURREN, for a term to expire 6-30-2014.

Dear Senator Baker and Members of the Committee:

I am writing in support of the nomination of Faye W. Kurren to the Board of Directors of the Hawaii Health Connector.

I have known Faye since I came to Hawaii to work with Hawaii Pacific Health in 2002. She was on the Board of Directors of Straub Clinic & Hospital and the Board of Directors of Hawaii Pacific Health. As we got to know each other I came to see that Faye had an excellent understanding of the healthcare industry and of the particular challenges that we face here in Hawaii and that she was passionate in her commitment to improve the health of our community. She has been an active board member and a champion of sustainable healthcare for Hawaii residents.

I support Faye's nomination to the Board of Directors of the Hawaii Health Connector because she will bring the expertise necessary to build a viable, efficient healthcare insurance exchange for our state, offering affordable products with transparent pricing and a user-friendly experience. She is knowledgeable not only about the dental benefits industry but also about the healthcare industry in general, and has expertise in the internet based sale of healthcare products to individuals. Hawaii Dental Service is known as a leader in deploying technology to simplify and improve the administration of the dental products sold by HDS and for its excellent customer service. Faye is a person of high integrity. She listens, reaches out to all stakeholders, and gets the job done.

Thank you for this opportunity to testify.

Sincerely,

Raymond P. Vara, Jr.  
President



HAWAII PACIFIC HEALTH



HAWAIIAN DREDGING  
CONSTRUCTION COMPANY, INC.

March 21, 2012

Hawaii State Senate  
Committee on Commerce and Consumer Protection  
The Honorable Rosalyn H. Baker, Chair

Hearing: Friday, March 23, 2012 at 9:00 a.m.

Measure: GM628. Submitting for consideration and confirmation to the Board of Directors of the Hawai'i Health Connector, Gubernatorial Nominee, FAYE KURREN, for a term to expire 6-30-2014.

Dear Senator Baker and Members of the Committee:

I am writing in support of the nomination and confirmation of Faye W. Kurren to the Board of Directors of the Hawai'i Health Connector.

Faye and I have known each other personally for over twenty years. In that time I have also come to know Faye as a community and business leader of integrity and compassion.

Faye's longstanding commitment to public service in volunteering with many nonprofit organizations included serving on the board of American Red Cross, Hawaii Chapter, on which I also served. It was here that I saw first hand Faye's ability to comprehend issues from a broad perspective, narrow considerations down to essential, pertinent elements and reach consensus on expected outcomes. This ability to be concise, clear and fair has made her an invaluable member of the many community boards on which she serves and which, I believe, will also make her an invaluable member of the Hawai'i Health Connector Board.

During her over eight years as president and CEO of Hawaii Dental Service, Faye's business acumen and leadership skills have resulted in an expertise in delivering affordable dental benefits to individuals and small businesses, while at the same time expanding online capabilities for ease of use and accessibility for all stakeholders. This knowledge and track record of delivering affordable products to the community through a website that is easy to understand and navigate with excellent customer service will be a vital element to the Hawai'i Health Connector and its success.

With the upcoming changes in health care, Faye Kurren will bring the caliber of ability and leadership necessary to the important work ahead for the Board of Directors of the Hawai'i Health Connector.

Thank you for this opportunity to testify.

Sincerely,

William Wilson  
President

March 21, 2012

John I. Kotake, DDS  
1150 S. King Street, Suite 406  
Honolulu, HI 96814

Hawaii State Senate  
Committee on Commerce and Consumer Protection  
The Honorable Rosalyn H. Baker, Chair

Hearing: Friday, March 23, 2012 at 9:00 a.m.

Measure: GM628. Submitting for consideration and confirmation to the Board of Directors of the Hawai'i Health Connector, Gubernatorial Nominee, FAYE KURREN, for a term to expire 6-30-2014.

Dear Senator Baker and Members of the Committee:

I am writing in support of Faye W. Kurren's nomination to the Board of Directors of the Hawai'i Health Connector.

My association with Faye Kurren has been as a member of the Hawaii Dental Service ("HDS") Board of Directors and the HDS Foundation Board of Trustees. Over the terms that I have served on the HDS Board, I have had the opportunity to work with several of its presidents and CEOs and have come to greatly respect Faye's leadership of the company. As president and CEO over the past eight years, Faye has guided HDS in creating more user-friendly online products and services for its subscribers, group administrators, employers and dentists. This greater use of technology has increased efficiency and accuracy for all stakeholders, but at the same time, Faye has never lost sight of the importance of high-touch, quality customer service. Faye's expectations of quality service can be witnessed in the results of HDS's most recent customer satisfaction survey where more than nine out of ten subscribers rated HDS as excellent.

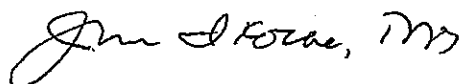
As a trustee of the HDS Foundation, I have also come to respect Faye's concern and care for the community of the underserved, especially children. She is committed to improving the oral health of the community and has been unwavering in her support of the Foundation's work to provide oral health education and direct services through nonprofit organizations throughout the state. Enough cannot be said of her guidance in the last eight years to grow the Foundation's corpus from \$1 million to \$12 million which allows the Foundation to fulfill its mission.

Faye's leadership skills and expertise in delivering affordable dental benefits to individuals and small businesses as well as online capabilities for ease of use and accessibility for all stakeholders while maintaining a clear understanding of the importance of quality customer service will be vital to the Hawai'i Health Connector and its success. Faye's strong commitment to public service will also be a great asset to the work of the Hawai'i Health Connector Board.

For these reasons, I support the confirmation of Faye W. Kurren and ask for your favorable consideration of her nomination.

Thank you for this opportunity to testify.

Sincerely,



John I. Kotake, DDS

March 21, 2012

Jan M. Harada  
[jharada@helpinghandshawaii.org](mailto:jharada@helpinghandshawaii.org)

Hawaii State Senate  
Committee on Commerce and Consumer Protection  
The Honorable Rosalyn H. Baker, Chair

Hearing: Friday, March 23, 2012 at 9:00 a.m.

Measure: GM628. Submitting for consideration and confirmation to the Board of Directors of the Hawai'i Health Connector, Gubernatorial Nominee, FAYE KURREN, for a term to expire 6-30-2014.

Dear Senator Baker and Members of the Committee:

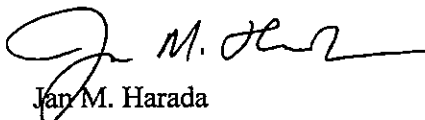
I am writing in support of Faye W. Kurren's nomination to the Board of Directors of the Hawai'i Health Connector.

The Affordable Care Act requires each state to establish by 2014 a health insurance exchange (Hawaii Health Connector) where individuals and small businesses can purchase affordable health insurance plans. Pediatric oral health benefits are part of the essential benefits package required to be offered on the Hawaii Health Connector and it is important that Hawaii residents be offered a choice of affordable stand alone dental plans as well as plans embedded within medical plans, with transparent pricing and user-friendly navigation. There is no template for the Hawaii Health Connector so it is vitally important that board members be not only knowledgeable about the system of care (which Faye is after 8+ years as the President of Hawaii Dental Service), but also have a background in community service and an understanding of the issues faced by Hawaii's struggling children, families and senior citizens, including the issue of access to affordable health care.

In addition to her many other community Boards and commitments, Faye Kurren has been an integral part of the Helping Hands Hawaii (HHH) Board for many years. I started with HHH as its President & CEO in July 2010. Since my time with the organization, I have admired Faye's ability to empathize with the struggling individuals we serve, and have seen that she serves on the Board not so she can add something to her professional profile, but instead she serves because she has a true desire to help those less fortunate and in need. She has always acted with integrity, fairness, compassion, and a desire to empower people and make a positive difference in their lives. Those are all the qualities I believe make Faye Kurren the right choice as a member of the Board of Directors of the Hawaii Health Connector.

Thank you for this opportunity to testify.

Sincerely,



Jan M. Harada

March 21, 2012

Garrett B. K. Oka, DDS  
75-5660 Kopiko Street, Suite B2  
Kailua Kona, HI 96740

Hawaii State Senate  
Committee on Commerce and Consumer Protection  
The Honorable Rosalyn H. Baker, Chair

Hearing: Friday, March 23, 2012 at 9:00 a.m.

Measure: GM628. Submitting for consideration and confirmation to the Board of Directors of the Hawai'i Health Connector, Gubernatorial Nominee, FAYE KURREN, for a term to expire 6-30-2014.

Dear Senator Baker and Members of the Committee:

I am writing in support of Faye W. Kurren's nomination to the Board of Directors of the Hawai'i Health Connector.

My association with Faye Kurren has been as a member of the Hawaii Dental Service ("HDS") Board of Directors and as chair of the HDS Foundation Board of Trustees. Over the years that I have served, I have found Faye to be a reasoned voice who believes in fairness for all of HDS's stakeholders. Quality of service to all HDS customers - subscribers, administrators, dentists, employers - is one of the most important measures of competence for Faye. Under her leadership improved, user-friendly technology has increased efficiency and in the most recent customer satisfaction survey, more than nine out of ten subscribers rated HDS as excellent.

Faye is very committed to improving the oral health of the community, which is evidenced by her diligent efforts in supporting the HDS Foundation. In the last eight years since becoming president and CEO of HDS, Faye grew the corpus of the Foundation from \$1 million to \$12 million, thus vastly expanding the Foundation's ability to fund oral health education and direct services in Hawaii, especially to the underserved population. As a dentist practicing on Hawaii Island, I see the great need for oral health care among the underserved and it has been gratifying as chair of the Foundation to see the Foundation's funding at work. This could not have been done without Faye's care and compassion for the less fortunate and her decision to ensure that the Foundation could carry out its mission.

The importance of access to dental benefits for Hawaii's people is important for all of us as citizens of this state. As a member of the Hawai'i Health Connector Board of Directors, Faye can bring knowledge and expertise in delivering affordable dental benefits to individuals and small business with an understanding of the oral health of our state, especially the need to deliver oral healthcare to underserved keiki.

For these reasons, I support the confirmation of Faye W. Kurren and ask for your favorable consideration of her nomination.

Thank you for this opportunity to testify.

Sincerely,



Garrett B. K. Oka, DDS

March 21, 2012

Casey Z. Tamashiro, DDS  
1728 Wili Pa Loop, Suite 100  
Wailuku, HI 96793

Hawaii State Senate  
Committee on Commerce and Consumer Protection  
The Honorable Rosalyn H. Baker, Chair

Hearing: Friday, March 23, 2012 at 9:00 a.m.

Measure: GM628. Submitting for consideration and confirmation to the Board of Directors of the Hawai'i Health Connector, Gubernatorial Nominee, FAYE KURREN, for a term to expire 6-30-2014.

Dear Senator Baker and Members of the Committee:

I am writing in support of Faye W. Kurren's nomination to the Board of Directors of the Hawai'i Health Connector.

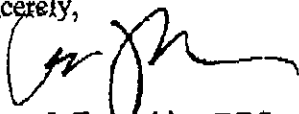
My main point of contact with Ms. Kurren has been as a member of the Hawaii Dental Service ("HDS") Board of Directors and the HDS Foundation Board of Trustees. In these capacities and in the time that I have served, I have found Ms. Kurren to be articulate, thoughtful and mindful of HDS stakeholders and HDS's mission to improve the oral health of Hawaii's people. This has been most evident in her strong support in funding the HDS Foundation. When Ms. Kurren became president and CEO of HDS in 2003, the HDS Foundation had \$1 million in its coffers which limited its ability to serve the community. Due to Ms. Kurren's efforts, the corpus of the Foundation has grown to \$12 million which has allowed the Foundation to support the work of organizations providing direct services to the underserved like the Kalihi Palama Health Center, Waianae Coast Comprehensive Health Center, West Hawaii Community Health Center, Aloha Medical Mission, Ko'olauloa Community Health & Wellness Center, Hamakua Health Center and Community Clinic of Maui; as well as educational initiatives like the Maui Community College Oral Health Initiative Dental Assisting Program.

The importance of access to dental benefits for the overall well being of Hawaii's population should not be overlooked as more and more evidence shows the connection between our oral and overall health. Ms. Kurren is a member of the Delta Dental Plans Association Board of Directors and as a member of the Hawai'i Health Connector Board of Directors she would bring dental benefits knowledge not only of Hawaii, but also of the health care reform conversation taking place on the national level.

For these reasons, I support the confirmation of Faye W. Kurren and ask for your favorable consideration of her nomination.

Thank you for this opportunity to testify.

Sincerely,



Casey Z. Tamashiro, DDS



March 20, 2012

Hawai'i State Senate  
Committee on Commerce and Consumer Protection  
The Honorable Rosalyn H. Baker, Chair

Hearing: Friday, March 23, 2012 at 9:00 a.m.

Measure: GM628. Submitting for consideration and confirmation to the Board of Directors of the Hawai'i Health Connector, Gubernatorial Nominee, FAYE KURREN, for a term to expire 6-30-2014.

Dear Senator Baker and Members of the Committee:

I am writing to support Faye W. Kurren's nomination for the Board of Directors of the Hawai'i Health Connector. I have known Faye for nearly 15 years, working with her when she served as president and CEO of Tesoro Hawaii and now as president and CEO of Hawaii Dental Service (HDS).

The healthcare industry today is facing unprecedented challenges with providers increasingly concerned about payments, consumers demanding more care with minimal out-of-pocket costs, and health plans often caught in the middle. As the leader of Hawai'i's leading dental benefits plan, Faye has gracefully tackled this dilemma, demonstrating fairness in payments to Hawai'i's dentists, keeping dental premiums affordable for Hawai'i's employers, and ensuring access to quality care for local families. Faye will be able to bring this same commitment to balance and collaboration among all stakeholders in the execution of the insurance exchange in Hawai'i.

Faye has been able to integrate a heightened sense of mission into the fabric of HDS, while keeping the organization financially sustainable. In her eight years with HDS, she has placed a stronger emphasis on reaching Hawai'i's underserved populations and making dental care more accessible for Hawai'i residents. Under her leadership, HDS significantly increased its contributions to support preventive oral health education on Oahu and the neighbor islands and developed innovative outreach programs, including free dental screenings, as a way to address Hawai'i's low ranking in oral health among keiki against national benchmarks.

Faye, who practiced law earlier in her career, has an in-depth knowledge of the Affordable Care Act and its requirements for dental benefits. Access to information from other Delta Dental affiliates will be a valuable resource for the Board in understanding how other states are managing dental benefits within their exchanges. Her representation of the dental insurance will definitely provide a well-rounded perspective for the Board.

Based on her track record of service, I am confident Faye will continue to look after the best interests of Hawai'i's people with integrity and fairness. Thank you for this opportunity to support Faye's nomination.

Sincerely,

Nathan K. Hokama  
Principal



**RIGHTS OF CONSUMER CONSORTIUM (ROCC)**  
**P. O. Box 1153**  
**Mountain View, Hawaii 967781**  
**Phone: 808-591-0000**

March 23, 2012

**COMMITTEE ON COMMERCE AND CONSUMER PROTECTION**  
Senator Rosalyn H. Baker, Chair

DATE: Friday, March 23, 2012

TIME: 9:00 am

PLACE: Conference Room 229

**TESTIMONY IN OPPOSITION TO**  
**CONFIRMATION TO THE HAWAII HEALTH CONNECTOR OF**  
**FAYE KURREN**  
**GM 628**

Good Morning Chair Baker and members of this committee:

The RIGHTS OF CONSUMER CONSORTIUM (ROCC) is a loosely knit consortium of healthcare consumers, and small business owners, whose principal office is located on the Island of Hawaii. There are ongoing state-wide public discussions by these stakeholders on the potential impact of the ACA and the Prepaid Health Care Act and the composition of the Hawaii Connector Board of Directors which is the subject of this hearing.

The nominee is well known, and is the CEO of HDS, the largest Dental Insurance Company in Hawaii. She is known for her knowledge of dental health plans and benefits, but in this instance this makes her appointment to the Hawaii Health Connector a bad policy decision.

According to the language in the Affordable Care Act (ACA), the Department of Health and Human Services says in the implementation of the rules: "The exchanges (the Hawaii Health Connector) will provide competitive marketplaces for individuals and small employers to directly compare available private health insurance options on the basis of price, quality and other factors...The Exchanges (Hawaii Health Connector) will help enhance competition in the health insurance market, improve choice of affordable health insurance, and give small business the same purchasing clout as large businesses". In other words our Hawaii Health Connector, according to the

Federal DHHS is here to enhance and provide competition. ROCC asserts that having a board member who is not only the CEO of the largest Dental Plan but is one Hawaii's most informative knowledge individual about health and dental plans deciding what is the most beneficial to Plans, be appointed with one client (her employer) on the Board of Directors of a Private, non-profit is bad policy. This could encourage anti-trust violations and encouragement of conflict of interest behavior. It is impossible and impractical to for this legislative body to legislate the relationship between a master and a servant.

There are those in the Legislature that appear to think that the Hawaii Health Connector is only an "internet marketplace" to connect uninsured individuals with insurance plans they can afford. It is the position of ROCC that this could not be further from the truth. This is what will create the inherent conflict of interest by placing a corporate officer and of HDS on the Board of Directors. As a board member, they will control what the dental plan looks like, what are the dental benefit levels that will be required, the pricing and have control of the risk pooling. Dental benefits are mandated by the ACA and Hawaii law. A board member does in fact have control over these discussions and decisions. ROCC would like to direct your attention to the recent minutes of the Interim Board of the Hawaii Health Connector. You will see the issues that the Connector Board is in fact intending to discuss as they are laid out specifically in the minutes as discussion and decision making issues or a later date.

Also included in these minutes is a statement by the attorney for the connector board that says: "Mr. O'Malley reported..."*He stated that the Connector is not required to operate under Sunshine Law*". In other words, this nominee will not have to operate under transparency while she is representing the interest of her employer...HDS

Having an employee or corporate officer of an Insurer on the Board of Directors of the Hawaii Health Connector, is contrary to the policy developed by the 2003 Legislature which under Chapter 393 which removed insurance company representatives and employees from serving on the Hawaii Prepaid Health Care Advisory Board. This nomination is inconsistent and will create a perception of unfair advantage to outside health care and dental contractors and especially the public. ROCC is appalled that these appointments and the recent behavior of the board of the

Hawaii Health Connector will cast a bad light on the State of Hawaii by the Federal Department of Human and Human Services and possibly the White House. Hawaii is thought of being the Health State and our history of fairness to our employees in the Prepaid Healthcare Act will be overshadowed by the decision to allow this nominee to be a part of the permanent Board of Directors of the Hawaii Health Connector.

The Federal ACA made the first step by developing as its policy a necessity of including those that will be the consumer and will pay for the mandate of obtaining health and dental insurance to have a bigger part of the development of the exchange. ROCC agrees this is necessary. ROCC does not agree that any corporate officer, employee or agent of a health insurer should be seated on the Board of Directors of the private non-profit enable to sell, develop benefits and having input on the risk pools while it establishes the web portal for access to the public

**ROCC recommends that this appointee be withdrawn and approval be denied.**



Hawaii's Voice for a Better Future

COMMITTEE ON COMMERCE AND  
CONSUMER PROTECTION  
Senator Rosalyn H. Baker, Chair  
Senator Brian T. Taniguchi, Vice Chair

GM628  
CPN  
Monday, March 23, 2012  
9:00 a.m.  
Room 229

March 22, 2012

**Re: GM628 Hawai'i Health Connector Gubernatorial Nominee Faye Kurren**

**In Opposition**

Sen. Baker, Sen. Taniguchi and members of the Committee:

Kokua Council joins with other consumer groups in asking the Committee to reject the nomination of Faye Kurren to serve on the Hawaii Health Connector. SB2434, according to its current wording, would remove insurers from the board.

Barring health insurers from serving on the board is in the public interest, and it is not at all unusual. As the Star-Advertiser pointed out:

**There are 21 states that either prohibit or are in the process of blocking insurers with expertise in designing health plans, from actually being board members, according to the Primary Care Association, a group that advocates for community health centers. Other states have hired independent actuaries who previously worked for an insurer but no longer have a connection to the company, or economists and consultants. Insurers also serve as advisers in other states that prohibit them from sitting on the board.”**

[Star-Advertiser, Red flags raised over setup of insurance exchange, p.D1 3/18/2012]

Hawaii has been the national leader in health care protection due to its enactment of pioneering legislation such as the Prepaid Health Care Act and the Patients Bill of Rights and Responsibilities Act. Hawaii has been referred to as the "health state" for good reason.

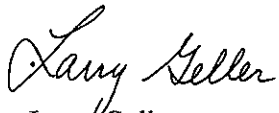
I have faith that the citizens of Hawaii will continue to enjoy superior health benefits as we move, along with other states, towards implementing the coverage mandated by the federal Affordable Care Act. This will only be assured, however, if the Legislature allows the consumer protections built into the federal Act to be reflected in Hawaii law.

The insurance exchanges to be set up in Hawaii will have the responsibility to deal with and correct the discrimination in rate-setting and coverage that currently exists against individuals and small businesses. The clear intent of the federal law is to provide fair, equitable and universal coverage to health care consumers. This will require a change from current practice in which certain dominant insurers negotiate with larger business entities for favorable rates while disproportionately raising rates for small business and individuals, as an example.

The Hawaii Health Connector is, in effect, the governing board for Hawaii's health care reform under the Affordable Care Act, and cannot be effective if comprised of representatives of only the largest insurers and the largest business interests.

Another concern is that the current makeup of the board is anti-competitive in a market where competition is already very limited.

Neither of these situations is in the public interest.



Larry Geller  
President, Kokua Council

The **Kokua Council** is one of Hawaii's oldest advocacy groups. Kokua Council seeks to empower seniors and other concerned citizens to be effective advocates in shaping the future and well-being of our community, with particular attention to those needing help in advocating for themselves. "We embrace diversity and extend a special invitation to any senior or intergenerational minded individual interested in advocating for these important issues in Hawaii."



To: Committee on Commerce and Consumer Protection  
Senator Rosalyn H. Baker, Chair

Date: March 23, 2012, Conference Room 229, 9:00 a.m.

Re: **GM 628 –Confirmation of Faye Kurren to the Board of Directors of the Hawaii Health Connector**

Chair Baker and Committee Members:

AARP is a membership organization of people 50 and older with nearly 150,000 members in Hawaii. We are committed to championing access to affordable, quality health care for all generations, providing the tools needed to save for retirement, and serving as a reliable information source on issues critical to Americans age 50+.

AARP **opposes** the confirmation of Gubernatorial Nominee, Faye Kurren, to the Board of Directors of the Hawaii Health Connector due to financial conflict of interest and consumer protection concerns.

Ms. Kurren,rep resents and is employed by an insurer/dental benefit provider Hawaii Dental Service (HDS). Allowing a representative and employee of an insurer/dental benefit provider on the board that determines the policies and rules under which insurers/dental benefit providers will be competing for customer business is an inherent conflict of interest. The consumer is not served, and is contrary to good public policy to allow board membership to individuals representing organizations who stand to gain financially by board policy and decisions.

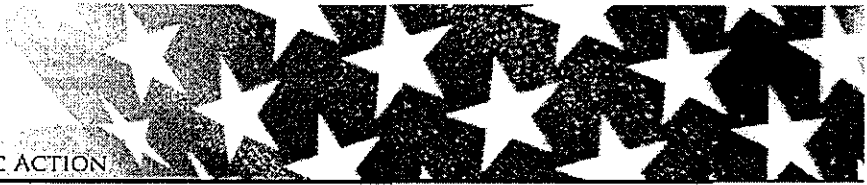
Furthermore, allowing only selected insurers/dental benefit providers onto the board is unfair to insurers/dental benefit providers not on the board, as insurers/dental benefit providers on the board would have a clear inside advantage over those that don't. AARP recognizes that insurers/dental benefit providers have an important role in the establishment of the Hawaii Health Connector and can contribute necessary information and input. It is more appropriate that insurers/dental benefit providers be appointed to non-voting advisory or standing committees reporting to the board.

In summary, consumers are best served if all insurers/dental benefit providers are excluded from serving on the board of the Hawaii Health Connector.

Thank you for the opportunity to submit testimony.



AMERICANS FOR DEMOCRATIC ACTION



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March 21, 2012

TO: Chair Rosalyn Baker, Vice Chair Brian Taniguchi  
Members of the Senate Committee on Commerce and Consumer Affairs

FROM: Americans for Democratic Action/Hawaii  
Barbara Polk, Legislative Chair

SUBJECT: OPPOSITION TO GM 628: APPOINTMENT OF FAYE KURREN

Americans for Democratic Action/Hawaii opposes the appointment of Jennifer Diesman to the Board of the Hawaii Health Connector because of a conflict of interest between her duties as an employee of Hawaii Dental Service and the responsibilities of the Board.

Although Act 205 of the 2011 Hawaii State Legislature calls for including insurance providers on the Board, this Act is currently under major revision House, including the exclusion of insurance providers from the Board. As such, it is inappropriate to confirm this appointment at this time.

The House Committee on Consumer Protection and Commerce recognized, as have 6 states, that having insurers on a Board to design and oversee a health insurance exchange is a conflict of interest, since insurance companies have a great deal to gain by tipping the design in their own favor. At last count, fifteen other states are currently considering excluding insurers from such Boards.

Some may wonder whether it is really important to take insurers off the Board. Following are instances of ways in which the Interim Board for the HHC has demonstrated their bias in favor of health insurers rather than consumers and failed to act with openness toward the public:

- A. Recommending separate pools for small groups and individuals, which will raise the costs for individual consumers and perhaps also for the small groups.
- B. Deciding that employers must enroll all or none of their employees in a Connector plan, thereby limiting employer and employee choices of health plans. The Federal Affordable Care Act was designed to increase choice, not decrease it.
- C. Planning a computer system that will not allow individual consumers to see the rates for small employers or vice versa, thereby violating the intent of the Affordable Care Act to increase transparency in insurance rates and plans.
- D. Deciding to allow insurance producers to sell insurance products to small business owners in competition with the Health Connector. This will allow insurance producers to cherry-pick the

low risk businesses, resulting in higher rates for others, rates that may eventually have to be subsidized by state funds.

E. Passing a "Conflict of Interest" policy, the purpose of which is stated as "to protect the interest of this nonprofit corporation," NOT to protect the interests of the general public or insurance consumers. The provisions of this policy do not permit a challenge with regard to conflict of interest from anyone outside the Board, and all discussions of conflict of interest within the Board will be shielded from public scrutiny by being held in executive session. In addition, this policy recognizes conflict of interest only in making agreements or awarding contracts, not in rule making or design of the system.

F. Making little effort to obtain input from consumer advocates, especially from advocates for individual consumers. Almost all of the Interim Boards meetings have been held in private locations (most at the HMSA headquarters). The Interim Board's practice of scheduling of time for public input at the end of a meeting, after all decisions have been made, does not provide for the Board's consideration of consumer viewpoints.

G. Failure to abide by the state's Sunshine Laws, calling into question the degree to which the Board is prepared to serve the public interest. Agenda do not conform to the Sunshine Laws, nor does notice of executive session.

H. Failure to pass rules pertaining to ethics. Because the Board will be able to make and change its own rules, it will not be subject to State ethics laws.

I. We also note that the Interim Board has not encouraged the State to apply for a federal grant to fund a consumer advocate, despite the fact that the Interim Board includes only two consumer representatives.

Because of the track record of the Interim Board, and the obvious conflict of interest of some of its members, including Faye Kurren, we ask that her appointment not be confirmed.



March 21, 2012

Senator Roz Baker, Chair,  
Senator Brian Taniguchi, Vice Chair  
Senate Committee on Commerce and Consumer Affairs  
Hawaii State Capitol, Conference Room 229  
Honolulu, HI 96813

Re: GM 628, Nomination of Faye Kurren, Hawaii Dental Service to the permanent  
Hawaii Health Care Connector Board

Dear Senators Baker and Taniguchi,

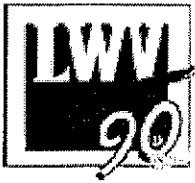
This testimony is in opposition to the appointment of Faye Kurren of Hawaii Dental Service to the permanent Board of the Health Connector. Opposition to this appointment is in no way related to the candidate's personal character or professional qualifications, which are assumed to be excellent. Opposition is completely focused on the inappropriateness of having representatives of insurers on the Board due to conflict of interest.

Board members as presently constituted, including this candidate who is being nominated as a permanent member of the Health Connector, have a clear conflict of interest—they will be setting the rules and the rates that will substantially affect their income and profit.

It is contrary to good public policy to allow board membership to individuals representing organizations that will gain financially from decisions made by the board.

Thank you for the opportunity to testify on this matter.

Sincerely, Gail Breakey, RN, MPH  
Dental Co-Chair, Progressive Democrats of Hawaii



LEAGUE OF  
WOMEN VOTERS\*

*League of Women Voters of Hawaii*

49 South Hotel Street, Room 314 | Honolulu, HI 96813

www.lwv-hawaii.com | 808.531.7448 | voters@lwv-hawaii.com

Committee on Commerce and Consumer Protection  
Senator Rosalyn H. Baker, Chair and Senator Brian T. Taniguchi, Vice Chair

Friday, March 23, 2012 Room 229  
GM 628 — BOARD OF DIRECTORS OF THE HAWAII HEALTH CONNECTOR

TESTIMONY

Janet Mason, Vice-President, League of Women Voters of Hawaii

Chair Baker, Vice Chair Taniguchi and Committee Members:

**The League of Women Voters of Hawaii opposes the confirmation of Faye Kurren to the Board of Directors of the Hawaii Health Connector.** Ms. Kurren was nominated as a health insurer representative and we do not believe it is appropriate for insurers or insurance producers to serve on this Board.

Thank you for the opportunity to submit testimony.

**STATEMENT OF  
MARY D WAGNER  
BEFORE THE  
SENATE COMMITTEE ON COMMERCE AND CONSUMER PROTECTION**

**Friday, March 23, 2009**

**9:00 A.M.**

**State Capitol, Conference Room 229**

**COMMITTEE ON COMMERCE AND CONSUMER PROTECTION**

**Senator Rosalyn H. Baker, Chair**

**Senator Brian T. Taniguchi, Vice Chair**

**From: Mary D Wagner**

**Re: GM624, GM 625 & GM 628 – Appointees to the Health Insurance Exchange Board**

**Position: In Opposition**

Chairs & Committee Members:

I, Mary D. Wagner, strongly oppose the appointment of insurer representatives to the Health Insurance Exchange Board and urge the Commerce and Consumer Protection Committee to vote NO on the appointments of Jennifer Diesman (HMSA), Joan Danieleley (Kaiser Permanente) and Faye Kurren (Hawaii Dental Service).

I urge the Commerce and Consumer Protection Committee to protect state health consumers by rejecting insurance representatives and any others who have financial interests in the Health Insurance Exchange's decisions and activities.

Because HMSA, Kaiser Permanente, and Hawaii Dental Service are health insurance entities which operate as "for profit" organizations, their first interest will always be their companies' finances and not the best interests of health consumers.

I am a Kaiser Permanente member who struggles with paying hefty monthly health insurance premiums and service co-payments. If these health insurance organizations obtain representation on the Health Insurance Exchange Board, I dread the thought of the direction of future health costs and services.

It is my understanding that the state's Health Insurance Exchange will help provide coverage to as many as 100,000 Hawaii residents who are currently without insurance. That represents a new market valued at an estimated \$300 million. I strongly doubt that the insurance representatives will put profits secondary to quality health care.

I join with others that oppose these nominees. This includes the Hawaii Coalition for Health, Advocates for Consumer Rights, Americans for Democratic Action/Hawaii, Kokua Council, Progressive Democrats

of Hawaii, United Self Help, Mental Health America of Hawaii, Hawaii Disability Rights Center, and AARP Hawaii.

I believe that Hawaii should follow the lead of California, Connecticut, Maryland, Nevada, Vermont, and Washington, which have barred insurers or brokers from serving on health insurance exchange boards, and the fifteen states in which such legislation is making its way through the legislatures.

Please limit appointments to the Health Insurance Exchange Board to health consumers – ordinary citizens.

Thank you for the opportunity to submit testimony.

To: Committee on Commerce and Consumer Protection  
Senator Rosalyn H. Baker, Chair  
Senator Brian T. Taniguchi, Vice Chair

Date: March 23, 2012, 9:00am Conference Room 229

RE: GM 628 – Submitting for consideration and confirmation to the Board of Directors of the Hawaii Health Connector, Gubernatorial Nominee, Faye Kurren

Sen. Baker and members of the Committee:

Good morning committee members. My name is Casey Hewes and I have been a Registered Nurse here in Hawaii for ten years. I have worked in many settings including Queens and Castle Medical Center. I have also worked with Hawaii's seniors at Aloha Nursing and Rehab Centre.

I truly enjoy my work but through the years my colleagues and I have witnessed a vicious cycle of local insurance companies becoming more and more central to the delivery of care. I speak for the nursing community when I say local insurance companies have become too influential in the health care process here in Hawaii.

I am writing this testimony in opposition of the appointment of Fay Kurren of Hawaii Dental Service, from sitting on the Board of the Hawaii Health Connector.

As you can clearly see this is a conflict of interest. This appointment will exacerbate the problem and not work towards the solution of affordable and comprehensive health care for the citizens of Hawaii.

Thank you for your time and consideration.

Sincerely,

  
Casey Hewes

Aloha Committttee Members,

I'm Barbara Service. I'm an AARP volunteer and I live in Represenatative District 19 , Senate District 8.

I am encouraging you to vote against confirmation of Faye Kurren to the Board of Directors of the Hawai'i Health Connector. Ms. Kurren represents Hawai'i Dental Service.

Mahalo for the oppportunity to present testimony.

Barbara J. Service

Testimony for CPN 3/23/2012 9:00:00 AM GM628

Conference room: 229

Testifier position: Oppose

Testifier will be present: Yes

Submitted by: T.J. Davies

Organization: AARP Chapter 60 & Kokua Council

E-mail: [tjdavies@juno.com](mailto:tjdavies@juno.com)

Submitted on: 3/22/2012

Comments:

Testimony for CPN 3/23/2012 9:00:00 AM GM628

Conference room: 229  
Testifier position: Oppose  
Testifier will be present: No  
Submitted by: Fritz Fritschel  
Organization: Individual  
E-mail: [fritlang@msn.com](mailto:fritlang@msn.com)  
Submitted on: 3/22/2012

Comments:

I oppose the appointment of Faye Kurren to the Board of Directors of the Hawaii Health Connector because of the obvious potential of a conflict of interest in light of the institution/company whom she represents. Please oppose her nomination.





**HDS**  
Hawaii Dental Service

February 22, 2012

The Honorable Rosalyn H. Baker, Chair  
Hawaii State Senate  
Senate Committee on Commerce and Consumer Protection

Dear Chair Baker:

I am submitting an application for a seat on the Board of Directors of the Hawaii Health Connector. It is important for our state to establish an effective and efficient health insurance exchange to provide a transparent marketplace and help individuals and businesses to gain access to affordable healthcare plans, including assistance programs, tax credits and cost-share reductions. The Board will represent the diverse interests of stakeholders and tap the resources and expertise that they bring to the table.

Pediatric dental benefits are a part of the essential benefits package required to be offered on state exchanges. The Affordable Care Act requires that state exchanges allow consumers to choose to purchase mandated pediatric dental benefits from qualified stand-alone dental benefits providers as well as to purchase pediatric dental benefits embedded in a qualified health plan product. Considering the magnitude of the changes healthcare reform is making in the realm of healthcare insurance, it is understandable that dental benefits have not been a primary focus. However, without requiring the separate offering of dental benefits on the Hawaii Health Connector, consumers would be left with a "take it or leave it" format which prevents both choice and competition among qualified dental plans and qualified health plans. Plans should be offered both with dental and without, and similarly, without separate pricing, consumers cannot compare their choices to determine what portion of the premium is being allocated by the health carrier to medical versus dental. Additionally, most children's dental coverage in the employer-sponsored market today is obtained through family coverage. Separate pricing and offering of dental benefits will allow carriers to transition this working model into the exchange, whereas hiding the cost of pediatric dental within a major medical plan would unnecessarily bifurcate family coverage.

As our state pursues implementation and planning grants or crafts system design, it is important to include dental considerations in the process to build an open, comparative shopping experience. As the president and chief executive officer of Hawaii Dental Service, I would bring considerable expertise regarding dental benefits, the oral health of Hawaii residents and especially of our children, and system design that would assist in implementing the dental benefit provisions of the health care reform law. HDS also partners with medical insurers so I am familiar with both embedded as well as separately offered dental benefits plans. I have worked with government entities, large and small businesses, individuals and the underserved community as well as dental professionals and universities to expand access to care. It is critical for exchange planners to define rules that give individuals and small businesses the same or

The Honorable Rosalyn H. Baker, Chair  
Hawaii State Senate, Senate Committee on Commerce and Consumer Protection  
February 22, 2012  
Page 2

better tools for effectively assessing their choices within an exchange as employers of most large purchasers enjoy today.

The task of implementing an insurance exchange that promotes competition, offers a user-friendly shopping experience and, in the end, promotes access to care is daunting. It would be a privilege to serve on the board of the Hawaii Health Connector to achieve these goals.

Sincerely,

A handwritten signature in black ink, appearing to read "Faye W. Kurren", followed by a long horizontal flourish line extending to the right.

Faye W. Kurren  
President and CEO

FWK:pns