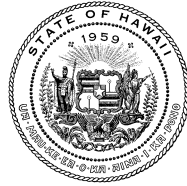


DAVID Y. IGE  
GOVERNOR

SHANTSUTSUI  
LT. GOVERNOR



STATE OF HAWAII  
**DEPARTMENT OF TAXATION**  
P.O. BOX 259  
HONOLULU, HAWAII 96809  
PHONE NO: (808) 587-1540  
FAX NO: (808) 587-1560

MARIA E. ZIELINSKI  
DIRECTOR OF TAXATION

JOSEPH K. KIM  
DEPUTY DIRECTOR

To: The Honorable Jill N. Tokuda, Chair  
and Members of the Senate Committee Ways and Means

Date: February 29, 2016

Time: 1:30 P.M.

Place: Conference Room 211, State Capitol

From: Maria E. Zielinski, Director  
Department of Taxation

Re: S.B. 2478, S.D. 1, Relating to Long-Term Care.

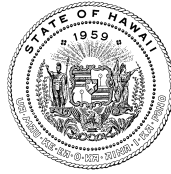
The Department of Taxation (Department) offers the following comments regarding S.B. 2478, S.D. 1, for your consideration.

S.B. 2478, S.D. 1, establishes a long-term care surcharge of 0.5% on general excise tax (GET) and use tax beginning January 1, 2018. The long-term care surcharge is intended to fund the long-term care benefits trust fund to be used exclusively to pay defined benefits for long-term care, including administrative expenses. This bill requires an applicant of the long-term care services, to qualify for the benefit payments for long-term care services, to present to the board of trustees a certificate signed by the Director of Taxation, showing that the applicant has met the requirements of having filed Hawaii resident income tax return for the most recent ten years, and does not owe the State any delinquent taxes, penalties, or interest; or that the applicant has entered into and is complying with an installment plan agreement with the Department for payment of delinquent taxes in installments. This bill provides an unspecified appropriation to the Department for the implementation and collection of the long-term care surcharge. This bill has a defective effective date of July 1, 2050.

First, the Department appreciates that the joint Senate Committee on Commerce, Consumer Protection, and Health, and Human Services adopted its suggested amendments addressing its concerns regarding S.B. 2478.

Second, the Department notes that GET is imposed on the gross proceeds derived from business activity of a taxpayer, and there are currently no tax laws limiting or mandating the passing on of GET to a customer. If the intent of subsection (b) of Section 2 and Section 3 is to provide for a grandfathering provision for contracts in existence prior to the imposition of this

DAVID Y. IGE  
GOVERNOR



WESLEY K. MACHIDA  
DIRECTOR

RODERICK K. BECKER  
DEPUTY DIRECTOR

EMPLOYEES' RETIREMENT SYSTEM  
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND  
OFFICE OF THE PUBLIC DEFENDER

**STATE OF HAWAII**  
**DEPARTMENT OF BUDGET AND FINANCE**

P.O. BOX 150  
HONOLULU, HAWAII 96810-0150

ADMINISTRATIVE AND RESEARCH OFFICE  
BUDGET, PROGRAM PLANNING AND  
MANAGEMENT DIVISION  
FINANCIAL ADMINISTRATION DIVISION  
OFFICE OF FEDERAL AWARDS MANAGEMENT (OFAM)

**TESTIMONY BY WESLEY K. MACHIDA**  
**DIRECTOR, DEPARTMENT OF BUDGET AND FINANCE**  
**TO THE SENATE COMMITTEE ON WAYS AND MEANS**  
**ON**  
**SENATE BILL NO. 2478, S.D. 1**

February 29, 2016  
1:30 p.m.

**RELATING TO LONG-TERM CARE**

Senate Bill No. 2478, S.D. 1, establishes a long-term care surcharge on State excise and use taxes to pay for claims for defined benefits under the long-term care financing program; and the Long-Term Care Benefits Trust Fund, which shall be separate and apart from the general funds of the State. The measure also makes an undetermined general fund appropriation to the Department of Taxation for the implementation and collection of the long-term care surcharge on State excise and use taxes.

The Department of Budget and Finance strongly recommends that this measure be deferred until thorough studies in the following areas are completed: 1) actuarial feasibility; 2) economic impact; and 3) operational requirements. This long-term care program would be a major social program akin to Social Security for Hawaii and prudence must be exercised in its implementation.

surcharge, the Department suggests simplifying the provision by specifying the date by which the contract must have been executed and that the exception will not apply where the additional surcharge may be passed on. For example:

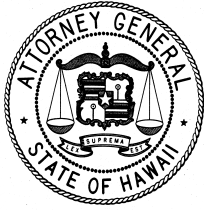
~~The long term care surcharge on state tax shall be imposed on the gross proceeds or gross income of all written contracts that require the passing on of the taxes imposed under this chapter; provided that this~~  
This section shall not apply to gross income or gross proceeds from binding written contracts entered into prior to July 1, ~~2015~~ 2017, that do not permit the passing on of increased rates of taxes.

Third, the Department defers to the Department of the Attorney General regarding the constitutionality of the various residency requirements set forth in order to qualify for the benefits under this measure.

Finally, the Department believes that it is able implement the long-term care surcharge on GET and use tax beginning January 1, 2018.

The estimated revenue gain for the long-term care special fund, assuming a January 1, 2018 effective date, is \$201 million for FY 2018, \$428 million for FY 2019, \$448 million for FY 2020, and \$475 million for FY 2021.

Thank you for the opportunity to provide comments.



**TESTIMONY OF  
THE DEPARTMENT OF THE ATTORNEY GENERAL  
TWENTY-EIGHTH LEGISLATURE, 2016**

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**ON THE FOLLOWING MEASURE:**

S.B. NO. 2478, S.D. 1, RELATING TO LONG-TERM CARE.

**BEFORE THE:**

SENATE COMMITTEE ON WAYS AND MEANS

**DATE:** Monday, February 29, 2016

**TIME:** 1:30 p.m.

**LOCATION:** State Capitol, Room 211

**TESTIFIER(S):** WRITTEN TESTIMONY ONLY

For more information, contact

Kathryn-Jean T. Kanemori, Deputy Attorney General at 586-1343

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Chair Tokuda and Members of the Committee:

The Department of the Attorney General provides the following comments on S.B. No. 2478, S.D. 1. This bill establishes a long-term care surcharge on state general excise and use tax to fund a long-term care benefits trust fund. The proceeds of the fund will be used exclusively to pay defined benefits for long-term care, including administrative expenses. The eligible beneficiaries of the fund are any individuals that have filed a Hawaii resident income tax return for the most recent ten years.

This bill may be subject to constitutional challenge for being facially discriminatory because the bill contains a durational residency requirement of ten years to be eligible to receive a defined benefit.

Although the preamble to the bill articulates the need for the long-term care defined benefit, it is unclear whether the government interest served by the legislation would be sufficient to withstand constitutional challenge based on the Equal Protection and/or Privileges and Immunities Clauses of the United States Constitution.

In section 5 of this bill, new sections 346C-D(1), and 346C-F(a), Hawaii Revised Statutes (HRS), impose a durational residency requirement of “the most recent ten years” preceding the year in which the individual applies to receive a defined benefit.<sup>1</sup> The residency requirement

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<sup>1</sup> There is no express ten-year residency requirement contained in new section 346C-D(1), HRS. However, new section 346C-D(1), HRS, imposes an obligation on a qualified entity contracted by the board to administer the program to verify “length and proof of residence status in cases where the individuals were not required to file a state tax return.” Presumably the length of residency is the same ten years that is required under new section 346C-F(a), HRS.

creates two classes of persons, those who have been residents of the State for the prescribed time, and those who have not.

The Equal Protection Clause prohibits discrimination against a nonresident based solely on residency. See, e.g., Memorial Hospital v. Maricopa County, 415 U.S. 250 (1974) (A person who is a bona fide resident cannot be deprived of the right to receive basic medical services merely because he has not fulfilled durational residency requirements. Arizona law requiring a year's residence as a condition to receiving free medical care struck down as violating equal protection and the right to travel.)

Similarly, the United States Supreme Court has repeatedly struck down durational residency requirements as applied to medical care or welfare assistance under the Privileges and Immunities Clause. See, e.g., Saenz v. Roe, 526 U.S. 489 (1999) (California law requiring a year's residence before full welfare benefits provided struck down as violating 14th Amendment's privileges and immunities clause.)

The wording in the bill that creates the potential constitutional problem includes the following:

- (1) Page 12, lines 14-16, new section 346C-D(1), HRS, the phrase, “and length and proof of residency status in cases where the individuals were not required to file a state tax return.”
- (2) Page 14, lines 14-15, new section in section 346C-F(a), HRS

In an effort to insulate the bill from possible constitutional challenge we recommend deleting the duration of residency requirement.

Thank you for the opportunity to provide comments.

# OFFICE OF INFORMATION PRACTICES

STATE OF HAWAII  
NO. 1 CAPITOL DISTRICT BUILDING  
250 SOUTH HOTEL STREET, SUITE 107  
HONOLULU, HAWAII 96813  
TELEPHONE: 808-586-1400 FAX: 808-586-1412  
EMAIL: oip@hawaii.gov

To: Senate Committee on Ways and Means

From: Cheryl Kakazu Park, Director

Date: February 29, 2016, 1:30 p.m.  
State Capitol, Conference Room 211

Re: Testimony on S.B. No. 2478, S.D. 1  
Relating to Long-Term Care

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Thank you for the opportunity to submit testimony on this bill. The Office of Information Practices (“OIP”) previously testified to recommend a clarifying amendment to a bill provision regarding public disclosure of records. The S.D. 1 version includes the amendment OIP suggested, and OIP has no further concerns regarding this bill.

Thank you for the opportunity to testify.

# TAX FOUNDATION OF HAWAII

126 Queen Street, Suite 304

Honolulu, Hawaii 96813 Tel. 536-4587

**SUBJECT:** GENERAL EXCISE, USE, MISCELLANEOUS, Long term care surcharge on state tax

**BILL NUMBER:** SB 2478, SD-1

**INTRODUCED BY:** Senate Committees on Commerce, Consumer Protection, and Health and Human Services

**EXECUTIVE SUMMARY:** This bill establishes a long-term care surcharge of 0.5% onto the state general excise and use tax which would be used as a dedicated source of funding to provide defined benefits for long-term care costs. The funding mechanism is a hike in an already regressive tax, and we can expect an experience similar to that we are having under the Honolulu county surcharge. The result is a defined benefit plan, presumably to cover all residents of the state who need long-term care; we can expect an experience similar to that we are having under ERS. Implementation of this idea could result in an unmitigated disaster.

**BRIEF SUMMARY:** Adds a new section to HRS chapters 237 and 238 to establish a long-term care surcharge of 0.5% on the state's general excise tax under HRS chapter 237 and the use tax under HRS chapter 238. The surcharge shall be imposed beginning on January 1, 2018.

The surcharge shall be imposed on the gross proceeds or gross income of all written contracts that require the passing on of the taxes imposed; provided that if the gross proceeds or gross income is received as payments beginning in the taxable year in which the taxes become effective on contracts entered into before July 1, 2015, and the written contracts do not provide for the passing on of increased rates of taxes, the long-term care surcharge on state tax shall not be imposed on the gross proceeds or gross income covered under the written contracts.

The surcharge on state tax shall not be imposed on any: (1) gross proceeds taxable at the 0.5 or 0.15 per cent tax rate; and (2) transactions, amounts, persons, gross income, or gross proceeds exempt from the tax.

Directs the director of taxation to revise the general excise tax forms to provide for the clear and separate designation of the imposition and payment of the long-term care surcharge on state tax.

Adds a new section to HRS chapter 231 to require the director of taxation to deposit the long-term care surcharge on state tax into the long-term care benefits trust fund.

Amends HRS chapter 346C to establish a long-term care benefits trust fund which shall be used to pay defined benefits. The trust fund shall be administered by a board of trustees and no transfers shall be made from the long-term care benefits trust fund to any other fund for any purpose. Beginning no earlier than the day following the end of the fifth year of the long-term care surcharge on state tax collections, payment of defined benefits for long-term care services shall begin. The defined benefit shall be \$70 a day up to a cumulative period of three hundred

sixty-five days; provided that the daily defined benefit may be adjusted from time to time by the board of trustees. Payment of a defined benefit shall begin after the thirtieth day following the date of the approval of the written certification and shall be made to the recipient of a long-term care service, or to the legal representative of the recipient in the name of the recipient, as a reimbursement for long-term care service expenditures. The amount of the defined benefit shall not be qualified by the income of the recipient.

The defined benefit shall be primary to private insurance and Medicaid benefits. If an individual is receiving Medicare benefits for long-term care, the individual shall not be eligible to receive a defined benefit; provided that if Medicare benefits are exhausted, the individual shall be required to qualify under section HRS 346C-8. The defined benefit shall not constitute income for state income tax purposes and shall be excluded under HRS section 235-7(a)(6).

Any individual who has filed a Hawaii resident income tax return for the most recent ten years shall be fully bested to receive the defined benefit. An individual shall earn one-tenth of the defined benefit for each year that the individual files the income tax return. An individual shall be allowed one year of non-filing of the income tax return without penalty; provided that after one year of non-filing, the individual shall forfeit one-tenth of the defined benefit amount for each year of non-filing.

To qualify for benefit payments for long-term care services under the program, an individual shall present to the board of trustees a certificate signed by the director of taxation, showing that (1) the individual has met resident tax return filing requirements and (2) does not owe the State any delinquent taxes, penalties, or interest, or that the individual has entered into and is complying with an installment plan agreement with the department of taxation for the payment of delinquent taxes in installments.

Appropriates \$\_\_\_\_\_ in general funds in fiscal 2017 to the department of taxation for start-up costs for the implementation and collection of the long-term care surcharge on state tax.

EFFECTIVE DATE: July 1, 2050

STAFF COMMENTS: This measure proposes to establish a long-term care surcharge of 0.5% that would be piggybacked onto the state general excise and use tax and be used to pay defined benefits.

This surcharge on the general excise tax is patterned after the Honolulu county surcharge, and we should expect an experience similar to that which we have seen under the Honolulu county surcharge. Namely, it will not only increase the cost of living in the state but also increase the cost of doing business. Thus, businesses must build the added cost of the additional rate into their overhead and, therefore, it must be recovered in the cost of the goods and services they sell. The general excise tax is perhaps the worst tax to increase because of its broad-based application. Increases in the cost of living, as well as the cost of doing business in the state, will drive more and more businesses out of operation and with them the jobs Hawaii's people need. Not only will the general excise tax increase the cost of doing business, but it will affect the cost of all other non-food purchases, be it clothes, textbooks for university students, rent for those people who



don't own their shelter which are generally the poor and middle class, the price at the pump for gasoline - everything right down the line. That is, we know the general excise tax is regressive, with a disproportionate impact on the poor, and this increase will exacerbate those effects. In addition, any such increase may just drive employers out of business, create even more unemployment, and stagnate the economy further.

More importantly, because the general excise tax is a tax on gross income, the business will try to recover as much of the cost of the tax it passes on to the customer. As Oahu taxpayers learned when the 0.5% surcharge on the general excise tax for transit went into effect, the amount passed on to the customer went not from 4% to 4.5% but the charge went from 4.166% to 4.712%. We can expect that another increase in the general excise tax rate actually passed on will be more than the nominal 0.5% increase (from 4.712% to 5.263%).

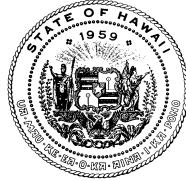
A tax increase of any magnitude in Hawaii's fragile economy will, no doubt, have a negative impact as costs soar due to higher taxes. As costs soar and overhead increases, employers will have to find ways to stay in business by either increasing prices to their customers or cutting back on costs. Given the tenuous condition of the marketplace, many businesses will have to resort to the latter. This may take the form of reducing inventory, shortening business hours, reducing employee hours, or in the worst-case scenario, laying off workers. A tax increase could send most companies, especially smaller ones, out of business taking with them the jobs the community so desperately needs at this time.

Technically, there may be a problem with regard with the grandfather clause. The bill grandfathers treatment of revenue paid under contracts binding as of July 1, 2015, that do not permit the passing on of increased taxes. However, the bill calling for this tax was not even introduced in the legislature until January 2016.

Finally, a word about the result, which is a defined benefit plan. Defined benefit plans are hardly in use in the private sector, and for good reasons. The universe of payees and/or the payment amounts tend to grow, and the fund can't grow quickly enough to keep up. The state has a defined benefit plan for its employees called the Employees' Retirement System or ERS. As of June 30, 2014, it had a net pension liability accrued liability of \$8 billion according to its comprehensive annual financial report. What that means is that while ERS was well-intentioned in the beginning, changes over time have made it a big sore spot; the fund that this bill proposes is, of course, well-intentioned as well, but who's to say whether it can be protected against future changes that would allow it to grow into an unmitigated disaster?

If we don't learn from our mistakes, we are doomed to repeat them.

DAVID Y. IGE  
GOVERNOR OF HAWAII



TERRI BYERS  
DIRECTOR

VIRGINIA PRESSLER, M.D.  
DIRECTOR OF HEALTH

**STATE OF HAWAII**  
**EXECUTIVE OFFICE ON AGING**  
NO. 1 CAPITOL DISTRICT  
250 SOUTH HOTEL STREET, SUITE 406  
HONOLULU, HAWAII 96813-2831  
eoa@doh.hawaii.gov

**COMMENTING on SB 2478**  
**Relating to Long Term Care**

COMMITTEE ON WAYS AND MEANS  
SENATOR JILL N. TOKUDA, CHAIR  
SENATOR DONOVAN M. DELA CRUZ, VICE CHAIR

Testimony of Terri Byers  
Director, Executive Office on Aging  
Attached Agency to the Department of Health

Hearing Date: February 29, 2016 Room Number: 211  
1:30pm

1 **EOA's Position:** The Executive Office on Aging (EOA), an attached agency to the Department  
2 of Health, would like to provide comments on SB2478, which proposes a surcharge on the  
3 General Excise Tax to establish a public insurance program to pay benefits to qualified persons  
4 when they experience illnesses and disabilities.

5 **Comments:** Long term care is a range of services and supports to help individuals meet their  
6 personal care needs. Most long-term care is not medical care, but rather assistance with the basic  
7 personal tasks of everyday life called Activities of Daily Living including basic personal  
8 hygiene and grooming, dressing and undressing, feeding themselves, getting in and out of bed,  
9 going to the bathroom, and walking or using a wheelchair.

10 Many who need long term services and supports end up in nursing homes. But far more live  
11 in their own homes, with loved ones, or elsewhere in communities. We have seen a growing  
12 preference among those with disabilities to remain in their own homes, and to stay out of nursing

1 homes for as long as possible. This bill is aimed at making that more feasible. It is generally  
2 agreed that a significant fix for the long term care system would require federal action. Many  
3 were thrilled to see the inclusion of long term services and supports in the Affordable Care Act,  
4 only to see it repealed in January 2013. While federal action has been halted, this should not  
5 stifle efforts at the State level. This issue has long been debated in Hawaii, and it is time that we  
6 take progressive action to support Hawaii's families.

7       Established in 2008 by Act 224, the Hawaii Long Term Care Commission issued its  
8 report in January 2012 called "Long Term Care Reform in Hawaii: Report of the Hawaii Long  
9 Term Care Commission." As the LTC Commission stated in their report, the long term care  
10 system is broken. The Commission made a series of recommendations which included  
11 establishing a limited, mandatory public long-term care insurance program in Hawaii.

12       This bill embodies the recommendation of the Commission. The bill proposes a limited  
13 public insurance program with a modest benefit of \$70 per day for 365 days (do not need to be  
14 consecutive). The benefit is in line with federal and state policy to rebalance our long-term care  
15 system to rely more heavily on home and community based services which would allow  
16 individuals to "age in place."

17       The financing mechanism is the most controversial aspect of the bill and we are all aware of  
18 the multiple competing priorities. This is an opportunity for the State to honor Hawaii's kupuna.

19       Thank you for the opportunity to provide comments.

**TO :** SENATE COMMITTEE ON WAYS AND MEANS  
Senator Jill N. Tokuda, Chair  
Senator Donovan M. Dela Cruz, Vice Chair

**FROM:** Eldon L. Wegner, Ph.D.,  
Policy Advisory Board for Elder Affairs (PABEA)

**SUBJECT: SB 2478 SD 1 Relating to Long-Term Care**

**HEARING:** 1:30 pm Monday, February 29, 2016  
Conference Room 211, Hawaii State Capitol

**POSITION:** The Policy Advisory Board for Elder Affairs **strongly supports SB2478 SD1** which would establish a limited mandatory public long-term care insurance program. The program would be financed by a trust fund financed from a .005 percent surcharge to the excise tax. The bill provides specifics on administration of the program and the trust fund and the eligibility criteria for benefits and the types of benefits offered.

**RATIONALE:**

The Policy Board for Elder Affairs has a statutory obligation to advocate on behalf of the senior citizens of Hawaii. While we advise the Executive Office on Aging, we do not speak on behalf of the Executive Office of Aging.

The proposal for a limited public long-term care insurance has a long history of support from the Executive Office on Aging, dating back to the 1980's. The current proposal reflects the primary recommendation from the 2012 report of the Long-Term Care Commission established by 2008 Legislature. The Commission also recommended that a broad-based public awareness program be designed to call attention to the importance of addressing this issue and to dispel widespread misinformation in the public regarding accessing and paying for long-term care services and supports. I am testifying as a former member of this Commission.

After examining a broad range of options, the Commission concluded that a mandatory limited public insurance program is the only feasible means of providing nearly all Hawaii residents financial support to access long-term care services. The tax supporting the program can be very affordable if everyone contributes throughout their adult lives. The Legislature appropriated funds to the Hawaii Executive Office on Aging to undertake an actuarial analysis and feasibility study for a public insurance fund with limited benefits.. Dr. Lawrence Nitz subcontracted the actuarial study with a highly respected Washington D.C. agency, with the task of assessing the viability of the specific program parameters, using conservative estimates, such that the program would remain solvent for 75 years into the future. Dr. Nitz submitted the Feasibility report based on the actuarial study in December 2014 (6).

SB 2478 contains the proposal to establish the limited insurance program. The benefits are modest, e.g. \$70 a day for a total of 365 days. This level of help is not intended to fully pay for all needs but would significantly help most families by enabling them to leverage their resources. The program is envisioned as a public-private shared responsibility, where costs beyond the benefit would be shared by family savings, a supplemental private insurance policy and other resources. If a participant in the program exhausted their insurance coverage, they might be eligible for other assistance through the Kupuna Care program or similar programs. However, even a modest public insurance would have a major impact in financing care by paying for such services as in-home personal care, homemaker services, and adult day care, preserving family savings, and reducing or postponing enrollment in Medicaid.

This proposal rests on the recognition that our current mode of financing long-term services and supports is not sustainable in the face of the escalating numbers needing services due to the rapid aging of our population. During recent decades, we also have witnessed the social insurance approach to have been adopted with very positive results in other countries. Germany enacted a limited social insurance approach in 1995, Japan in 2000, and Korea in 2005. Each program is unique to the institutional structures and traditions of its country. Each of these countries faces even more rapid aging of their populations than our country, but their social insurance programs are providing accessible and quality care far exceeding the situation in the United States.

We realize that the political viability of this proposal rests with the public understanding the need for this program and how they would benefit from it. The public awareness campaign has launched and will be intensifying during the coming year. One component is the contract EOA has with Nathan Hokama to design media messages, and another component is grass-roots education efforts by FACE, AARP, unions and other community organizations.

Our state needs to face the oncoming growth in the older population and the need to provide for their needs and a good quality of life. The proposed limited insurance would serve as a major step in meeting this important challenge. We urge you to give it close examination and to take this important step in preparing for the future needs of our population.

I urge you to pass this much needed bill. Thank you for allowing me to offer testimony.

28 February 2016

To: Senator Jill Tokuda, Chair, Committee on Ways and Means, Hawaii Senate  
CC: All members, Committee on Ways and Means, Hawaii Senate  
From: Kevin Simowitz, Political Director, Caring Across Generations  
Re: SB 2478 SD1

Madam Chair, and members of the Committee on Ways and Means:

On behalf of Caring Across Generations, a national campaign working to transform the way we value care and caregiving, I offer our testimony in support of SB 2478 SD1.

SB 2478 creates a long term care benefits trust fund to provide resources to families with caregiving needs. The recommendation to create this fund is a result of years of studying the issue, including a 2014 report by the Executive Office of Aging. The time to pass this bill is now.

There is little disagreement with the notion that the lack of long term care coverage is a critical issue facing our country. For the vast majority of families without private long term care insurance, the only choices available are to either spend down their life savings in order to qualify for Medicaid, or to rely on unpaid family caregivers. Neither choice is sustainable. To adequately meet the care needs of families, and of the direct care workforce, we need new caregiving infrastructure.

SB 2478 offers an innovative solution that will position Hawai'i as the national leader on how to care for our elders.

We do not intend to imply that balancing the many requests for funding and new revenue, as this committee must do, is a facile process. We do note that the benefits of this fund will be universal for those who file income tax forms in Hawai'i, and a dedicated revenue stream through an increase in the GET is necessary to ensure that the program is sustainable. Establishing a trust fund for the program guarantees that monies paid into the fund will be returned as benefits to residents of Hawai'i, not used in the general fund to cover other expenses.

The investment in care infrastructure represented by this bill is about imagining a future where families have the resources they need to care for parents and grandparents without making additional financial sacrifices in an already-difficult economy. Long term care requires a long term plan, and this groundbreaking legislation — studied, tested, and deemed sturdy and solvent — represents a public commitment to investing in that plan. We urge you to support this bill.

If there is anything that we can do to be helpful, or any additional information we may provide, please do not hesitate to contact me.

Thank you for your good work and consideration of this matter.

Kevin Simowitz  
Political Director, Caring Across Generations  
540-847-9729 // [kevin@caringacrossgenerations.org](mailto:kevin@caringacrossgenerations.org)

**From:** [Elizabeth Leavitt](#)  
**To:** [WAM Testimony](#)  
**Subject:** Testimony in Support of Senate Bill 2478  
**Date:** Saturday, February 27, 2016 11:11:49 AM

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To: Senator Jill Tokuda, Chair  
Senator Donovan Dela Cruz, Vice Chair  
Committee on Ways and Means

From: The Reverend Liz Leavitt  
Christ Church Uniting Disciples and Presbyterians

Dear Senators,

I am writing today to support Senate Bill 2478.

Its provisions are critical to providing Hawaii's kupuna the care they and their families desperately need.

As a pastor in a local congregation, I see firsthand the suffering lack of access to long-term care causes: elders aging without dignity or companionship, families forced to make huge sacrifices in order to care for aging relatives, community organizations overburdened by seeking to give support to those whose families cannot provide such care. I see these tragedies unfolding every day. And so I strongly support SB 2478, which would provide a care benefit of up to \$70 a day up to a cumulative period of 365 days. This benefit would be invaluable to families and to their aging relatives.

Yes, there is a cost. SB 2478 would utilize dedicated funding through a 0.5% GET surcharge. But this investment in our future is nowhere near as taxing as facing a future in which millions of elders reach an age at which they need care and find there is none available to them. We are already in a crisis. And it will only grow if more and more members of our community arrive in the last season of their life and find we have done nothing to provide for them.

The time to act is now. We have a moral imperative to care for our elders.

And so I urge you to support SB 2478.

Sincerely,

The Rev. Liz Leavitt  
Pastor  
Christ Church Uniting (Disciples and Presbyterians)  
1300 Kailua Road  
Kailua, HI 96734  
808-262-6911 office

503-267-4074 cell



**From:** [Stan Bain](#)  
**To:** [WAM Testimony](#)  
**Subject:** Testimony in Support: SB2478,SD1  
**Date:** Sunday, February 28, 2016 12:02:33 PM

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To: WAM, Hawai'i State Senate  
From: Rev. Stanley Bain (808-263-2584)  
Organization: Faith Action for Community Equity

Testimony in Support, SB2478,SD1

As an 82 year-old widow who lives alone without a single family member in Hawai'i, SB2478, SD1 is very much in my self-interest. Thankfully I am in sound health and still able to care of myself and my home chores. I have lived in Hawai'i and filed state income taxes for the past 40 years. I live in my own comfortable apartment and my retirement income is adequate to live comfortably.

When the time arrives that I will require assistance with my normal activities of daily living I would like to employ someone(s) to assist with these, pick me up when I fall, and call emergency health services when necessary. I would like to be able to pay that person(s) a fair and rewarding wage and benefits -- in which case my own resources would soon be depleted. The supplement which this bill provides combined with my own resources would help me continue to be financially independent and not require me to become a ward of the state.

Mahalo nui loa for receiving my testimony and for approving SB2478, SD1 to the benefit of all Hawai'i.

--

Rev. Stan Bain  
phone 808.263.2584  
cell 808.282.6734  
[www.facehawaii.org](http://www.facehawaii.org)

# **HARA** Voice of Hawaii's Seniors

*Hawaii Alliance for Retired Americans, An Affiliate of the Alliance for Retired Americans  
1953 South Beretania Street, Suite 5C, Honolulu, Hawaii 96826*

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Submitted by email for WAM Hearing on 2/29/16, 1:30 p.m., Room 211

## **Testimony in support of SB2478, SB1, Relating to Long Term Care**

Aloha Chair Jill N. Tokuda, Vice Chair Donovan M. Dela Cruz, and Members of the Committee on Ways and Means,

Over the past several years one of the greatest fears of seniors and retirees and their families has been on how to finance the expenses of long term care. The alternatives now are: use up all your savings at the rate of \$60,000 plus annually; qualify for Medicaid and get the government to pay for this service; purchase long term care insurance, if you qualify and have money; and get relatives and/or friends to help. These alternatives are not good enough. And studies show that state leadership and resources are required.

It is time for this legislature to act on this very serious economic and social problem that adversely affect its citizens and families as well as our government operations, since Medicaid costs seriously impact state finances.

Supporting a tax increase, especially by seniors and retirees, a great many who are on fixed income, was and is a very difficult decision. Yet, we are willing to support this financing plan for a statewide long term care plan for the public good. Upon adoption, this plan will be a major step in addressing a very serious economic challenge faced by our state and its citizens.

Please show your legislative leadership and approve SB2478, SD1. Mahalo.

*HARA and its affiliates represent more than 21,000 retirees and seniors throughout our state. HARA works to ensure that our state is a good place to retire and age by supporting the aspirations of seniors to age after devoting most of their working lives in helping to build a better Hawaii and nation. HARA is the state affiliate of Alliance for Retired Americans (ARA) [www.retiredamericans.org](http://www.retiredamericans.org) with over 4 millions members nationwide.*

**HARA Affiliates: HGEA Retirees, HSTA-Retired, ILWU Retirees, UPW Retirees, AFT Retirees, Kokua Council, Hawaii Family Caregivers Coalition, Machinist Retirees.**

TO: Honorable Senator Jill Tokuda, Chair  
Honorable Senator Donovan Dela Cruz, Vice Chair  
Members of the Committee on Ways and Means

DATE: Monday, February 29, 2016  
TIME: 1:30 PM  
PLACE: State Capitol, Conference Room 211

SUBJECT: Testimony in Support of SB 2478 – Relating to Long Term Care  
Chair Senator Tokuda and Members of the Ways and Means Committee

Thank you for the opportunity to submit a written testimony in **STRONG SUPPORT** of  
SB 2478 - Relating to Long Term Care

As Administrator of Project Dana, a volunteer caregivers program serving Hawaii's older adults for 27 years, I am in support of SB 2478 which establishes a long term care surcharge on state tax beginning on 1/1/2018 to pay for claims for defined benefits under the long term care financing program. It makes an appropriation for the Department of Taxation for costs of implementation and collection.

SB 2478 supports Hawaii's Kupuna to age in place as long as possible.

Thank you very much.

Rose Nakamura

Project Dana

February 29, 2016

**The Honorable Jill N. Tokuda, Chair**  
Senate Committee on Ways and Means  
State Capitol, Room 211  
Honolulu, Hawaii 96813

**RE: S.B. 2478, S.D.1, Relating to Long-Term Care**

**HEARING: Tuesday, February 29, 2016 at 1:30 p.m.**

Aloha Chair Tokuda, Vice-Chair Dela Cruz, and Members of the Committee:

I am Myoung Oh, Government Affairs Director, submitting testimony on behalf of the Hawai'i Association of REALTORS® ("HAR"), the voice of real estate in Hawai'i, and its 8,900 members.

**HAR strongly opposes** S.B. 2478, S.D.1 which increases the General Excise Tax ("GET") from a rate of 4 to 4.5% and from 4.5 to 5% on Oahu.

HAR believes that, while long-term care of our elderly population is of great value to the State and our community, the GET increase in this measure will be especially burdensome for low to moderate-income families already working to live day-to-day.

Not only will the general excise tax increase the cost of doing business, but it will affect the cost of all other non-food purchases, be it clothes, daily household necessities, rent for those people who don't own their shelter which will disproportionately and adversely impact the low and middle class.

Hawaii's general excise tax is unique and while it looks like a sales tax being imposed on every transaction, it is nothing like a retail sales tax found in some forty-four other states. This is because it is not a tax that is paid by the consumer, but one that is imposed on the business for the "privilege of doing business in the state."

To illustrate the regressive nature of the GET, the GET burden pyramid is hidden in the prices of goods and services. If a person buys a loaf of bread on O'ahu for \$5.00, the store will typically add the excise tax of 4.712% and charges the person \$5.24, so the "visible tax" is 24 cents. In reality, however, the \$5.00 price has to cover the tax on goods and services as the bread moves through the production chain albeit at a lesser

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0.5%. When it is all added up, the tax is a lot more than 24 cents and a half-percent will inevitably be passed onto consumer from 4.712% to 5.263%.

HAR believes that Hawaii's families and businesses continuously struggle to keep up with the increased cost of living and doing business in Hawai'i and a GET increase will only add to this burden. An increase of GET will have a regressive impact on families already living paycheck-to-paycheck, our renters, and our seniors.

Mahalo for the opportunity to submit testimony.



# HAWAII CROP IMPROVEMENT ASSOCIATION

## HCIA 2014 - 2016 Board of Directors

### President

Kirby Kester

### Vice-President

Alan Takemoto

### Secretary

Dawn Bicoy

### Treasurer

Keith Horton

### Directors-at-Large

Blaise Boyle

Adolf Helm

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Steve Lupkes

Richard McCormack

Shay Sunderland

Joshua Uyehara

Laurie Yoshida

### President Emeritus

Mark Phillipson

### Executive Director

Bennette Misalucha

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### OUR MISSION

HCIA is a Hawaii-based non-profit organization that promotes modern agriculture to help farmers and communities succeed. Through education, collaboration and advocacy, we work to ensure a safe and sustainable food supply, support responsible farming practices and build a healthy economy.

In Strong Opposition to SB 2478  
Relating to Long Term Care Surcharge

### Senate Committee on Ways and Means

Monday 02-29-16 1:30 pm in conference room 211

Aloha Chair Tokuda, Vice Chair Dela Cruz and members of the committee,

My name is Bennette Misalucha, Executive Director of the Hawaii Crop Improvement Association (HCIA). HCIA is a Hawaii-based non-profit organization promoting agricultural bio tech to help farmers and communities succeed. Through education, collaboration, and advocacy, we work to ensure a safe and sustainable food supply, support responsible farming practices, and build a healthy state economy.

HCIA strongly opposes SB 2478 which establishes a surcharge on state taxes to pay for claims for defined benefits under the long-term care financing program.

We are in support of the intent of the bill which was to provide much needed resources for the long term care of our community. However, this goal should not be at the expense of the business community.

In analyzing the impact, the Chamber of Commerce of Hawaii reported that, if the measure passes, it will *"increase taxes for taxpayers in Hawaii by approximately \$780 million or another way, will increase the general excise tax by 25%."*

The additional taxes will result in large financial burden for both the business and the consumers. Hawaii already has a reputation for being unfriendly to business. Let's not validate that reputation further.

Thank you for allowing me to submit my testimony.

Sincerely,

Bennette Misalucha

Executive Director, Hawaii Crop Improvement Association



Senate Committee on Ways & Means

Hearing Date: February 29, 2016

Time: 1:30 pm Room 211

**RE: SB 2478, SD1 – Relating to Long Term Care**

Chair Tokuda, Vice Chair Dela Cruz, and members of the Committee, the National Association of Insurance and Financial Advisors (NAIFA) Hawaii is made up of life insurance agents throughout Hawaii, who primarily market life, annuities, long term care, and disability income insurance products.

Measures imposing a long term care (“LTC”) tax have been introduced since the 1990’s. Most of the measures imposed the LTC tax on Hawaii residents via employee payroll deductions or when filing tax returns. This measure differs from the other past measures in that it imposes a **long term care surcharge of 0.5%** and targets “gross proceeds or gross income of all written contracts” (page 4, “Long-term care surcharge on state tax”) and “on the value of tangible personal property, services and contracting...” (pages 5 & 6 – use tax).

Those paying the Hawaii general excise tax will be subject to this new tax. Oahu residents subject to this new 0.5% surcharge **in addition** to the current 0.5% county surcharge “transit” tax will then be paying a 5% GET rate. Whether the tax is on Hawaii residents or others subject to the Hawaii general excise tax, we respectfully do **NOT** support any tax for LTC financing and **oppose** this measure.

SB 2478, SD1 is a different approach using the general excise and use taxes as the means of financing a “defined benefit” program for **LTC services for \$70 a day up to 365 days** (page 13). Businesses and consumers will be burdened with another 0.5% tax....tax increases harm economic growth. Actuarial work will be required before final numbers can be determined. Additionally, a LTC benefits trust fund will be established for those Hawaii residents who file income tax returns for ten years shall be vested to receive the defined benefit. The trust fund has to demonstrate actuarial solvency for 75 years (page 12).

In 2008, Act 224, SLH 2008, as amended, created a Hawaii long term care commission to conduct a comprehensive assessment and to recommend changes. In January 2012, the “Long Term Care Reform in Hawaii: Report of the Hawaii Long-Term Care Commission” was released and submitted to the

Legislature. Goals and summaries were delineated and two of many recommendations were: 1) not enact any tax incentives for long term care insurance purchases; and 2) establish a limited mandatory (tax) LTC insurance program for Hawaii.

We believe that providing a tax incentive for individuals and Hawaii employers when purchasing LTC insurance and enacting legislation for Hawaii to participate in Medicaid/ LTC partnership program are other approaches to use. The partnership program will protect those who participate from becoming impoverished to qualify for Medicaid (protect some of the assets that would otherwise make them ineligible under Medicaid's means testing requirements) and help the state ease the burden of LTC costs. The IRS in 2015 increased the tax deduction limits for the purchase of LTC insurance.

LTC insurance is costly for seniors due to more health issues but younger citizens purchasing LTC insurance with a tax incentive can be more affordable. In the private insurance marketplace, risks are underwritten...lower risk usually means a lower premium.....responsibility is rewarded. Irresponsibility can be punishing through actuarially equitable premiums.

IRS and HIPAA will need to weigh in as to the tax status of the paid out benefits in regards to both the benefit recipient and the caregiver/provider of services. Will 1099s be required for miscellaneous income over \$600 annually. HIPAA compliance (consumer protection issues such as guarantee renewable, offer inflation protection, non-forfeiture options, etc.) for LTC benefit payouts ensures a tax free benefit. If not compliant with HIPAA, then it could very well be a taxable benefit. But depending on the IRS ruling, the benefit payouts could be used as a medical deduction for qualified LTC services (in 2013 increase from 7.5% to 10% of adjusted gross income).

In October 2011, the U.S. Department of Health and Human Services halted the implementation of the Community Living Assistance Services & Supports (CLASS) program, a component of the Patient Protection and Affordable Care Act, albeit, as a government run voluntary LTC program. They couldn't meet the statutory requirement that the program be sound over 75 years. The law was repealed on January 1, 2013.

No other state has a mandatory LTC taxing program. LTC issues are very complex with many factors involved and allowing more consumer options and incentives are avenues to alleviate the Medicaid burden and provide more options for financing the care. There is no magic bullet.

We respectfully ask that this measure be held in committee. Mahalo for allowing us to share our views.

Cynthia Takenaka, Executive Director  
Phone: 394-3451



TO: Members of the Committee on Ways and Means

FROM: Natalie J. Iwasa, CPA, Inc.

HEARING: 1:30 p.m. Monday, February 29, 2016

SUBJECT: SB 2478, SD1 Relating to Long Term Care Tax - **OPPOSED**

Aloha Chair and Senators,

Thank you for allowing this opportunity to provide testimony on SB 2478, SD1, which would create an additional .5% surcharge tax to fund a long-term care program. Please **do not pass** this bill.

Approximately half of our clients are small businesses who count on us to help them with tax compliance. Along with that goes education about new laws such as this and revision of their accounting software, so they can properly report their income. This increases their cost of doing business, on top of the additional tax itself.

In addition, we just took on a couple of new clients, a partnership that was formed by a couple and one other minor partner and the couple with respect to their individual returns. The couple was homeless several years ago, was almost evicted for a second time two years ago and is just getting back on their feet. They did not file their general excise and income tax returns for several years and are now facing penalties and interest on top of their tax liabilities. They are still struggling to provide food and housing for their three children. Passing this tax would add to their burden as well as others in similar situations.

Please do NOT pass this bill.



February 29, 2016

Senate Ways and Means Committee  
Senator Jill N. Tokuda, Chair  
Senator Donovan M. Dela Cruz, Vice Chair

Re: **SB 2478 SD1, Relating to Long-Term Care**

Chair Tokuda, Vice Chair Dela Cruz and Members of the Committee:

My name is Gerry Silva, State President for AARP Hawaii. AARP is a membership organization for people age 50 and over with nearly 150,000 members in Hawaii. We appreciate the opportunity to submit comments on SB 2478 SD1.

The Hawaii Long-Term Care Commission was established by the Legislature in 2008 to conduct a comprehensive assessment of Hawaii's long-term care system and to recommend changes. In its 2012 report to the Legislature, the Commission recommended that the State of Hawaii "conduct a long-term care education and awareness campaign, with the goal of making people aware of their risks of long-term care, their current financing and delivery options, and the implications for Hawaii of the aging of the population." The Commission further recommended that the education campaign be administered by the Hawaii Executive Office on Aging and funded by the Legislature.

In 2014 the Legislature appropriated \$500,000 for a long-term care public awareness campaign. It is our understanding that the campaign is scheduled to proceed in 2016, and that the results of the campaign are to be submitted to the EOA to present before the 2017 legislative session. The outcomes of this long-term care education and awareness campaign will help to inform the legislative discussion going forward.

Thank you for this opportunity to comment.

**From:** [Anthony Lenzer](#)  
**To:** [WAM Testimony](#)  
**Subject:** SB 2478 SD 1  
**Date:** Friday, February 26, 2016 1:28:16 PM

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TO: [Committee on Ways and Means](#)

Sen. Jill N. Tokuda, Chair, Sen. Donovan M. Dela Cruz, Vice Chair

FROM: Anthony Lenzer, PhD

RE: [Testimony in Strong Support of SB 2478 SD 1](#)

HEARING: Monday, February 29, 2016, 1:30 p.m.

Conference Room 211

Senators Tokuda, Dela Cruz and Committee Members:

I am a member of several advocacy groups which will be providing supportive testimony for this legislation at today's Hearing. My testimony however, will reflect personal events which deeply affected my family. For several years, my wife had been developing the early stages of dementia. However, her care needs were minimal and family members were able to provide whatever help was necessary. In December 2012, my wife was hospitalized for nine days with a respiratory illness. On returning home, she was much more frail and her dementia have progressed significantly. At that time, my family consisted of my wife, myself, a daughter, and two young granddaughters. My daughter is a schoolteacher, and at the time was home and able to meet my wife's personal care needs. These included help with bathing and toileting. Once my daughter and granddaughters returned to school, our situation became very difficult. Because of balance problems and other physical issues, I was unable to help my wife with her intimate care needs. Had I attempted to do so, we might both have fallen, and one or both of us might have suffered serious injury. Therefore, it was necessary to hire a home health aide, who came in for several hours in the morning to assist my wife with these needs. These three hours of very necessary care cost about \$70 a day.

How did we pay for this care? Very fortunately, we had long-term care insurance, which, after a waiting period of 90 days, covered these costs. However, it is important for the Committee to understand that only 10% of people over 65 have long-term care insurance.(1) The 90% who do not must rely on their own or family resources, or eventually turn to Medicaid. If the insurance program described in this bill were in place, the 90% would be covered for \$70 a day for 365 days. My wife – and many others – needed this help every day. 365 days x \$70/day = \$25,500 per year. How many families in our high cost of living state can afford an extra expense of \$25,000 a year?

The need for a public long-term insurance system has been evident for many years. This need becomes even greater each year, as the population aged 85+ grows larger, bringing more chronic illness and disability to our State. I therefore respectfully urge the members of these Committees to support SB 2478 SD 1. Thank you for the opportunity to testify on this important legislation.

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(1) National Bureau of Economic Research website, February 6, 2016

Aloha Chair Tokuda, Vice Chair Dela Cruz and committee members:

I am a senior citizen and a resident of House District 19 and Senate District 9. I am an active member of the CARE Act Coalition as well as AARP, Kokua Council and the Hawaii Alliance of Retired Americans. I also participate in the Legislative committee of PABEA.

I am in strong support of SB2478 which would add 0.5% to the GET in order to fund a defined benefit long-term care insurance.

The need for long-term care increases as our Kupuna population ages; aging at home is the best option for most individuals.

Although raising the GTE is a serious move, it would benefit Hawaii residents who meet residency requirements and have paid taxes in the state for at least ten years. At least one third of the costs would be picked up by visitors to Hawaii who would have no expectation of benefitting.

Please support SB2478.

Mahalo for the opportunity to testify.

Barbara J. Service

**From:** [Carol Nitta](#)  
**To:** [WAM Testimony](#)  
**Subject:** SB2478  
**Date:** Sunday, February 28, 2016 6:58:04 AM

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I am Carol Nitta in support of SB2578. I have experienced taking care of my mom after her discharge from the hospital. I was not confident caring for her. It would have been very helpful if home care - assistance was provided to our family. Please consider adding consistent home care instructions to all patients in all hospitals. Please consider any care / assistance for our growing Kupuna population. Mahalo. Can't be present to testify,

Sent from my iPhone

The Twenty-Eighth Legislature  
Regular Session of 2016

THE SENATE

Committee on Ways and Means

Senator Jill N. Tokuda, Chair

Senator Donovan M. Dela Cruz, Vice Chair

State Capitol, Conference Room 211

Monday, February 29, 2016; 1:30 p.m.

**STATEMENT OF THE ILWU LOCAL 142 ON S.B. 2478, SD1  
RELATING TO LONG-TERM CARE**

The ILWU Local 142 **strongly supports** S.B. 2478, SD1, which establishes a long-term care surcharge on state tax beginning on 1/1/2016 to pay for claims for defined benefits under the long-term care financing program and makes an appropriation to the Department of Taxation for costs of implementation and collection.

Hawaii residents, as a whole, tend to live long. That does not mean, however, that they are healthy and strong throughout their lives. Older residents in Hawaii, as elsewhere, fall victim to disability and often require long-term care, otherwise known as long-term services and supports, provided by caregivers, usually family members, or in institutions.

The cost of long-term care is high. If a person needing long-term care is institutionalized in a nursing home, the cost is at least \$12,000 a month, far beyond the reach of all but a tiny fraction of Hawaii residents. Most residents prefer “aging in place”—that is, living independently in their own homes or with family. But even care at home is costly for those who need support for feeding, bathing, transportation to medical services, etc. Professional caregivers charge about \$25 an hour. Family caregivers are usually uncompensated, but there is a cost in unpaid work time, income reductions due to early retirement or resignation, and the stresses of juggling schedules and dealing with the care of another.

S.B. 2478, SD1 offers a means of supporting a Long-Term Care Benefits Trust Fund that will pay benefits and be sustainable. With a half percent surcharge on the General Excise Tax (GET), the Fund can pay benefits of \$70 a day for a cumulative period of 365 days.

A surcharge on the GET means that revenue will be collected from visitors and residents alike—from anyone who consumes goods and services in Hawaii. While residents who file state tax returns will be eligible for benefits from the Trust Fund, visitors will NOT be eligible for benefits yet will pay at least one-third of the revenues deposited into the Fund.

S.B. 2478, SD1 should be viewed as a caregiver’s bill—to provide financial relief to caregivers. The benefit of \$70 a day for 365 days will certainly not cover the cost of nursing home care but will help to keep patients in their own homes for as long as possible and will save the State (and taxpayers) millions of dollars in Medicaid matching dollars.

The caregiver may use the money to compensate for earnings lost or to pay for adult day care or adult day health services to provide respite from caregiving duties for the caregiver and socialization opportunities for the patient.

No one wants to raise taxes—not taxpayers or lawmakers. But this long-term care financing program is worthy of consideration because of the otherwise huge financial and social costs borne by patients and caregivers alike.

The ILWU urges passage of S.B. 2478, SD1. Thank you for the opportunity to testify on this measure.





**From the Desk of  
The Rev. Samuel L. Domingo<sup>o</sup>**

February 28, 2016

Chair Jill Tokuda  
And Members of the Senate Committee on Ways and Means

Dear Chair Tokuda and Members of the Committee,

My name is Rev. Samuel L Domingo, Pastor of Kilohana United Methodist Church and a leader with FACE, Faith Action for Community Equity. I am writing to express my support for **SB 2478, SD1** . This bill is an exciting opportunity for Hawaii to show that we care for our kupuna and to lead the nation in innovative public policy.

This legislation would create a long-term care benefits trust fund — public money that would be set aside so that all Hawai'i residents in need of long-term care at home would be able to access resources to help pay for the costs. By providing care benefit of \$70 per day for 365 days, it establishes a much needed “care floor,” ensuring that everyone would have access to basic resources to provide care at home. This fund isn't meant to cover a stay in a long-term care facility like a nursing home. Instead, it would support assistance with daily living, like hiring home care aides or installing equipment like walkers and ramps.

I know that like so many of us living here, you probably know someone that has needed long-term care. As legislators, we have elected you to be leaders to the people of Hawaii. We are asking you, now, to lead on care.

Thank you for considering my testimony.

Sincerely,

*Rev. Samuel L Domingo*

*204 Ku'uhoa Place  
Kailua, Hawai'i 96734*

**From:** [Rona Mangayayam](#)  
**To:** [WAM Testimony](#)  
**Subject:** Testimony for SB 2478  
**Date:** Saturday, February 27, 2016 4:44:02 PM

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My name is Rona Mangayayam. A pastor of Harris a United Methodist Church.

I am asking you to please support SB 2478 .

As a pastor I heard older people's fear about their need for long term care. I heard their fears and questions- would I have enough for me to have a long term care, and if I don't what would happen to me?

I also heard the struggle of families who has to give up their jobs that they love do that they can take care of their aging parent.

I understand that supporting and passing this bill will come with costs- but I also believe that the costs will serve a common good.

So please support and pass SB 2478.

Rona Mangayayam

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At Harris United Methodist Church, All are Welcome!

**From:** [mailinglist@capitol.hawaii.gov](mailto:mailinglist@capitol.hawaii.gov)  
**To:** [WAM Testimony](#)  
**Cc:** [sarahyuan@gmail.com](mailto:sarahyuan@gmail.com)  
**Subject:** \*Submitted testimony for SB2478 on Feb 29, 2016 13:30PM\*  
**Date:** Sunday, February 28, 2016 1:39:11 AM

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**SB2478**

Submitted on: 2/28/2016

Testimony for WAM on Feb 29, 2016 13:30PM in Conference Room 211

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Sarah Yuan	Individual	Support	No

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

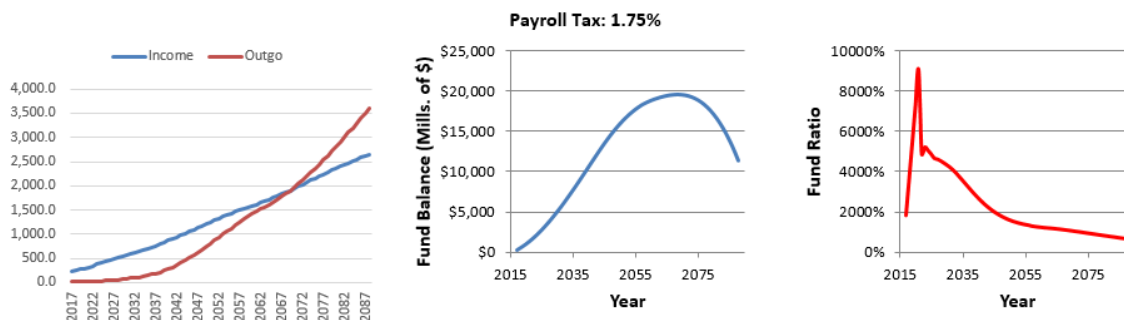
Do not reply to this email. This inbox is not monitored. For assistance please email [webmaster@capitol.hawaii.gov](mailto:webmaster@capitol.hawaii.gov)

The long-term services and supports public insurance program proposed by SB2478 and HB1885 is a substantial program that will address the needs of caring for kupuna. Even though the program will work to minimize difficulties involved with long-term care of kupuna, we want to design the program to ensure costs do not exceed benefits. Thus, we must carefully analyze the reliability of financing the program, as well as the social and economic impacts of the program, in order to conclude that the program is indeed beneficial to the State of Hawai‘i. This testimony will explore the sustainability and the socioeconomic effects of the proposed program.

### **Financing the Program**

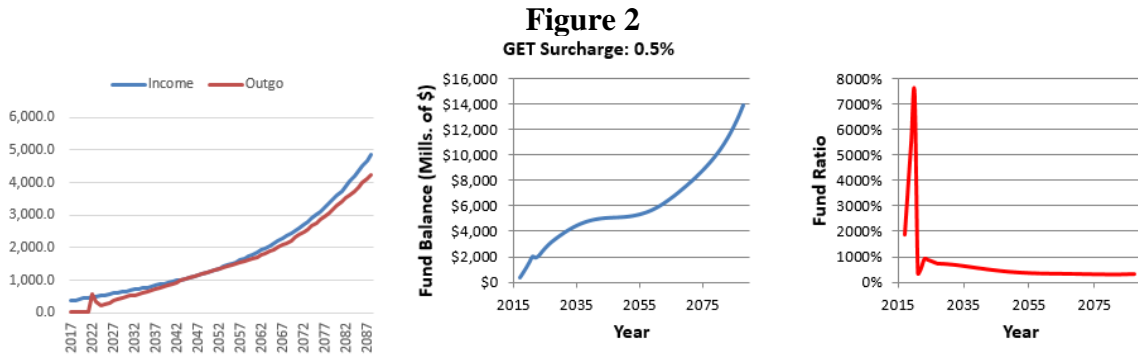
Several funding options to finance the program were explored: an income tax, a payroll tax, and a General Excise Tax (GET) surcharge. There is one major issue with an income tax – an income tax would tax retirement benefits. This would be particularly hurtful to current retirees, who likely have not saved with this additional tax on their benefits in mind. A payroll tax is similar to an income tax, but has the advantage of not taxing retirees. A payroll tax is not without its problems however. One important question is whether current retirees, who would not be making nominal payments to the program under this funding mechanism, should receive any benefits. While this question might inspire lively debate, one thing is clear – this program would be unable to afford to give current retirees benefits. Even without distributing benefits to current retirees, it will be quite difficult to sustain the program with a payroll tax. Figure 1 is an example of what happens to the fund with a payroll tax. Regardless of assumptions on the state of the economy and the amount of benefits paid out, the fund balance will start turning downwards sometime in the future. Under a high payroll tax, good economic conditions, or a small benefit, this downward trajectory will happen much later, but an increase to the payroll tax or a decrease to the benefit will have to happen eventually.

**Figure 1.**



Compare this to a GET surcharge: with a GET surcharge, the fund is very sustainable (see Figure 2). This happens for a couple reasons. First, retirees continue to make small, but not insignificant, contributions to the fund. Second, visitors to Hawai‘i, individuals who will likely never use the benefits to the program, will pay up to a third of the fund. Currently, around 30% of GET comes from tourists visiting the State. With a GET surcharge, there is no question about supporting current retirees – it is financially feasible, and since these retirees are making at least a nominal contribution to the fund, they

will receive benefits. Figure 2 is based on pessimistic, recession-level projections of the economy. Even if the economy was stuck in a recession for the next 50 years, the fund would continue to grow.



## The Economic Impact of a GET Surcharge and a Public Long-Term Care Insurance Program

The economic impact of a GET surcharge was analyzed in two ways: first, a similar GET surcharge, the Honolulu “Rail Tax,” was used as a comparison, and second, a regional input-output model was employed.

When looking at the historical example of a GET surcharge, there is little evidence that 0.5% will have an effect on the economy. The “Rail Tax” was implemented in 2007, and applied only to transactions that occurred in the City and County of Honolulu. To determine the impact of a 0.5% GET surcharge, various measures of the economy were compared between the island of O‘ahu and the Neighbor Islands, before and after the implementation of the surcharge. Figure 3 provides some graphs of tax intake from industries unaffected by the 0.5% GET surcharge. The graphs are all normalized, by island, to 2002. This establishes that all the islands tend to behave similarly, and confirms the ability to compare the affected sectors across islands.

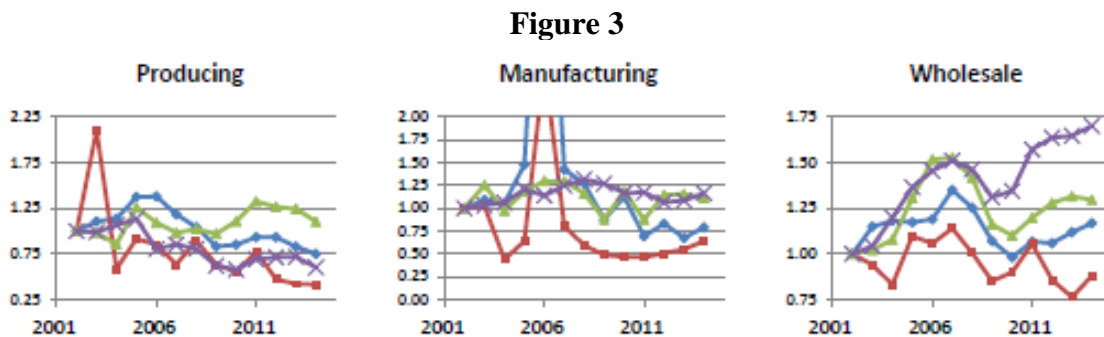
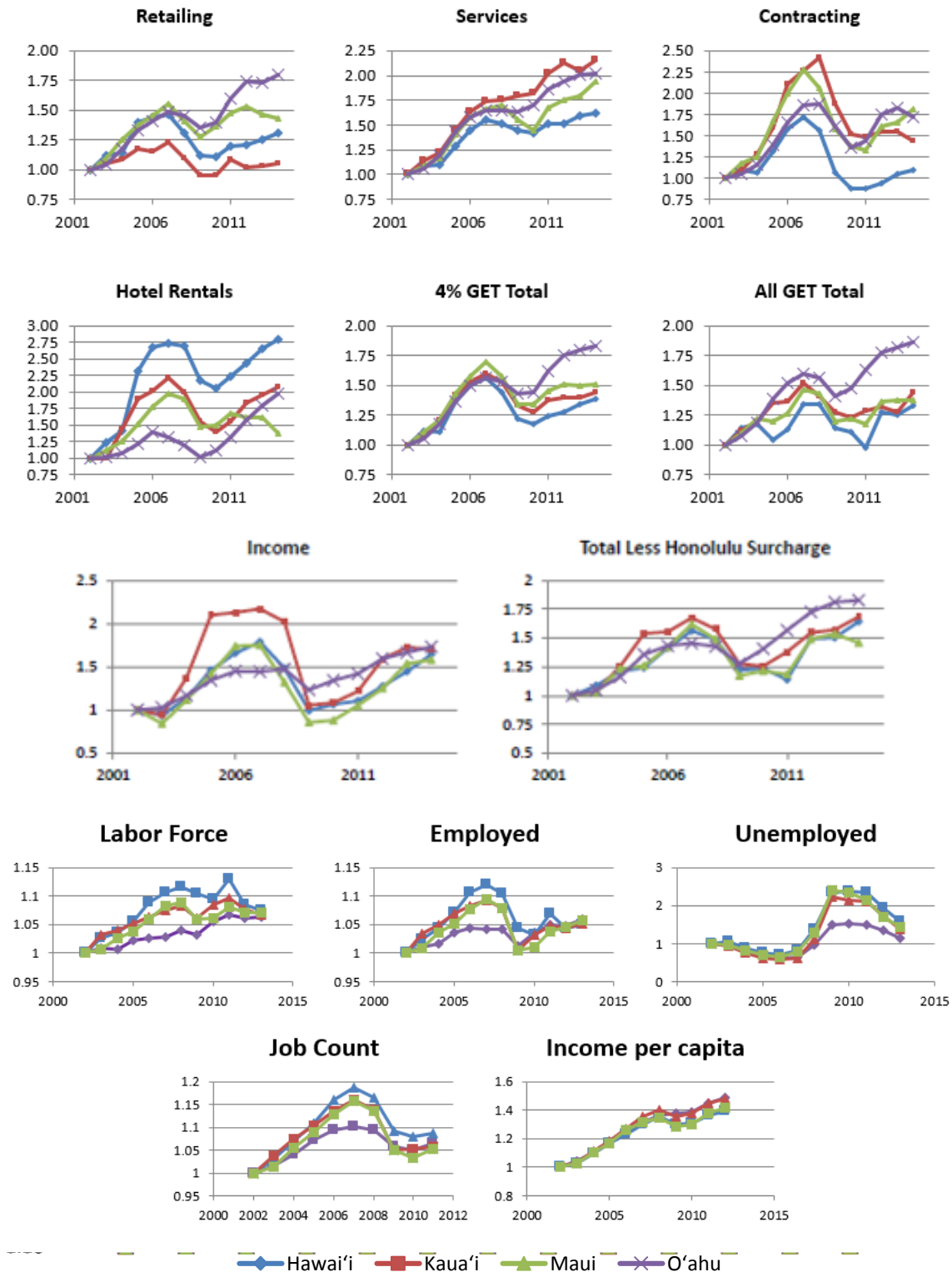
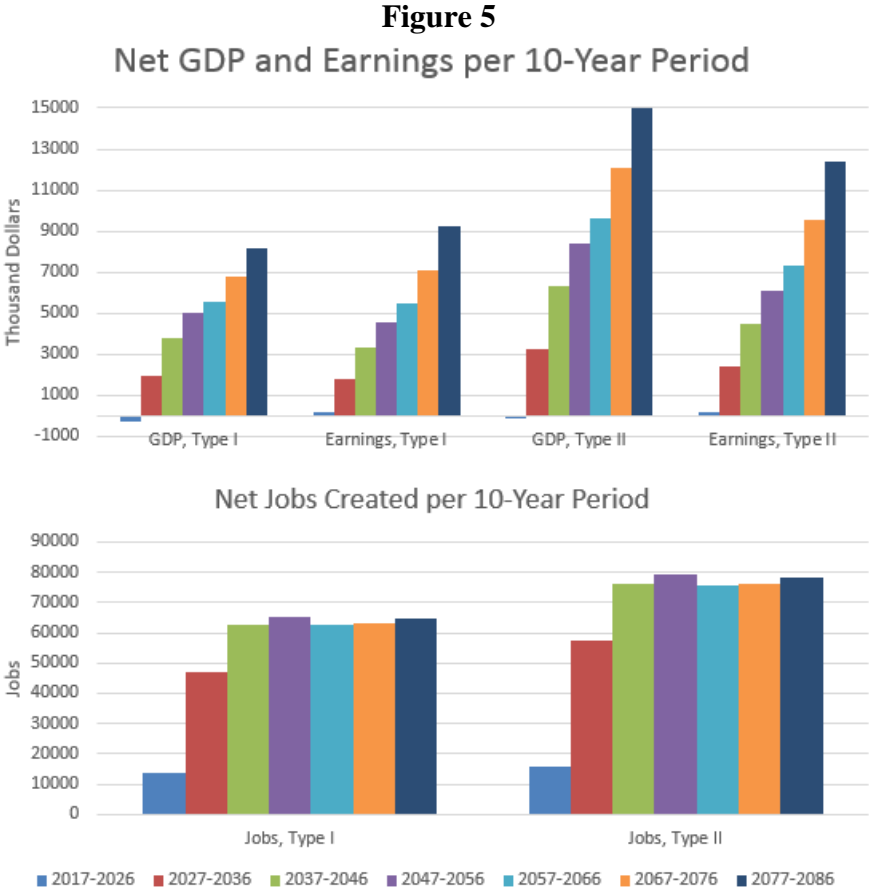


Figure 4 provides graphs for numerous graphs of economic variables – GET collected from the affected industries, income tax and total tax receipts, as well as some labor force variables. Taking all these graphs in Figure 4 together, O‘ahu does not negatively stand out. This provides evidence that a 0.5% GET surcharge is not large enough to have a significant, negative impact.

**Figure 4**



Using a regional input-output model provides a little more nuance to the estimating the negative impact of the tax and the positive impact of distributing benefits. The regional input-output model looks at inter-industry transactions, and estimates the effect of changing the demand of the outputs on the economy. The Type I model assumes that changes in demand only affect the inter-industry usage of inputs, while the Type II model assumes that workers within the affected industries will have an additional impact to the final demand of goods and services; to oversimplify, Type I modelling provides a lower bound for changes to the economy, while Type II modelling provides an upper bound. Figure 5 shows the net benefits to the economy in 10-year blocks. The 0.5% surcharge and the limited initial distribution of benefits leads to a negative GDP and a minimal change to earnings in the first 10 years of the program, but afterwards, the program results in an increase to GDP, earnings, and jobs created.

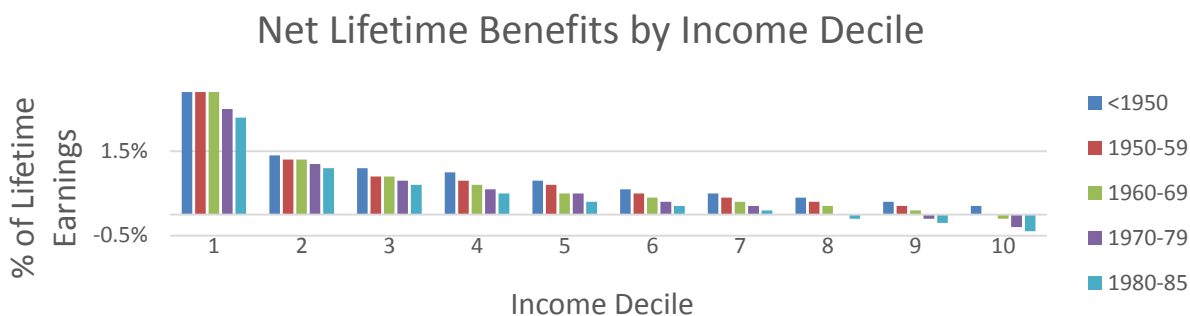


**General Excise Taxes and Regressivity**

One issue with the GET surcharge was brought up on multiple occasions: almost all sales tax, which the GET surcharge essentially is, are regressive – lower-income households pay a disproportionate amount of their income on sales taxes compared to higher-income households. There are two points that address this complaint: first, if the program is taken as a whole, the average lower-income household benefits significantly, since lower-income households, being in poorer health, are more likely to take advantage of the benefits distributed via the program; second, the program is well-funded enough that lower-income households can get reimbursed to reduce the amount they contribute, negating the regressive nature of the GET surcharge.

There is no question that a GET surcharge tends to be more regressive than either payroll or income tax. However, there are a couple things to make note of. Even though a GET surcharge tends to be more regressive than either payroll or income tax, lower income households will pay more under a payroll tax funding mechanism than under a GET surcharge funding mechanism. This is because of the difficulty in sustaining the program via a payroll tax; a payroll tax needs to be significantly higher than a GET surcharge in order to be sustainable, so lower income households pay approximately twice as much in taxes under a payroll tax funding mechanism. Thus, despite the fact that a payroll tax is less likely to be regressive, the payroll tax will harm lower income households more than the GET surcharge. Further, if we consider the program holistically – taxes *and* benefits – then lower income households benefit more than higher income households, proportionate to income. This is due to the fact that, on average, lower income households have more health issues and are therefore more likely to make use of the benefits of the program. Figure 6 illustrates the net lifetime benefits by income decile; notice that the lower income deciles receive net lifetime benefits that are higher, as a percentage of lifetime earnings, than higher income households.

**Figure 6**



The issue of regressivity can be avoided altogether by providing tax credits to lower income households. Households making less than \$35,000 contribute approximately 3% to the fund; households making less than \$50,000 contribute approximately 6%. Reimbursing the full amount of the contributions for households earning less than \$50,000 is likely to be unsustainable, and would result in a rather sharp cut-off. The alternative is to have tiered tax credits. In fact, a tiered tax credit for GET contributions already exists for income tax filers. Doing a proportional tax credit as the one that already exists, and crediting households earning less than \$50,000 would use up only 1% of the fund. Thus, regressivity of the surcharge can be eliminated via tax credits, and the credits could come from fund itself. Table 1 contains estimates to the amount various reimbursements/credits for different income levels would cost the fund.



**Table 1**

**SHARE OF GET TAX BASE**

Bracket (value used for "average" calculations in parentheses)	Less than 10k (5k)	10-15k (12.5k)	15-25k (20k)	25-35k (30k)	35-50k (45k)	50-75k (65k)
Share of GET tax base	0.001821806	0.002732118	0.009180556	0.014295833	0.033155625	0.074937778
Bracket	Less than 10k	Less than 15k	Less than 25k	Less than 35k	Less than 50k	Less than 75k
Cumulative share	0.001821806	0.004553924	0.013734479	0.028030313	0.061185938	0.136123715

**TAX CREDIT**

Bracket (value used for "average" calculations in parentheses)	< 5k (2.5k)	5-10k (7.5k)	10-15k (12.5k)	15-20k (17.5k)	20-30k (25k)	30-40k (35k)	40-50k (45k)
Current credit per adult on N-11 (\$85 per child)	85	75	65	55	45	35	25
Credit for 0.5% surcharge, proportional to current credit	10.63	9.38	8.13	6.88	5.63	4.38	3.13
Share of tax base	0.0011614	0.0010703	0.001174811	0.001566432	0.00164488	0.001779809	0.001740656
Bracket	< 5k	<10k	<15k	<20k	<30k	<40k	<50k
Cumulative share	0.0011614	0.0022317	0.003406523	0.004972955	0.00661783	0.008397642	0.010138299

Dear Members of the Senate Ways and Means Committee,

I support SB 2478 SD1 and the payment of long-term care at home benefits.

My husband was recently disabled. As there are a limited number of caregivers in our area, I had to stop working to care for him at home. While we do have respite care we have had to pay for this care from our own resources as neither private insurance nor Medicare will pay for this care. The cost of this medically necessary care has had a great impact on our resources as neither of us is employed.

I have also been managing the care for my mother, who recently passed away. Following a severe stroke she was paralyzed and had a tracheostomy; she was unable to speak or swallow. **As she required a high level of care, no nursing home on Oahu could properly care for her.** Had there been such care available, her insurance could have paid a portion of that care. Instead, we took her home and hired caregivers 24 hours a day, 7 days a week to assist her in her final months. This care was not paid for by any insurance or Medicare and therefore had to be borne by family assets.

My husband needs and mother needed care that is not covered by Medicare, private medical insurance or a long-term care insurance plan. None of these programs support in-home care to the extent that is medically necessary.

As a long-term in-home benefit would be incredibly useful and would have helped with living expenses, I stand in support of SB 2478 SD1.

Moya T. D. Gray

[moyagray@hawaii.rr.com](mailto:moyagray@hawaii.rr.com)

1283 Honokahua Street, Honolulu, HI,  
96825-3020

Dear Members of the Senate Ways and Means Committee,

I write in support of SB 2478 SD1. This bill matters to me personally. My mother passed away recently at the age of 92, cared for at home by my sister. She had long exhausted her savings and was dependent on the care my sister, who lived with her, provided. In the last few years of her life, she required help that went beyond what my sister could provide by herself. My four siblings and I pitched in to meet her needs. I cannot influence the state of things in Malaysia where my mother lived and died. But in her memory, I can work to help pass Long Term Care Insurance here in Hawaii which I have called home for the last 16 years. SB 2478 SD1 will ensure that everyone in this rapidly aging community will be able to afford help to meet daily needs so that they can age in place. This is not a luxury. This is a necessity. One way or another, the state is paying for the care of its kupuna in ways that are not good for the economy. It is forcing good professionals out of the workforce and endangering their ability to save for the future.

Thank you for your consideration.

Sincerely,

Dawn Morais

[dmoraiswebster@gmail.com](mailto:dmoraiswebster@gmail.com)

808-396-2023

Dear Members of the Senate Ways and Means Committee,

My name is Liz Brown and I am in support of SB 2478 SD1. It is imperative that our Kupuna get the care they need in there last days. My mother was unable to afford medical care in the United States and ended up moving to the Phillipines so her relatives could take care of her. She was unable to receive long term care due to the expensive nature of it in Hawaii. I support this bill.

Sincerely,

Liza Brown

[eb2@hawaii.edu](mailto:eb2@hawaii.edu)

45697 kamehwy #109

Kaneohe, HI, 96744

Dear Members of the Senate Ways and Means Committee,

I support SB 2478 SD1 because I feel that there are many of us that would prefer to stay in our own homes when we age but will need some assistance in doing so. This bill will create a fund that we can tap into should we need to. Cost of living and medical expenses are rising. No matter how well we think we planned for the future it still may not be enough to live out our days in our own homes. Please help this bill go forward.

Thank you for considering my testimony,

Val Iwamasa  
[Viwamasa@yahoo.com](mailto:Viwamasa@yahoo.com)  
Kaneohe, HI  
96744

Dear Members of the Senate Ways and Means Committee,

I am writing to express my support for **SB 2478 SD1**. Kupunas and the elderly deserve real access to health care. Please support SB2478 SD1 ensuring Kupunas and elderly get care they need. Hawaii is born by the aloha spirit. It time to share the aloha spirit.

Sincerely,

Troy L. Abraham

[tabraham08@gmail.com](mailto:tabraham08@gmail.com)

485 Waianuenue Ave Apt B114

Hilo, HI, 96720-2545

Dear Members of the Senate Ways and Means Committee,

I am writing in support of **SB 2478 SD1**. I support SB 2478 SD1 because I was a full time caregiver to my mother for many years. Fortunately I had family support to help. We couldn't afford to hire anyone and I'm sure there are many caregivers who face the same daunting situation without family support. I was able to work part time but, the financial and emotional burden was overwhelming.

Thank you for considering my testimony,

Michele Nihipali

[nihipalim001@hawaii.rr.com](mailto:nihipalim001@hawaii.rr.com)

54-074 Kamehameha Hwy. # A  
Hauula, HI, 96717-9647

Dear Members of the Senate Ways and Means Committee,

This testimony is in support of Senate Bill 2478 SD1. Our kupuna are living treasures whose experience and wisdom are valuable assets for our society. A community must be judged by the way it cares for its most vulnerable members.

Thank you for considering my testimony,

Javier Mendez

[mendezj@hawaii.edu](mailto:mendezj@hawaii.edu)

1326B Alewa Dr.

Honolulu, HI, 96817-1200



Dear Members of the Senate Ways and Means Committee,

This testimony is in support of Senate Bill 2478 SD1. I support this legislation because I cared for my father and mother until I couldn't anymore. Hawaii elder care homes were unaffordable, so I had to send them to facilities on the mainland and couldn't be there when they died.

Sincerely,

Jonathan Boyne

[boyne@hawaii.edu](mailto:boyne@hawaii.edu)

Kakela Dr., Honolulu, HI, 96822, United States

Dear Members of the Senate Ways and Means Committee,

My name is Mae Mendelson. I am writing in support of the intent of SB 2478 SD1, because we need to bring the issue of long term care financing into higher visibility. It is my hope that eventually we will see the establishment of a long term care benefits trust fund. My desire, as it is with many adults, is to have care provided in my home should I need it. The realization of how difficult this will be financially for most people is not clearly understood even among those who want home care. A public fund will enrich the quality of life for both care recipients and caregivers.

Thank you for considering my testimony,

Mae Mendelson

[maeonam@yahoo.com](mailto:maeonam@yahoo.com)

18 South KALAHEO Avenue

Kailua, HI, 96734-2724

Dear Members of the Senate Ways and Means Committee,

My name is Lusana Hernandez, and I am writing to express my support for SB 2478 SD1. Personally, I have dealt with mostly being homebound, frequently bedbound, for over 15 1/2 years, after sudden medical retirement due to multiple disabilities as a result of a freeway accident at age 43. I was an MSW who worked as a clinical psychotherapist & led an active life. It was a severe shock to be suddenly medically retired & unable to care for myself.

As I live alone, have no family here, it has been an extremely challenging time. Unable to drive much of the time, frequently unable to cook, stand long enough to wash up dishes, do laundry, take care of my basic needs (ADLs) due to extreme pain, mobility issues & fatigue, just making sure I eat regularly is a challenge.

I have suffered extreme depression, which has exacerbated & prolonged my other health issues. I used up my savings in attempts to find ways to heal. I certainly could not afford homecare - yet definitely need it. Friends are too busy to help... How many are either working 2 jobs or very long hours? And have families to care for on top of that? To have someone go grocery shopping, cook, do housekeeping, help me get in & out of the tub, all would be of tremendous help in terms of my quality of life.

We speak of the Aloha Spirit... yet if people do not have a huge 'Ohana to help out, they are left to struggle to get by on their own, as I have. And for those who do have 'Ohana to help, the caregivers burn out. I know, because when I worked as a psychotherapist, I had patients who were in the "sandwich generation" - raising a family, while caring for their elderly & frail parents, while working - just too much!

People in Hawai'i live longer than on the mainland - so more & more will be needing care very quickly. We can pretend this isn't true - yet it is. It is also healthier for people to stay at home as long as possible - versus going to a very costly nursing home, with increased isolation & exorbitant costs. As one who has sung Christmas Carols at Nursing Homes, I have seen the pain of existing in a room. (And I have experienced it struggling to stay alive alone, without help).

I know that like so many of us living here, you probably know someone who has needed long-term care. Perhaps even a family member whom you have helped. As legislators, we have elected you to be leaders to the people of Hawai'i. We are asking you, now, to lead on care. Let us truly express the Aloha Spirit!

Thank you for considering my testimony.

Sincerely,

Lusana Hernandez

[alivewithaloha@gmail.com](mailto:alivewithaloha@gmail.com)

Honolulu, HI, 96813

Dear Members of the Senate Ways and Means Committee,

I strongly support SB 2478 SD1 proposing legislation to create a long-term benefits trust fund to set aside funds for Hawai'i residents in need of long-term care at home to access resources to help pay for these costs. Keeping our Kupuna at home will create meaningful lives for both the Kupuna and their family with this care benefit which over the long-term will reduce the cost of care facilities and provide quality of life care. I'm asking Hawaii's legislators to lead on care NOW.

Mahalo Nui Loa ,

Cleota Brown

[cleota.brown@gmail.com](mailto:cleota.brown@gmail.com)

47-413 Waihee Road

Kaneohe, HI, 96744-4952

Dear Members of the Senate Ways and Means Committee,

I support SB 2478 SD1. As a Kupuna, my family might one day need that support for my care.

Patricia Blair

[patriciablair@msn.com](mailto:patriciablair@msn.com)

25 Aulike St. Apt. 426

Kailua, HI, 96734-2765

Dear Members of the Senate Ways and Means Committee,

I am writing in strong support of SB 2478 SD1. Health care, in general, is approaching a crisis situation and the impact on our kupuna is especially critical. This legislation, though meager in its financial support to individuals, will be extremely helpful to many people.

Rev John R. Heidel

[jheidel808@icloud.com](mailto:jheidel808@icloud.com)

1341 Manu Mele Street,

Kaiua, HI, 96734-4320

Dear Members of the Senate Ways and Means Committee,

My name is Elizabeth Winternitz, and I am writing to express my support for SB 2478 SD1. This bill is an exciting opportunity for Hawai'i to show that we care for our kupuna and that the aloha spirit thrives. This legislation would create a long-term care benefits trust fund — public money that would be set aside so that all Hawai'i residents in need of long-term care at home would be able to access resources to help pay for the costs. By providing care benefit of \$70 per day for 365 days, it establishes a much needed “care floor,” ensuring that everyone would have access to basic resources to provide care at home. I know that like so many of us living here, you probably know someone that has needed long-term care. As legislators, we have elected you to be leaders to the people of Hawai'i. We hope you can lead on care.

Thank you

Elizabeth Winternitz

[ewinrus@gmail.com](mailto:ewinrus@gmail.com)

1212 Nuuanu Ave. #3509

Honolulu, HI, 96817-4039

Dear Members of the Senate Ways and Means Committee,

My name is Reverend Samuel Domingo and I am writing in support of SB 2478 SD1. I am the head pastor at Kilohana United Methodist church.

Caring for our community means something different in Hawai'i than it does anywhere else in the country. As people of faith, we know the value of family and community, and the important role our elders play in both. Leviticus 19:32 tells us directly: "Rise in the presence of the aged and honor the elderly face-to-face!" There is a moral imperative in taking care of our elders, and God expects us to do that.

We all know, that when given the choice, most people prefer the notion of staying home to receive care rather than moving to a facility. Family members are often incredible caregivers, but providing that care creates financial and emotional stress. Supporting home caregiving means Hawai'i can honor the wishes of our seniors and help the caregiving families who work so hard to keep their loved ones at home safely.

In my church, many family members find out that even if they want to put their loved ones in nursing homes, there are not enough places available. So many of them default to caring for their loved ones at home, and pay the costs to do that out of their own pockets. The bill before - that would create a long-term care benefit of \$70/day - would ensure that everyone could access basic resources to provide care at home. One canoe with many paddles will get all of us where we need to go. As a state, we need to pull together to address that cost, so that all of us can help our elders enjoy their senior years at home with their families.

Our church has a very active ministry for the elderly. Church members who are part of the Alzheimers group or the Senior Day Care Program know how important it is to be able to keep their family members at home. I am one of them; my in-laws live with my family, and my father-in-law is in hospice care right now. We had to bring outside help into our home to assist in his care. Our family knows the enormous amount of work it takes to do keep our loved ones at home with us, as well as the cost.

Hawaii's leadership on this issue is tied directly to our cultural understandings of the role of elders in our communities and the importance of shared responsibility, or kuleana. Our policy makers need to recognize their kuleana to help everyone take better care of their loved ones by passing this bill.

Thank you for your consideration,

Reverend Samuel Domingo  
revsamdom@gmail.com



Dear Members of the Senate Ways and Means Committee,

My name is Darlene Rodrigues, and I am a caregiver to my mother who will turn 85 on Monday. I submit this testimony in support of SB 2478 SD1.

When my father passed away in 1998, I moved in with my mother -- so that she wouldn't live alone. Only a few years later, she began to show signs of dementia - and was soon diagnosed with Vascular Dementia and Alzheimer's. It was my turn to provide care for her.

Between gerontologist appointments, finding day care, getting her access to the handivan and adjusting to the diagnoses, it was hard not to feel overwhelmed. All this took time, energy and effort. So I did what any sane person would do, I took vacation hours to take care of all this and I asked my boss if I could reduce my hours to 30 hours. Of course, fewer hours meant less pay.

Finding quality care was very important, especially for someone with Alzheimers. We found an excellent program - but it cost \$70/day. With my reduced hours at work, this was a strain - but we had to keep her safe and well cared for. I put off paying down my student debt or saving any money. Less than a year later, the company issued layoffs, and I found myself unemployed. Since then, I have only been able to find part time contract work because the hours have to accommodate my mom's care needs. .

In 2011, I found a 30 hour job - I was so excited! I was in the job for less than a year when my mom had a bad fall. She was hospitalized for 10 days and in a rehab center for week. I took off a week from work but quickly realized that healing and recovery from this injury was going to take a long time, longer than my vacation leave would allow. While caring for her, I needed to find a caregiver to hire. With mom's savings we were able to hire someone to come for 3 days a week for four months. And I reduced my hours to 20 hours/week. We were lucky that my mom had some savings so that we could hire a caregiver to help during this time of crisis. But this shouldn't be based on luck - all of us should have the peace of mind that when needed, we can hire some help.

My mom can no longer wash her own clothes, vacuum, cook, or bathe. She needs help managing her medications and healthcare appointments. During these past 8 years, we have spent the little savings we have either hiring caregivers or paying for adult day care. I can only take part time jobs since she need around the clock care.

We have had to put off caring for the house - we just can't afford things like fixing the roof, or other basic maintenance needs. I am still paying off my student loans! If she falls again or has another health emergency requiring care outside of a hospital, how will we be able pay for it? I wonder how other people in this same position are managing?

This time with my mother is also a gift. I have learned patience and that I have my mother's strength. I have learned the meaning of "cherish" and finding joy in the moment. I have been blessed to hear her laugh and see her smile. But it's a gift that comes with a tremendous burden.

My mental and physical health have suffered. I have given up my financial stability to go on this caregiving marathon. I have given up gainful employment, my ability to save for retirement, and paying into social

security to care for my sweet, dear mother. All I want to be able to hold the two values my parents taught me, to work at an honest and fair job and to take care of my family.

I worry about the future, but perhaps what saddens me the most is that I am getting a clear message, that society doesn't value caregivers.

That is why this legislation is so inspiring to me - because it brings value to caregiving, it recognizes that we all need to come together, to pool our resources together, to support our ability to care for our elders.

Thank you for considering my testimony in support of SB 2478 SD1.

Darlene Rodrigues

darlene.rodrigues@gmail.com

Chair Tokuda, Vice Chair Dela Cruz and Members of the Ways and Means Committee,

My name is Patrick Zukemura, President of FACE Oahu. I am writing to eagerly express my strong support for SB 2478 SD1. I believe Hawaii has a unique opportunity to lead the nation in eldercare by passing this legislation.

One of the main reasons I support this legislation is because it provides a “care floor” – you can access very quickly. So many family caregivers I have spoken to have expressed how hard it was to adjust to their role of caregiver. This legislation provides critical support during this adjustment period.

FACE has worked on this issue since the organization’s inception in 1996. We worked on Family Hope and Care Plus. SB 2478 SD1 is the culmination of work many of you here today have been involved in. This bill provides benefits for everyone in Hawaii who files a Hawaii State tax return and is eligible. Everyone pays into it through a 1/2 % increase in the general excise tax which makes the program sustainable.

I am proud of the cultural values of our state to care for our Kupuna. This legislation is an extension of our values and it is sound public policy.

I hope we can count on you, our elected leaders, to take this step forward.

Thank you for considering my testimony.

February 8, 2016

To: Senator Jill Tokuda, Chair  
Senator Donovan Dela Cruz, Vice Chair  
Committee on Ways and Means

From: Karen Muronaka

**RE: Testimony in Support of Senate Bill 2478 SD1**

I am a member of the FACE (Faith Action for Community Equity) Long Term Care Task Force. I strongly support SB 2478 SD1. Its provisions allow an elderly person to live in the familiarity and comforts of his/her own home for as long as possible without distressing either the elderly person or his/her caregiving family. The bill provides caregiver(s) up to \$70 a day up to a cumulative period of 365 days. This would give the family caregiver(s) the ability to hire a trained, licensed caregiver to attend to the elderly person and yet take care of their own needs such as attending church, shopping for groceries or even taking a relaxing walk in the park. SB 2478 SD1 would utilize dedicated funding through a 0.5% GET surcharge administered by a board of trustees.

I urge you to support SB 2478 SD1 for the sake of the current and future elderly in Hawaii.

Sincerely,

Karen Muronaka

Address: 46-271 Hoana St.

Kaneohe, HI 96744

247-4202

Dear Members of the Senate Ways and Means Committee,

My name is Brittney Shinsato, and I am a 5th semester nursing student of the University of Hawaii at Manoa. I am writing in support of SB 2478 SD1.

In a way bill SB 2478 SD1 supports those who had once supported us. Growing-up in a multi-generational household, and being the youngest generation, I am consistently aware of the growing dependence of my aging family and their wellness. (Please note the following includes healthcare jargon). For example, my 53-year-old mother cares for my grandparents and my paralyzed aunt all on her own. My aunt is unable to open her hands and has lost all sensation below her diaphragm. Both my mother and father are long-term smokers, with my father having chronic obstructive lung disease, gastroesophageal reflux disease, and constant nausea and pain (for which he uses prescription medications). My grandmother is obese and on hypertensive medications. My grandfather is overweight, a borderline diabetic with hypertension, and has a history of a coronary artery bypass graft.

With all of these health disparities solely within my family, one could only imagine what other families may have to go through as well. When my mother (the main caregiver of my household) reaches her own elderly age, she will be unable to perform her former caregiver activities due to the exhausting demands that have been placed on her mind and body. Having been raised with the cultural belief (which holds true for many cultures across Hawaii), that family always supports one another, I would gain the new responsibility. I do not believe I will be able to provide quality assistance with activities of daily living for both of my parents, my quadriplegic aunt, and my grandparents, all while hopefully working as a full-time nurse. The thought seems impossible.

Therefore, I ask that you consider your own, elderly grandparents, parents, aunts, and uncles while making your decision. As the leaders of the people of Hawaii, the lives of our elderly are in your hands. Thank you for considering my testimony.

Sincerely,

Brittney Shinsato  
britt21@hawaii.edu  
552 12th Avenue,  
Honolulu, HI  
96816-2245

Dear Members of the Senate Ways and Means Committee,

My name is Gary K. Tanimitsu and I am writing in support of SB 2478 SD1.

In 1999, after falling for no apparent reason while walking on several occasions, a neurologist determined that my father had suffered a series of mini-strokes. My Dad's condition deteriorated until it was impossible to keep him at home. My father was 85 when he needed to be admitted to a nursing home in early 2000. After months of suffering the adjustment problems that a life-long loner would have in a very stressful social environment he finally passed in the middle of 2002.

Dad was very unhappy in the nursing home and became so frustrated that he once tried to escape from the facility. Had my father been able to receive the care he needed at home, his suffering would have been greatly lessened. There is no way around the horrors of infirmity, disability, and dementia. However, allowing the vulnerable elderly to age at home would have added a large measure of happiness that my Dad did not have in his final days.

My mother had been living alone in our 3-bedroom home since early 2000 when my father was placed in the nursing home to mid-2001 when her condition deteriorated to such a point that it was necessary to place her in a care home. Medicaid paid for the nursing home bills for both of my parents after I signed an agreement that allowed the State to attach a lien against their house for every payment made. After my Mom passed away in late 2005, and the dust had settled, I owed the State a little over \$200,000. I lost my house due to this.

I am grateful to Medicaid for fronting the money necessary to provide both of my parents with the nursing home services they needed. However, had the public long-term care program proposed by SB 2478 SD1 been available, I may have been able to keep the house I grew up in. In any event, the program would be more than what I had available at that time, which was nothing.

I wholeheartedly support the passage of SB 2478 SD1 for the sake of those who will need the help in the future. Thank you.

Sincerely,

Gary K. Tanimitsu  
gktanimitsu@gmail.com  
3230 Ala Ilima Street, Apt 302,  
Honolulu, HI, 96818-2912

Dear Members of the Senate Ways and Means Committee,

My name is Davin, and I am writing to express my support for SB 2478 SD1. This bill presents an opportunity for the state to show that we care for our kupuna, and would have helped my own family situation had this bill passed when my grandpa had Alzheimers.

My dad passed away when I was in high school, so my grandpa is the one who would drive me home from school and go out fishing with me on the weekends. He also taught me the basic skills that I would need for adulthood: how to drive a car, how to wear a tie, and how to smoke fish.

But then, as I was preparing for my first year at UH Manoa, George was diagnosed with Alzheimer's. Since he had cared for me when I needed him, I wanted to step up and care for him now that he needed me. By my last year of school, I would help watch my grandpa three nights a week, often finishing a paper at 10 PM and then watching over my grandpa from midnight to 3 AM before trying to catch a few hours of sleep for classes the next morning.

This bill would have provided assistance with daily living services for my grandpa, and would have helped to ease the financial burden on my family. I know that like so many of us living here, you probably know someone that has needed long-term care. We are asking you, as our leaders, to lead on care.

Thank you for considering my testimony.

Sincerely,

Davin Aoyagi  
daoyagi10@gmail.com  
316 B Elelupe Rd.,  
Honolulu, HI, 9682

Dear Members of the Senate Ways and Means Committee,

My name is Michele Kather, and I am writing to express my support for SB 2478 SD1.

As a nurse, I have seen so many lives altered from the lack of funds to care for our elderly. It has brought stress from not knowing how the family can afford to take care of their loved ones or if they will be able to keep their homes in the process. Some family members have even become homeless from the devastating effects. A few times, I have even seen people commit suicide from the stress of trying to pay for the care of their loved one and knowing no way out of the situation.

I know that like so many of us living here, you probably know someone that has needed long-term care. As legislators, we have elected you to be leaders to the people of Hawai'i. We are asking you, now, to lead on care. Please help us help those who deserve our respect and help.

Thank you for considering my testimony.

Sincerely,

Michele Kather  
michelekather@gmail.com  
1923 Dudoit Lane  
Honolulu, HI, 96815-1776



Dear Members of the Senate Ways and Means Committee,

My name is Michele Kather, and I am in support of SB 2478 SD1.

I too was a care taker for my grandmother for 5 years helping my mom before she passed on. It was hard. I had to arrange my work schedule just so I can be with her doing the day while my mom worked during the days. Although we were bless that my grandfather had good insurance leaving my grandma with money. It got to a point where it got tough with financial when nurse were needed. Please help this matter.

Thank you for your attention,

Jesse Johnasen

[johnasen@yahoo.com](mailto:johnasen@yahoo.com)

86-257 Kawili St.

Waianae, HI, 96792-2936

Dear Members of the Senate Ways and Means Committee,

My name is Stephen Wada, and I am writing to express my support for SB 2478 SD1.

For 2 years I took care of both of my parents at the same time. They required assistance with the activities of daily living such as meal preparation, bathing, toileting, assistance with walking and transferring, and transportation to and from doctors visits. My wife and children assisted but we needed to hire outside help during the day when we were at work and school. This bill would make it possible to provide more care in the home. My parents did not want to go to a nursing home. As legislators, we have elected you to be leaders to the people of Hawai'i. We are asking you, now, to take the lead on providing care for our elderly family members so they may be able to remain in their homes with their families.

Thank you for considering my testimony.

Sincerely,

Stephen Wada  
wada.stephen@gmail.com  
762 Lawelawe Street  
Honolulu, HI, 96821-1745

Dear Members of the Senate Ways and Means Committee,

My name is Marian Heidel and I am writing to express my support for SB 2478 SD1. This bill is a great opportunity for Hawaii to show that we care for our Kupuna. By providing a care benefit of \$70 per day for 365 days, it establishes a much needed "care floor", ensuring that everyone would have access to basic resources to provide care AT HOME. It would support assistance with daily living, like hiring home care aides or installing equipment like walkers and ramps.

I have several friends, and have heard other testimony, of how difficult it is for them to arrange for occasional help when they can't take off work or need respite days, or can't afford it. The availability of this \$70 could help a lot.

The bill asks for an additional .05% GE tax to fund this service, and I don't mind it at all. Hawaii has almost the cheapest tax on ALL the people of any city or state in the USA. How can we expect to receive services when we don't help pay for them? Even if we also were to adopt .05% on the GE tax for education, that is still not too much.

Thank you for considering my testimony,

Marian Heidel

Dear Members of the Senate Ways and Means Committee,

My name is Deanna Espinas, and I am writing to express my support for SB 2478 SD1. This bill is an exciting opportunity for Hawaii to show that we care for our kupuna and that the aloha spirit thrives.

Like so many of us living here, you probably know someone that has needed long-term care.

My family has already experienced the challenge of being primary caregivers for three of our elders. Tragically, when I could no longer find a replacement licensed care home for one of my relatives with Alzheimers, I turned to a person who was willing to provide round the clock unlicensed care. It was a desperate decision. When we had to admit that relative for emergency treatment of health complications due to bed sores, authorities were contacted. I was notified about possible consequences leading to prosecution. At that point, I had no choice but to consider immediate resignation from employment and requested the hospital to release the relative to my care pending any further legal action.

I don't know how many families are facing such critical actions in finding appropriate care and services for their love ones. As legislators, we have elected you to be leaders to the people of Hawaii. We are asking you, now, to lead on care and help families across the state face their future with hope.

Sincerely,

Deanna Espinas  
espihawaii@juno.com  
2103 Palolo Avenue  
Honolulu, HI, 96816-3022,

Dear Members of the Senate Ways and Means Committee,

Aloha, my name is Midge Wright and I am writing to express my support for SB 2478 SD1. This bill (and many other bills) is an exciting opportunity for Hawai'i to show that WE care for "OUR KUPUNA" and WE are willing to take care of them NOW and in the FUTURE.

For me, I have had personal experiences in being a caregiver. I had no choice but to take an early retirement (age 55) after working for 30 years. Things were OK until 2007, when due to his medical bills our finances weren't enough to cover that and to live comfortably. Again, I felt I had no choice but to take my Social Security at an early age (62) in 2008. But things became very difficult for me in 2009. I was totally confused and overwhelmed with the medical establishment, our finances, and with no help. I had to put him in a Foster Care Home. I knew it would be hard for me to survive on my own and it was, I almost became Homeless. Luckily for me, I had asked for help and got it from my immediate family and to this very day, I am very grateful to two of them, my older brother and my brother-in-law. I have and continue to be OK from 2009 to the present, of course, with help again, but by learning all that I can on getting services just to survive. By survive, I mean to have the 3 BASIC things any human needs, "A ROOF OVER MY HEAD, FOOD ON THE TABLE AND CLOTHES ON MY BACK." I am also "giving back" to help others (mostly KUPUNA and also KEIKI) to make sure they too have their basic needs taken care of first.

Mahalo for taking the time to read my testimony and making the vital vote to TAKE CARE OF "OUR KUPUNA."

Sincerely,  
Midgieann L. Wright  
[midgieannwrgh11@gmail.com](mailto:midgieannwrgh11@gmail.com)  
39 Hialoa St., #102,  
Honolulu, HI, 96817-3214

Dear Members of the Senate Ways and Means Committee,

My name is Sandra Brooks, and I am writing to express my support for SB 2478 SD1.

I know that like so many of us living here, you probably know someone that has needed long-term care. As legislators, we have elected you to be leaders to the people of Hawai`i. We are asking you, now, to lead on care. As a disabled senior, I want to stay in my home environment as long as possible. The thought of going into a group assisted care facility is repulsive & frightening to me & many others I've talked with.

Thank you for considering my testimony.

Sandra Brooks  
aviananw@yahoo.com  
91-1056 Namahoe St. #147  
Kapolei, HI, 96707-2792

Dear Members of the Senate Ways and Means Committee,

This is in support of SB 2478 SD1.

We know that like so many of us living here, you probably know someone that has needed long-term care. As legislators, we have elected you to be leaders to the people of Hawai'i. We are asking you, now, to lead on care.

Thank you for considering our testimony.

Sincerely,

Craig Watanabe  
Sandra Watanabe

Dear Members of the Senate Ways and Means Committee,

My name is Pua Gandall-Yamamoto, and I am writing to express my support for SB 2478 SD1. This bill is an exciting opportunity for Hawai'i to show that we care for our kupuna and that the aloha spirit thrives.

I know that like so many of us living here, you probably know someone that has needed long-term care. As legislators, we have elected you to be leaders to the people of Hawai'i. We are asking you, now, to lead on care.

Thank you for considering my testimony.

Sincerely,

Pua Gandall-Yamamoto

[PGandallYamamoto@gmail.com](mailto:PGandallYamamoto@gmail.com)

747 7th Avenue

Honolulu, HI, 96816-2127



Dear Members of the Senate Ways and Means Committee,

My name is Elizabeth Winternitz, and I am writing in support of SB 2478 SD1. By providing a care benefit of \$70 per day for 365 days, it can ensure that everyone would have access to basic resources to provide care at home.

Thank you for considering my testimony.

Sincerely,

Elizabeth Winternitz  
ewinrus@gmail.com  
1212 Nuuanu Ave. #3509  
Honolulu, HI, 96817-4039

Dear Members of the Senate Ways and Means Committee,

My name is HILEAH REIGH, and I am writing to express my support for SB 2478 SD1.

This fund isn't meant to cover a stay in a long-term care facility like a nursing home. Instead, it would support assistance with daily living, like hiring home care aides or installing equipment like walkers and ramps. I know that like so many of us living here, you probably know someone that has needed long-term care. As legislators, we have elected you to be leaders to the people of Hawaii. We are asking you, now, to lead on care.

Thank you for considering my testimony.

Sincerely,

Hileah Reigh  
hileah@ymail.com  
510 Magellan Ave #8,  
Honolulu, HI, 96813-1899

Dear Members of the Senate Ways and Means Committee,

My name is Catharine Page, and I am submitting testimony in support of SB 2478 SD1. I believe this bill is an opportunity for our state to show that we care for our kupuna and that the aloha spirit thrives.

I know that like so many of us living here, you probably know someone that has needed long-term care. I hope you support this important piece of legislation.

Thank you for considering my testimony.

Sincerely, Catharine Page  
catbpage@gmail.com  
5784 Erne Ave  
Ewa Beach, HI, 96706-3254

Dear Members of the Senate Ways and Means Committee,

I am submitting my testimony in support of SB2478 SD1 as a tribute to my kupuna. In my early years of studying and serving our kupuna I know the importance of providing them the healthcare that fits the years of wisdom and service they have lived through. With the ever growing number of kupuna we need to plan for both their care and the care of their caregivers.

Erin Ah Sue  
erin.ahsue@student.chaminade.edu  
55-472 A Palekana St.,  
Laie, HI, 96762-1134

Dear Members of the Senate Ways and Means Committee,

I am submitting my testimony in support of SB2478 SD1. Not everyone is so lucky at their old age . I fear that my parents as they age becoming senior citizens have failed to prepare for the latest parts of life. Weather they were leaning on their social security which will not be effective in supporting them anymore. I hope this bill can be passed to help aid the needs of America's aging demographic.

Brianna Georgia

[brianna.georgia@student.chaminade.edu](mailto:brianna.georgia@student.chaminade.edu)

2047a 10th ave, honolulu, HI, 96816-2929

Dear Members of the Senate Ways and Means Committee,

Aloha, my name is Ann Kishi and I am writing to express my support for SB2478 SD1.

I myself have two in-laws who could benefit from this bill as my husband and I both work. This bill will provide the needed assistance in being able to take care of them in our home, where they are most comfortable and happy at. But this bill will not only help my in-laws but all Hawaii residents.

Thank you for considering my testimony.

Sincerely,

Ann Kishi  
annlujankishi@gmail.com  
534 Nowela Place,  
Kailua, HI, 96734-2039

## **Testimony in Support of Senate Bill 2478 SD1**

Dear Senator Tokuda, Chair & Members of the Ways and Means Committee,

My name is Dr. Clementina Ceria-Ulep, Co-Chair for the FACE Long-Term Care Taskforce of Oahu. I am also the Chair of the Nursing Department at the University of Hawaii at Manoa.

I want to speak in support of Senate Bill 2478 SD1. This will create a new piece of care infrastructure for our state - it will create a long term care benefits trust fund to provide access to a certain amount of resources each day for a year to assist in paying for in-home care.

If passed, Hawaii would be the first in the nation to create such a program - and through this would be leading the nation in establishing public policy that so clearly matches our state's values of caring for our kupuna.

Why is this necessary? A few staggering statistics--every eight seconds, someone in the country turns 65 years old, 10,000/day, 4 million a year. As the demographics of the United States shift, Hawai'i is aging even more rapidly, and living longer than the senior population in any mainland state. In fact, the population of residents over the age of 60 has increased 300 percent since 1959.

We all know that when given the choice, the vast majority of us prefer the notion of staying home to receive care, having better quality of life, rather than moving to a facility as we age. Family members are often incredible caregivers, but providing that care creates financial and emotional stress. Supporting home caregiving means Hawaii can honor the wishes of our seniors, who want to stay at home with their families, as well as help the caregiving families who work so hard to keep their loved ones at home safely.

I would like to give a few examples of caregiving struggles that I have observed. Members of FACE have changed their work schedules--working part-time or retiring early to be caregivers putting themselves at risk for the future. I have a neighbor whose mother needs adult day care services but he does not have the money to pay for it. I have seen friends and family unity break from caregiving burnout. Perhaps even some of us in the room are experiencing the same. These caregivers are the backbone of our care system and desperately need our investment and support. The legislation being introduced would provide such support.

For me, and I hope for all legislators, it is a source of pride to know that Hawaii is at the forefront of long-term care legislation. No other state is as far along, or has invested so much time and research, into conducting the analysis of the funding mechanism under the leadership of University of Hawaii professor, Dr. Larry Nitz, that could adequately support a public social insurance program for long-term care.

The task before you, our lawmakers, is to drive this forward - 2016 is the year to show all of our families, and the country, that Hawaii leads on care. FACE has been working on this issue for 20 years! It's time!

Thank you so much,

Dr. Clementina Ceria-Ulep

[clem@hawaii.edu](mailto:clem@hawaii.edu)

**From:** [Faith Wong](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:59:04 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Faith Wong  
3742 Mahina Ave  
Honolulu, HI 96816



**From:** [Catherine Anderson](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:55:58 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Catherine Anderson  
217 Prospect St  
Honolulu, HI 96813

**From:** [Stefan Lavallee](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:55:05 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Stefan Lavallee  
876 Curtis St  
Honolulu, HI 96813

**From:** [Lezlie Lam](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:53:29 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Lezlie Lam  
99-1395 Aiea Heights Dr  
Aiea, HI 96701

**From:** [Irene Nagahara](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:52:05 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Irene Nagahara  
1221 Kapiolani Blvd  
Honolulu, HI 96814

**From:** [Peggy Cowell](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:51:05 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Peggy Cowell  
2186 Round Top Dr  
Honolulu, HI 96822

**From:** [Eleanor Hekeia](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:50:03 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Eleanor Hekeia  
1285 Akiahala St  
Kailua, HI 96734

**From:** [Dave Erdman](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:49:05 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Dave Erdman  
1585 Kapiolani Blvd  
Honolulu, HI 96814

**From:** [Lahela Helekia](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:48:04 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Lahela Helekia  
2854 Kuikele Pl  
Honolulu, HI 96819



**From:** [Karen Lee](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:47:03 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Karen Lee  
2015 Kilakila Dr  
Honolulu, HI 96817

**From:** [Heather neidhamer](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:46:09 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Heather neidhamer  
PO Box 10358  
Hilo, HI 96721

**From:** [Jayla Rivera](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:45:03 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Jayla Rivera  
1528 Sing Loy Ln  
Honolulu, HI 96817

**From:** [Maria sung](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:44:04 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Maria sung  
940 Kealaolu Ave  
Honolulu, HI 96816

**From:** [michael morelli](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:43:05 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
michael morelli  
33 Kalaka Pl  
Kailua, HI 96734

**From:** [Janelle Goo](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:42:04 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Janelle Goo  
77 Kaikaina St  
Kailua, HI 96734

**From:** [Tracy Wong](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:41:04 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Tracy Wong  
1177 Queen St  
Honolulu, HI 96814

**From:** [BENNETTE MISALUCHA](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:40:03 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
BENNETTE MISALUCHA

Aiea, HI 96701



**From:** [JODI HEININGER](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:39:04 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
JODI HEININGER  
91-64 Kaomi Loop  
Kapolei, HI 96707

**From:** [Lisa Harmon](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:38:03 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Lisa Harmon  
3348 George St  
Honolulu, HI 96815

**From:** [Alton Komori](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:37:02 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Alton Komori  
4729 Analii St  
Honolulu, HI 96821

**From:** [Angela Duran](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:35:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Angela Duran  
1360 Palolo Ave  
Honolulu, HI 96816

**From:** [David Okabe](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:34:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
David Okabe  
2062 Alaeloa St  
Honolulu, HI 96821

**From:** [ROSEANN FREITAS](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:33:09 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
ROSEANN FREITAS  
905 Kalaniana'ole Hwy  
Kailua, HI 96734

**From:** [Elle Zhang](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:32:07 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Elle Zhang  
1314 S King St  
Honolulu, HI 96814

**From:** [Sheila Cookies](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:31:02 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Sheila Cookies  
96-1173 Waihona St  
Pearl City, HI 96782



**From:** [J.Toth](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:30:06 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
J Toth  
1132 Bishop St  
Honolulu, HI 96813

**From:** [pamela hinsdale](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:29:02 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
pamela hinsdale  
2163 Laukahi St  
Honolulu, HI 96821

**From:** [Brian mckenna](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:28:09 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Brian mckenna  
91-515 Nukuawa St  
Kapolei, HI 96707

**From:** [Dennis Teranishi](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:27:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Dennis Teranishi  
4557 Kolohala St  
Honolulu, HI 96816

**From:** [Noe Johnson](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:26:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Noe Johnson  
2014 Fern St  
Honolulu, HI 96826

**From:** [Daryl Fong](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:25:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Daryl Fong  
2915 Koali Rd  
Honolulu, HI 96826

**From:** [Dennis McCoola](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:24:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Dennis McCoola  
98-500 Koauka Loop  
Aiea, HI 96701

**From:** [Shannon Wack](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:23:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Shannon Wack  
448 Portlock Rd  
Honolulu, HI 96825



**From:** [Spencer Oliver](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:22:01 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Spencer Oliver  
17 Piikea St  
Hilo, HI 96720

**From:** [Joan Sato](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:21:02 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Joan Sato  
2232 Kapiolani Blvd  
Honolulu, HI 96826

**From:** [Robert Pereira](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:20:01 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Robert Pereira  
94-709 Farrington Hwy  
Waipahu, HI 96797

**From:** [Marshall Joy](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:19:01 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Marshall Joy  
3102 Kaohinani Dr  
Honolulu, HI 96817

**From:** [Cathy Wiltse](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:18:02 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Cathy Wiltse  
5 Kuikahi St  
Hilo, HI 96720

**From:** [Martin Zorn](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:17:01 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Martin Zorn  
61 Naniuka Pl  
Makawao, HI 96768

**From:** [Marina Snazina](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:16:04 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Marina Snazina  
1125 Wainiha St  
Honolulu, HI 96825

**From:** [Nicholas LaCarra](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:15:01 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Nicholas LaCarra  
91-1196 Alanui Mauka St  
Ewa Beach, HI 96706



**From:** [Mahealani Perkins](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:14:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Mahealani Perkins  
284 Kuliouou Rd  
Honolulu, HI 96821

**From:** [Jeanette Baysa](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:12:56 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Jeanette Baysa  
PO Box 228  
Mountain View, HI 96771

**From:** [Luis Delgado](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:11:57 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Luis Delgado  
999 Wilder Ave  
Honolulu, HI 96822

**From:** [Jack Flanagan](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:10:59 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Jack Flanagan  
908 Mokulua Dr  
Kailua, HI 96734

**From:** [Randall Stevens](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:10:01 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Mahalo,  
Randall Stevens  
96-3258 Maile St  
Pahala, HI 96777

**From:** [Arthur Roeca](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:09:00 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Mahalo,  
Arthur Roeca  
3689 Hilo Pl  
Honolulu, HI 96816

**From:** [Jubilee Kuewa](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:08:01 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

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Mahalo,  
Jubilee Kuewa  
3100 Ainaola Dr  
Hilo, HI 96720

**From:** [Roberta Lutjen](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:06:59 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Roberta Lutjen  
287 Ainahou St  
Honolulu, HI 96825



**From:** [William Ahana](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:06:07 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
William Ahana  
2222 Citron St  
Honolulu, HI 96826

**From:** [Joanne Noruzi](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:05:56 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Mahalo,  
Joanne Noruzi  
29 Noluahu Pl  
Hilo, HI 96720

**From:** [Cecilia Muldoon](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:04:08 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Mahalo,  
Cecilia Muldoon  
710 Lunalilo St  
Honolulu, HI 96813

**From:** [Kevin Tengan](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:03:01 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Kevin Tengan  
7007 Hawaii Kai Dr  
Honolulu, HI 96825

**From:** [Jodie Roeca](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:02:07 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Jodie Roeca  
3689 Hilo Pl  
Honolulu, HI 96816

**From:** [Miles Yoshioka](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:01:00 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Miles Yoshioka  
106 Puhili Pl  
Hilo, HI 96720

**From:** [Yu Pearing](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 3:00:13 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Yu Pearing  
PO Box 871  
Pepeekeo, HI 96783

**From:** [Pliny Arenas](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:58:59 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Pliny Arenas  
1189 Waimanu St  
Honolulu, HI 96814



**From:** [Steve Tower](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:58:04 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Steve Tower  
540 Ka Awakea Pl  
Kailua, HI 96734

**From:** [Lori Rego](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:57:01 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Lori Rego  
967 Kapiolani Blvd  
Honolulu, HI 96814

**From:** [Robyn Schaefer](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:56:01 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Robyn Schaefer  
1114 Punahou St  
Honolulu, HI 96826

**From:** [Wade Mukai](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:55:00 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Wade Mukai  
2152 Kauhana St  
Honolulu, HI 96816

**From:** [Kinga Mills](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:54:05 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Kinga Mills  
1189 Waimanu St  
Honolulu, HI 96814

**From:** [paula bruno](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:53:02 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
paula bruno  
1288 Ala Moana Blvd  
Honolulu, HI 96814

**From:** [Gary Nushida](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:52:16 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Gary Nushida  
45-547 Keole St  
Kaneohe, HI 96744

**From:** [Alina James](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:51:05 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Alina James  
1233 Auwaiku St  
Kailua, HI 96734



**From:** [Helene Jersets](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:49:59 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Helene Jersets  
1080 Kaumoku St  
Honolulu, HI 96825

**From:** [Carl Ishikawa](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:49:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Carl Ishikawa  
1043 Mokuhano St  
Honolulu, HI 96825

**From:** [Evelyn Rooney](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:48:04 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

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Mahalo,  
Evelyn Rooney  
370 Haleloa Pl  
Honolulu, HI 96821

**From:** [China Anderson](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:46:59 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Mahalo,  
China Anderson  
1707 Mutual Ln  
Honolulu, HI 96817

**From:** [Joanne Loos](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:45:57 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Mahalo,  
Joanne Loos  
4773 Kahala Ave  
Honolulu, HI 96816

**From:** [alan](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:45:01 PM

---

Dear Ways and Means Committee,

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

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Mahalo,  
alan  
1555 Kapiolani Blvd  
Honolulu, HI 96814

**From:** [Fanny Yeung](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:44:00 PM

---

Dear Ways and Means Committee,

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Mahalo,  
Fanny Yeung  
PO Box 15303  
Honolulu, HI 96830

**From:** [Fred Parr](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:42:59 PM

---

Dear Ways and Means Committee,

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Fred Parr  
46-208 Kahuhipa St  
Kaneohe, HI 96744



**From:** [Carol May](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:41:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Carol May  
1901 Nuna Pl  
Honolulu, HI 96821

**From:** [Ron Hamic](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:40:01 PM

---

Dear Ways and Means Committee,

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Mahalo,  
Ron Hamic  
1765 Pali Hwy  
Honolulu, HI 96813

**From:** [stephanie.parcus](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:39:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Mahalo,  
stephanie.parcus  
915 Fort Street Mall  
Honolulu, HI 96813

**From:** [Lorna Festa](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:38:02 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Mahalo,  
Lorna Festa  
1592 Paukiki St  
Kailua, HI 96734

**From:** [Wayne tanaka](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:37:05 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Wayne tanaka  
565 Alihi Pl  
Kailua, HI 96734

**From:** [Michelle](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:36:00 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Michelle  
85-564 Momona Pl  
Wai'anae, HI 96792

**From:** [Roger Meints](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:35:04 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Roger Meints  
15-1976 33rd Ave  
Keaau, HI 96749

**From:** [Paul Orem](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:34:00 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Paul Orem  
1188 Bishop St  
Honolulu, HI 96813



**From:** [Ethan Lee](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:33:00 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Ethan Lee  
58-358 Kamehameha Hwy  
Haleiwa, HI 96712

**From:** [Jessica Svensson](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:32:03 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Jessica Svensson  
3002 Diamond Head Rd  
Honolulu, HI 96815

**From:** [Amy Adrian](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:31:01 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Amy Adrian  
1288 Kapiolani Blvd  
Honolulu, HI 96814

**From:** [Mark Douglass](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:30:02 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Mark Douglass  
2956 Kaloaluiki St  
Honolulu, HI 96822

**From:** [Luke Orem](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:29:10 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Luke Orem  
5838 Haleola St  
Honolulu, HI 96821

**From:** [Linda Kalahiki](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:28:17 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Linda Kalahiki  
44-149 Hako St  
Kaneohe, HI 96744

**From:** [George Bennett](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:27:07 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
George Bennett  
73-4630 Kukuki St  
Kailua-kona, HI 96740

**From:** [Ken Hayashida](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:26:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Ken Hayashida  
1262 Nehoa St  
Honolulu, HI 96822



**From:** [Matthew stimpson](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:25:06 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Matthew stimpson  
361 Kawaihae St  
Honolulu, HI 96825

**From:** [Ty Boughton](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:23:59 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Ty Boughton  
575 Cooke St  
Honolulu, HI 96813

**From:** [Lorna Gagnon](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:23:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Lorna Gagnon  
7007 Hawaii Kai Dr  
Honolulu, HI 96825

**From:** [Samuel Levitz](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:22:02 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Samuel Levitz  
350 Ward Ave  
Honolulu, HI 96814

**From:** [Hao In](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:21:04 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Hao In  
60 N Beretania St  
Honolulu, HI 96817

**From:** [Sarah Kalicki-Nakamura](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:20:00 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Sarah Kalicki-Nakamura  
1177 Queen St  
Honolulu, HI 96814

**From:** [Maria Espresion](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:19:12 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Maria Espresion  
1615 Ohu St  
Honolulu, HI 96819

**From:** [Amy Dempsey](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:18:01 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Amy Dempsey  
1716 Keeaumoku St  
Honolulu, HI 96822



**From:** [John bothof](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:17:01 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Mahalo,  
John bothof  
733 Bishop St  
Honolulu, HI 96813

**From:** [Claire Cooper](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:15:59 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Mahalo,  
Claire Cooper  
1661 Pensacola St  
Honolulu, HI 96822

**From:** [Marc cutter](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:15:02 PM

---

Dear Ways and Means Committee,

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Marc cutter  
677 Ala Moana Blvd  
Honolulu, HI 96813

**From:** [Michelle Hashimoto](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:14:03 PM

---

Dear Ways and Means Committee,

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Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Michelle Hashimoto  
2533 Stream Dr  
Honolulu, HI 96817

**From:** [Alan .hayashi](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:13:13 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Alan .hayashi  
207 Kawaihae St  
Honolulu, HI 96825

**From:** [Andrew Chun](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:04:04 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

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Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Andrew Chun  
50 E Puainako St  
Hilo, HI 96720

**From:** [mailinglist@capitol.hawaii.gov](mailto:mailinglist@capitol.hawaii.gov)  
**To:** [WAM Testimony](#)  
**Cc:** [millera012@hawaii.rr.com](mailto:millera012@hawaii.rr.com)  
**Subject:** Submitted testimony for SB2478 on Feb 29, 2016 13:30PM  
**Date:** Sunday, February 28, 2016 2:08:49 PM

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**SB2478**

Submitted on: 2/28/2016

Testimony for WAM on Feb 29, 2016 13:30PM in Conference Room 211

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Antya Miller	Individual	Oppose	No

Comments: Aloha, I strongly oppose ANY more raises in the GET. This is the most regressive tax there is and will not only hurt the most vulnerable in our islands, but it will also put more burden on our small businesses that are the economic engine of the islands. Hawaii always ranks as one of the worst when it comes to being unfriendly to business and this increase will only make things harder on our small businesses. Please vote this measure and any other tax increases down. Mahalo, Antya Miller Haleiwa 342-8557

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

Do not reply to this email. This inbox is not monitored. For assistance please email [webmaster@capitol.hawaii.gov](mailto:webmaster@capitol.hawaii.gov)

**From:** [Artesius Miller](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:54:06 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Artesius Miller  
6630 Camp St  
Riverdale, GA 30274



**From:** [Brian Seabaugh](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:54:58 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Brian Seabaugh  
1200 Queen Emma St  
Honolulu, HI 96813

**From:** [Clint Dodson](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:09:04 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Clint Dodson  
1721 Akaakoa St  
Kailua, HI 96734

**From:** [Crystal Stranger](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:01:36 AM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

As a tax professional I hear from small business owners all the time that they are already struggling under the weight of the GET, and this may cause some of them to close their doors. Hawaii already is a challenging enough climate for business, do we need to continue to make it worse?

Should these bills pass, it will increase the general excise tax by 25%. This will be a huge burden to lower income taxpayers as well as businesses.

Flat taxes such as GET are very unfair to lower income taxpayers as this adds to their cost of living on everything from rent to groceries. Having a once a year refundable credit does enough to offset this added burden. For a struggling family putting groceries on the table every month is more important than a windfall once a year when they file taxes.

Not only do I think the GET should not be increased, but a more streamlined manner of filing should be available to the public. It would help encourage small business if there was either a start up period with reduced GET, or a reduced GET for lower gross receipts businesses. An amnesty program would also help to bring in additional revenue to the state while allowing non-compliant taxpayers to catch up.

I am a parent and all for supporting education, but the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Throwing money into a hole in the water is what boats are for, not tax laws.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Crystal Stranger  
2158 Halekoa Dr  
Honolulu, HI 96821

**From:** [Cyndy LaPorte](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 4:07:08 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Cyndy LaPorte  
3557 Kaimuki Ave  
Honolulu, HI 96816

**From:** [Dana Chandler](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:58:13 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Dana Chandler  
2324 Kipona Pl  
Honolulu, HI 96816

**From:** [Daniel Deeb](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 4:01:06 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Daniel Deeb  
74-5605 Luhia St  
Kailua-kona, HI 96740

**From:** [Douglas Meador](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:56:58 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Douglas Meador  
3375 Koapaka St  
Honolulu, HI 96819

**From:** [mailinglist@capitol.hawaii.gov](mailto:mailinglist@capitol.hawaii.gov)  
**To:** [WAM Testimony](#)  
**Cc:** [ellez@cbpacific.com](mailto:ellez@cbpacific.com)  
**Subject:** Submitted testimony for SB2478 on Feb 29, 2016 13:30PM  
**Date:** Saturday, February 27, 2016 1:06:36 PM

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**SB2478**

Submitted on: 2/27/2016

Testimony for WAM on Feb 29, 2016 13:30PM in Conference Room 211

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Elle Zhang	Individual	Oppose	Yes

Comments: I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%. I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents. Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds. SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry. Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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**From:** [Gavin Shiraishi](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:58:53 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Gavin Shiraishi  
94-286 Waipahu St  
Waipahu, HI 96797

**From:** [George Neal](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:07:02 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
George Neal  
2333 Kapiolani Blvd  
Honolulu, HI 96826

**From:** [Gloria Affigne](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:11:59 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Gloria Affigne  
999 Wilder Ave, Apt 803  
Honolulu, HI 96822

**From:** [Jason kim](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:11:04 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Jason kim  
1200 Queen Emma St  
Honolulu, HI 96813

**From:** [Jonas vibell](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:40:19 AM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%. This is why regular people become homeless.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Jonas vibell  
1984 Kalakaua Ave  
Honolulu, HI 96815

**From:** [Karen's offerdahl](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:42:22 AM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Karen's offerdahl  
1122 Elm St  
Honolulu, HI 96814

**From:** [Kathleen Oshiro](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:55:57 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Kathleen Oshiro  
95-738 Maiaku St  
Mililani, HI 96789

**From:** [Lance Moriwaki](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:54:13 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Lance Moriwaki  
98-487 Koauka Loop, #B1708  
Aiea, HI 96701



**From:** [Lorelei Campbell](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:37:20 AM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%. As a citizen and small business owner, this is an additional burden that would reduce our spending and could break our business.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase would harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Lorelei Campbell  
PO Box 971260  
Waipahu, HI 96797

**From:** [Michael Lilly](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:46:18 AM

---

Dear Ways and Means Committee,

I oppose SB 2599 and SB 2478. Do not increase GET, raising it to 6%. It will kill jobs, severely damage small business, and will hurt every consumer in the State.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Michael Lilly  
707 Richards St  
Honolulu, HI 96813

**From:** [Michael Miyahira](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:07:57 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Michael Miyahira  
232 Pohakulani St  
Hilo, HI 96720

**From:** [Monika Tournis](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:39:14 AM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

Previous Tax increases have been spent irresponsibly, such as the rail tax. There is no foreseeable end to the rail expenditure and still no foreseeable benefits to the taxpayers who have funded it. Here again, we face a tax for education without guarantee that the funds will be appropriated will actually benefit the department of education. It is too easy for these funds to be abused.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Monika Tournis  
3042 Lanikaula St  
Honolulu, HI 96822

TO: Members of the Committee on Ways and Means

FROM: Natalie Iwasa  
Honolulu, HI 96825  
808-395-3233

HEARING: 1:30 p.m. Monday, February 29, 2016

SUBJECT: SB 2478, SD1, Long-Term Care Tax - **OPPOSED**

Aloha Chair and Committee Members,

Thank you for allowing me the opportunity to provide testimony on SB 2478, SD1, which would create an additional .5% surcharge tax to fund a long-term care program. I oppose this tax.

While the economy has picked up for some people, others are still struggling to make ends meet. This surcharge would be included in the cost of goods that people buy, and would hurt low-income people the most.

Please do NOT pass this bill.

**From:** [Peter Notarianni](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:05:04 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Peter Notarianni  
46-174 Nona Loop  
Kaneohe, HI 96744

**From:** [PETRA GRIMM](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 4:03:06 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
PETRA GRIMM  
3810 Lepo St  
Haiku-pauwela, HI 96708

**From:** [Phyllis Branco](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 4:04:04 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Phyllis Branco  
93 Banyan Dr  
Hilo, HI 96720



**From:** [Rebecca Parker](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:59:59 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Rebecca Parker  
98-54 Kuleana Rd  
Pearl City, HI 96782

**From:** [Reg Baker](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:50:20 AM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the adequate and effective funding of public education and it receiving the necessary resources to accomplish its mission, which it already has. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase would significantly harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Reg Baker  
958 Kahena St  
Honolulu, HI 96825

**From:** [Robert Sage](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:06:02 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Robert Sage  
801 South St  
Honolulu, HI 96813

Ronald I. Heller  
700 Bishop Street, Suite 1500  
Honolulu, Hawaii 96813

phone 808 523 6000 fax 808 523 6001  
rheller@torkildson.com

Before the Senate Committee on

## **Ways and Means**

Monday Feb. 29, 2016 at 1:30 p.m. Conference Room 211

**Testimony of Ronald I. Heller**

### **In Opposition to Senate Bill 2478 Relating to Long-Term Care (General Excise Tax Increase)**

Chair Tokuda, Vice-Chair Dela Cruz, and Members of the Committee:

I am opposed to the proposed increase in the General Excise Tax.

Every year, we hear calls for an increase in the General Excise Tax. Different reasons may be offered – long-term care for the elderly, more support for education, better programs to help the homeless, paying down the State’s unfunded liabilities, etc. Almost everyone has some particular program or cause that “needs” more funding. Many see a GE tax increase as the way to do it.

The fact is that Hawaii is already a high-tax state. There are different ways to look at the statistics: tax dollars per capita, percentage of total personal income paid in taxes, taxes as a percentage of gross state product, etc., but no matter which approach you use, our state taxes already put us near the top among the 50 states.

Raising already-high taxes would discourage new investment in Hawaii, hurt our economy and result in the loss of jobs. A tax increase sends the wrong message to the rest of the world. We want to project an image of Hawaii as a good place to do business – a tax increase says exactly the opposite.

Increasing the GE tax is particularly dangerous, because it is a tax on gross receipts, not net income. A business that is making little or no profit pays little or no income tax. In contrast, the GE tax is imposed on every dollar that the business takes in, even if there is no net profit after expenses are paid. Therefore, if we increase the GE tax, even businesses that are losing money, and struggling to keep their doors open, would have to pay higher taxes.

In addition, the GE tax is regressive, with a proportionately higher burden on lower-income individuals and families. When a family spends all of its income to pay rent and buy necessities such as food and clothing, the GE tax applies to all of that spending. If a family can afford to save some of its income, and not spend all of it, there is no immediate GE tax on the portion that goes into savings. Therefore, lower-income families pay a larger percentage of their total income in GE tax than higher-income families do. Increasing the tax would magnify this effect.

In fact, the GE tax may be the worst of all possible taxes to increase. Both the state income tax and the real property tax that funds county operations are deductible for federal income tax purposes – in effect, the federal government picks up a share of the taxpayer’s cost. If a taxpayer is in the 25% federal income tax bracket, an additional dollar of state income tax or county real property tax would have a net cost of 75 cents. For most taxpayers, that advantage does not apply to the GE tax. If we must have a tax increase – and I’m not advocating any tax increase – it makes more sense to increase a tax that the federal government subsidizes.

Last but not least, the idea that we can “export” part of the tax burden by collecting more GE tax from tourists is wishful thinking. Although tourists pay GE taxes, those taxes are part of the total cost of Hawaii as a destination. If we increase the price of a visit to Hawaii, that will inevitably affect our ability to attract visitors. Whether we like it or not, Hawaii is competing in a world-wide market; raising taxes makes Hawaii more expensive and therefore less competitive. There is no free lunch – we can’t solve our problems by asking people from the rest of the world to come here and pay more.

Some may say that our GE tax rate of “only 4%” is well below the sales tax rates in most other states. That comparison is misleading, however, because it’s an apples-to-oranges comparison – our Hawaii GE tax is very different from the typical sales tax found in other states.

In most states, the sales tax covers only the final retail sale of goods – it does not apply at the wholesale level, nor does it apply to services, rents, interest or other forms of income. In contrast, our GE tax does apply at the wholesale level, does apply to services, and does apply to rents, interest and other forms of income.

Our 4% rate may appear low, but a big chunk of the tax burden is hidden in the prices of goods and services. For example, suppose you buy a loaf of bread for \$3.00. The store adds 4% tax and charges you \$3.12, so the “visible” tax is twelve cents. In reality, however, the State is collecting a lot more than that. The \$3.00 price has to cover the store’s costs, which include the GE tax added on by the bakery when the store bought the bread at wholesale, the GE tax added on by the landlord when the store paid its rent, the GE tax added on by the seller when the store bought its shelves and display cases, and the GE tax paid by the store to a number of service providers, ranging from repair and building maintenance to accounting services. When you add

it all up, the State is eventually going to end up with a lot more than twelve cents out of the \$3.12 you paid.

In fact, our “4%” GE tax is equivalent to approximately an 11% sales tax – if we actually had a sales tax that worked like the typical mainland sales tax, the rate would have to be about 11% in order to generate the same tax revenue that our “4%” GE tax produces now. (This is based on a study done for the Tax Review Commission of the State of Hawaii.) If you compare apples to apples – instead of apples to oranges – then we effectively already have an 11% sales tax (and that’s before considering the extra tax on Oahu). A “one percentage point” increase could put us at the equivalent of about a 14% to 15% sales tax rate, measured on an apples-to-apples basis.

We need to stimulate economic growth and encourage investment in Hawaii. An increase in the GE tax would do just the opposite.

I urge you to reject any increase in the General Excise Tax.

Respectfully submitted,

  
\_\_\_\_\_  
Ronald I. Heller

**From:** [Rose Giasolli](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:48:19 AM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%. We don't need another negative for business. We are already known as one of the worse States to do business.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Rose Giasolli  
773 Hawaii St  
Honolulu, HI 96817

**From:** [Russel Cheng](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:01:03 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Russel Cheng  
2800 Woodlawn Dr  
Honolulu, HI 96822



**From:** [mailinglist@capitol.hawaii.gov](mailto:mailinglist@capitol.hawaii.gov)  
**To:** [WAM Testimony](#)  
**Cc:** [rhkwine@gmail.com](mailto:rhkwine@gmail.com)  
**Subject:** Submitted testimony for SB2478 on Feb 29, 2016 13:30PM  
**Date:** Sunday, February 28, 2016 3:38:35 PM

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**SB2478**

Submitted on: 2/28/2016

Testimony for WAM on Feb 29, 2016 13:30PM in Conference Room 211

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Ryan Kadota	Individual	Oppose	No

Comments: These increases will raise the General Excise Tax to over 6% on Oahu and over 5.5% on all other islands and could harm businesses and residents alike.

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

Do not reply to this email. This inbox is not monitored. For assistance please email [webmaster@capitol.hawaii.gov](mailto:webmaster@capitol.hawaii.gov)

**From:** [Sylvia Young](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:09:58 PM

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Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Sylvia Young  
2636 Pauoa Rd  
Honolulu, HI 96813

**From:** [Tuan Dole](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 2:02:09 PM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Tuan Dole  
420 Papaloa Rd  
Kapaa, HI 96746

**From:** [Wendy D'Innocenti](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:44:19 AM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%.

I am self employed and a sole proprietor. I pay for advertising costs and have many other expenses associated with my profession. If this bill is passed it won't be economically prudent for me to continue as it will make more sense to work at a menial job at a fast food or retail store. This tax is not geared towards the rich. It effects everyone, it will collapse our economy and push our local young people away.

Mahalo,  
Wendy D'Innocenti  
307 Koko Isle Cir  
Honolulu, HI 96825

**From:** [Yancey Unequivocally](#)  
**To:** [WAM Testimony](#)  
**Subject:** I OPPOSE a 6% General Excise Tax!  
**Date:** Sunday, February 28, 2016 1:35:19 AM

---

Dear Ways and Means Committee,

I am writing in opposition of SB 2599 and SB 2478. We do not want an increase to GET, raising it to 6%. I can barely afford my few employees as it is right now! I am a small business owner staying afloat.

I support the funding of public education and it receiving the necessary resources to accomplish its mission. However, should these bills pass, it will increase taxes for taxpayers in Hawaii by approximately \$780-\$850 million or, looking at it another way, will increase the general excise tax by 25%. I believe that this large tax increase could harm both business and residents.

Last year, Hawaii taxpayers paid almost \$7 billion in taxes. Also, the bill does not guarantee that the additional tax revenues will increase funding to the department of education. Lastly, the bill does not state what the \$780-\$850 million in additional taxes will accomplish or get in return for the additional funds.

SB 2478 will not only raise taxes and the cost of living, but will also severely damage the hundreds of jobs in the long-term care financial industry.

Again, I ask you to vote "No" on both bills, which will raise the GET to over 6% on Oahu and over 5.5% on all other islands. Thank you for your consideration and service to our state.

Mahalo,  
Yancey Unequivocally  
802 Punahou St  
Honolulu, HI 96826



**Testimony to the Senate Committee on Ways and Means  
Monday, February 29, 2016 at 1:30 P.M.  
Conference Room 211, State Capitol**

**RE: SENATE BILL 2478 SD1 RELATING TO LONG-TERM CARE**

Chair Tokuda, Vice Chair Dela Cruz, and Members of the Committee:

The Chamber of Commerce of Hawaii ("The Chamber") **opposes** SB 2478 SD1, which establishes a long-term care surcharge on state tax to pay for claims for defined benefits under the long-term care financing program and makes an appropriation to the department of taxation for costs of implementation and collection.

The Chamber is Hawaii's leading statewide business advocacy organization, representing about 1,000 businesses. Approximately 80% of our members are small businesses with less than 20 employees. As the "Voice of Business" in Hawaii, the organization works on behalf of members and the entire business community to improve the state's economic climate and to foster positive action on issues of common concern.

**We Oppose the Tax Increase Along with 58% Surveyed**

We understand the intent of this bill to address long-term care needs. At the same time, we oppose this new tax surcharge. This new tax will raise the GE to an effective rate of over 5% on Oahu and 4.5% in all other counties. This would be bad for both businesses and consumers as it would increase the cost of doing business and raise prices for consumers.

Last year Hawaii taxpayers paid almost \$7 billion in taxes. It is our understanding that this bill would raise taxes by over \$300 million, and will place a large financial burden on both business and consumers. It will further increase the cost of living in Hawaii especially for those who may be affected by the general excise tax's regressive nature.

In the 2012 Hawaii Long Term Care Commission Report to the Legislature (2012 Report), a survey of over 1,200 residents throughout the state was conducted and approximately **58% of those surveyed opposed higher taxes to pay for improved long term care services.**

**Competition with Private Sector**

We also oppose this bill as it will place government in direct competition with the private sector insurance program. As this program will be essentially universal, it is likely to decimate the existing long term care insurance industry in Hawaii. Many small businesses will be negatively affected by this legislation.

Again in the 2012 Report, the commission mentioned as a disadvantage that setting up a public run system would duplicate and compete against the private sector.



### Unintended Consequences

As Hawaii would be the first state in the country with this universal program, there is a possibility for migration into the state on a seasonal or part-time basis to take advantage of the program. Since the bill allows for partial vesting and has no income minimum in the filing, there could be room for part time migration into the state and the possibility of providing of services to those outside the intended audience of Hawaii residents.

The bill also has a disconnection between who pays for the program and how the bill is funded. The qualification is income tax filings, but the source of funding for the program is the general excise tax. As such if the benefit is taken out of state, the program will not receive the revenue from those who use the service. Or in other words a person who worked in Hawaii vests and gets certified could collect the benefit later outside of Hawaii, not paying into the fund via the general excise tax.

Also we are unclear on how the ten year vesting of recent years will work along with the provision to allow those who do not meet this to utilize the services. There is a possibility that this program will not cover all those it is intended and now with a large government program, it may increase costs for those not allowed into the system.

### Governance Concerns

Much of the power is given to the Board of Trustees rather than the legislature. The Board, not the legislature, is allowed to change the daily defined benefit. This coupled with another section of the bill specifying that funding for the program, in addition to the new tax revenue, shall be via appropriation to keep the fund solvent five years forward. This could create a situation where the Board increases the benefit which could then in turn require the legislature to appropriate additional funds.

The 2012 Report expressed concern that *“given the difficulty in predicting future long-term care use and expenditures, this public insurance option would represent a substantial financial risk for the state of Hawaii.”* The six person Board per HRS 346C-3 is appointed by the Governor for a six year term.

### Closing

In closing, we appreciate the intent of this legislation. However, we cannot support both the tax increase and the fact that this will duplicate and compete against the private sector long term care insurance industry. There are other options to address this complex issue. As stated in the 2012 Report, educating and creating awareness about long term care and the current financial means is an important step. The report also mentioned further funding of programs like Kupuna Care and other coordinated services. We believe that these are better alternatives than a tax increase which approximately **58% of those surveyed in the report opposed.**

We respectfully ask that this bill be deferred. Thank you for the opportunity to testify.

**From:** [mailinglist@capitol.hawaii.gov](mailto:mailinglist@capitol.hawaii.gov)  
**To:** [WAM Testimony](#)  
**Cc:** [bizkellam@gmail.com](mailto:bizkellam@gmail.com)  
**Subject:** \*Submitted testimony for SB2478 on Feb 29, 2016 13:30PM\*  
**Date:** Saturday, February 27, 2016 8:57:24 AM

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**SB2478**

Submitted on: 2/27/2016

Testimony for WAM on Feb 29, 2016 13:30PM in Conference Room 211

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Elizabeth Kellam	Individual	Oppose	No

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

Do not reply to this email. This inbox is not monitored. For assistance please email [webmaster@capitol.hawaii.gov](mailto:webmaster@capitol.hawaii.gov)