



DAVID Y. IGE
GOVERNOR

DOUGLAS S. CHIN
LIEUTENANT GOVERNOR

**STATE OF HAWAII
OFFICE OF THE DIRECTOR
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

335 MERCHANT STREET, ROOM 310
P.O. BOX 541
HONOLULU, HAWAII 96809
Phone Number: 586-2850
Fax Number: 586-2856
cca.hawaii.gov

CATHERINE P. AWAKUNI COLÓN
DIRECTOR

JO ANN M. UCHIDA TAKEUCHI
DEPUTY DIRECTOR

**TO THE HOUSE COMMITTEE ON
CONSUMER PROTECTION AND COMMERCE**

**TWENTY-NINTH LEGISLATURE
Regular Session of 2018**

Monday, February 12, 2018
2:00 p.m.

**TESTIMONY ON HOUSE BILL NO. 2126, H.D. 1, RELATING TO HEALTH
INSURANCE.**

TO THE HONORABLE ROY M. TAKUMI, CHAIR, AND MEMBERS OF THE
COMMITTEE:

The Department of Commerce and Consumer Affairs (“Department”) appreciates the opportunity to testify on H.B. 2126, H.D. 1, Relating to Health Insurance. My name is Gordon Ito, and I am the Insurance Commissioner for the Department’s Insurance Division. The Department supports this bill, which is a companion to S.B. 2340, and offers the following comments.

The purpose of this bill is to ensure that coverage for health insurance is available to residents and that certain benefits created by the Patient Protection and Affordable Care Act (“ACA”) will continue to exist if the ACA is repealed.

This bill serves as a basis for further collaboration between stakeholders to address the complexities of the health care system and the uncertainty of the future of the ACA. Furthermore, this bill serves as a needed mechanism to retain people in the market and would have marketwide applicability. It also seeks to provide needed health coverage to as many residents as possible to stabilize the health insurance marketplace.

Thank you for the opportunity to testify on this measure.

HB-2126-HD-1

Submitted on: 2/9/2018 2:01:47 PM

Testimony for CPC on 2/12/2018 2:00:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Michael Golojuch Jr	LGBT Caucus of the Democratic Party of Hawaii	Support	Yes

Comments:

The LGBT Caucus of the Democratic Party of Hawaii fully supports this bill.



HAWAII APPLESEED

CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of Hawai'i Appleseed Center for Law and Economic Justice
Supporting HB 2126, HD1 -- Relating to Health Insurance
House Committee on Consumer Protection & Commerce
Scheduled for Hearing on Monday, February 12, 2018, 2:00 PM, Conference Room 329

Dear Chair Takumi, Vice Chair Ichiyama, and members of the Committee:

Thank you for the opportunity to testify in SUPPORT of **HB 2126, HD1**. This bill would help keep families in Hawai'i both healthy and financially solvent by keeping in place important provisions of the ACA that Hawai'i residents have depended on since the ACA went into effect. We respectfully request that you AMEND it to restore the provision that would allow young adults to remain on their parents' insurance plans until the age of 26.

This bill is especially important for our low-income neighbors. Research has shown that the expansion of coverage afforded by the ACA has improved medical care and health among low-income adults.ⁱ The effects were especially important for those with chronic conditions. The ACA's prevention of denial of coverage for pre-existing conditions is crucial for these patients.

Bankruptcy experts have observed a sharp drop in bankruptcies since the ACA was passed. Nearly all agree that expanded health coverage was a major factor in this decline.ⁱⁱ In addition, research has found that medical costs are "pivotal" in over a quarter of personal bankruptcies among low-income households.ⁱⁱⁱ

This would help to ensure that Hawai'i residents continue to benefit from many of the ACA's most important requirements, no matter what happens at the federal level.

We appreciate your consideration of this testimony.

ⁱ "Three-Year Impacts of the Affordable Care Act: Improved Medical Care and Health Among Low-Income Adults," <http://www.commonwealthfund.org/publications/in-the-literature/2017/may/aca-improved-medical-care-and-health>

ⁱⁱ "How the Affordable Care Act Drove Down Personal Bankruptcy," *Consumer Reports*, <https://www.consumerreports.org/personal-bankruptcy/how-the-aca-drove-down-personal-bankruptcy/>

ⁱⁱⁱ "Health insurance and the consumer bankruptcy decision," *Journal of Public Economics*, <https://www.scholars.northwestern.edu/en/publications/health-insurance-and-the-consumer-bankruptcy-decision-evidence-fr>

Hawai'i Appleseed Center for Law and Economic Justice Hawai'i Appleseed is committed to a more socially just Hawai'i, where everyone has genuine opportunities to achieve economic security and fulfill their potential. We change systems that perpetuate inequality and injustice through policy development, advocacy, and coalition building.



Date: February 12, 2018

To: The Honorable Roy M. Takumi, Chair
The Honorable Linda Ichiyama, Vice Chair
Members of the House Committee on Consumer Protection and Commerce

From: Jessica Yamauchi, Executive Director, Hawai'i Public Health Institute

Re: **Support for HB 2126, HD1, Relating to Health Insurance**

Hrg: February 12, 2018 at 2:00 pm at Conference Room 329

Thank you for the opportunity to offer testimony in support of HB 2126, HD1, Relating to Health Insurance.

The Hawai'i Public Health Institute (HIPHI) supports and promotes policy efforts to create a healthy Hawai'i. HIPHI weaves silos into working relationships as an effective network, ensuring that we come together across sectors to advance collaboration and innovation in public health and work towards making Hawai'i the healthiest place to live.

HIPHI supports HB 2126, HD1, which will preserve critical protections of the federal Affordable Care Act (ACA) for Hawaii residents, including; prohibiting health insurance entities from imposing a pre-existing condition exclusion; and prohibiting health insurance entities from using an individual's gender or age to determine premiums or contributions. The original bill also extended dependent coverage for adult children until age 26. The current version of this bill removed the provisions extending dependent coverage for adult children until age twenty-six. HIPHI recommends re-inserting this language into the bill.

Access to health care should be a right and not a privilege. Residents of Hawaii and our nation have benefited from the ACA and we need to ensure that Hawaii continues to implement the ACA as intended. We support this measure and respectfully ask that you pass this bill out of committee.

Thank you for the opportunity to provide testimony.

A handwritten signature in black ink that reads 'Jessica Yamauchi'.

Jessica Yamauchi, MA
Executive Director

HB-2126-HD-1

Submitted on: 2/11/2018 4:19:12 PM

Testimony for CPC on 2/12/2018 2:00:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Amy Monk	Commission on the Status of Women	Support	No

Comments:



February 12, 2018 at 2:00 PM
Conference Room 329

House Committee on Consumer Protection and Commerce

To: Chair Roy M. Takumi
Vice Chair Linda Ichiyama

From: Paige Heckathorn
Senior Manager, Legislative Affairs
Healthcare Association of Hawaii

Re: **Testimony in Support**
HB 2126 HD 1, Relating to Health Insurance

The Healthcare Association of Hawaii (HAH), established in 1939, serves as the leading voice of healthcare on behalf of 170 member organizations who represent almost every aspect of the health care continuum in Hawaii. Members include acute care hospitals, skilled nursing facilities, home health agencies, hospices, assisted living facilities and durable medical equipment suppliers. In addition to providing access to appropriate, affordable, high quality care to all of Hawaii's residents, our members contribute significantly to Hawaii's economy by employing over 20,000 people statewide.

We would like to thank the committee for the opportunity to **support** HB 2126 HD 1, which would preserve key consumer protection provisions included in the *Affordable Care Act (ACA)*. While Hawaii has long been a national leader in providing access to quality care—in large part because of the visionary Prepaid Health Care Act—the ACA provided the opportunity for thousands of individuals, families and children to newly access insurance coverage with new protections.

Without the protections provided by the ACA, consumers could lose access to critical insurance that keeps them healthy—physically, mentally, and financially. Further, if individuals are unable to access health care, then it can create a strain on the health care system in the state as people seek primary care services in emergency departments, rather than in doctor's offices. We appreciate the State Legislature's focus on helping to protect access to care for all Hawaii residents and support the intent of this legislation to maintain coverage.

Thank you for your consideration of this matter.



Fernhurst YWCA
1566 Wilder Avenue
Honolulu, Hawai'i 96822
808.941.2231

Kokokahi YWCA
45-035 Kāne'ohe Bay Drive
Kāne'ohe, Hawai'i 96744
808.247.2124

Laniākea YWCA
1040 Richards Street
Honolulu, Hawai'i 96813
808.538.7061

ywcaoahu.org

To: Hawaii State House Committee on Consumer Protection & Commerce
Hearing Date/Time: February 12, 2018, 2:00PM
Place: Hawaii State Capitol, Rm. 329

Re: Testimony of YWCA O'ahu in support of HB 2126 HD1, relating to health insurance

Chair Takumi, Vice Chair Ichiyama, and members of the committee, on behalf of YWCA O'ahu we thank you for the opportunity to share our testimony in strong support of HB 2126 HD1, relating to health insurance.

House Bill 2126 HD1 would prevent insurance companies from reviving the practice of discriminating against women. The nation made great strides in equality with the passage of the Affordable Care Act and the adoption of protections for women and their health. As a state, we now have the opportunity to ensure those protections stand.

The bill prohibits women being charged more by their insurance companies due to their gender and requires insurance to continue covering women's preventive services without cost-sharing. These medically needed and necessary services include breastfeeding support, supplies and counseling; well-women visits; and pregnancy, maternity, and newborn care. It also prohibits insurance companies from denying coverage for pre-existing conditions. Being a victim of domestic violence or sexual assault, having cesarean sections, and surviving breast and cervical cancers were all reasons why women were denied coverage. We cannot let gender discrimination back into health care coverage.

YWCA O'ahu strongly supports HB 2126 HD1 and the protections it preserves for women and their families. Thank you for your consideration and for the opportunity to provide testimony on this matter.

Kathleen Algire
Director, Public Policy and Advocacy



49 South Hotel Street, Room 314 | Honolulu, HI 96813
www.lwv-hawaii.com | 808.531.7448 | voters@lwv-hawaii.com

Committee on Commerce, Consumer Protection and Health

Monday, February 12, 2018
2:00 P. M.
Room 329
State Capitol

HB 2126 HD1 Relating to Health Insurance

TESTIMONY

Joy Marshall, Legislative Committee, League of Women Voters of Hawaii

Chair Takuma, Vice Chair Ichiyama and Committee Members:

The League of Women Voters of Hawaii strongly supports this measure. Our position on health care is that access to affordable and appropriate health care should be available to all the citizens of our state. HB 2126 HD1 would continue the access to affordable health care as provided in the present Federal Affordable Care Act (AHCA), providing backup access to insurance through state law.

We note that the AHCA is slowly being eroded, and we support the work of the legislature to put in place laws and statutes that would continue to assure that our citizens remain insured.

Of particular interest to me is that we maintain the provision that those with preexisting conditions not be excluded from obtaining affordable insurance, particularly as they had previously been excluded, and because they often need ongoing health care.

Thank you for the opportunity to submit testimony.

Testimony of
Jonathan Ching
Government Relations Specialist

Before:
House Committee on Consumer Protection & Commerce
The Honorable Roy M. Takumi, Chair
The Honorable Linda Ichiyama, Vice Chair

February 12, 2018
2:00 p.m.
Conference Room 329

Re: HB2126 HD1, Relating to Health Insurance

Chair Takumi, Vice-Chair Ichiyama, and committee members, thank you for this opportunity to provide testimony on HB2126 HD1, which ensures that certain benefits under the Patient Protection and Affordable Care Act (ACA) that are not otherwise available via the State's Prepaid Health Care Act, remain available to Hawai'i's residents regardless of the status of the ACA.

Kaiser Permanente Hawai'i SUPPORTS HB2126 HD1

The State of Hawai'i has been a pioneer among the states in healthcare for decades. Notably, the Legislature's passage of the Hawai'i Prepaid Health Act (PHCA) in 1974 was the first in the nation to set minimum standards of healthcare coverage for workers. Under the PHCA, Hawaii has long boasted low uninsured rates. With the enactment of the ACA in 2010, many more residents obtained affordable health insurance. While Congressional Republicans were unable to successfully "repeal and replace" the ACA last year, there is still much uncertainty moving forward at the federal level.

As part of one of the nation's largest nonprofit integrated health care systems, Kaiser Permanente Hawai'i seeks to make healthcare more affordable and available to everyone. We believe the ACA is a great-step forward and we continue to support the ACA's Individual insurance exchanges. As such, Kaiser Permanente Hawai'i is committed to ensuring that the following will remain available to individual and small group members, as well as other qualifying plans: (1) Prohibiting health insurance entities from imposing a preexisting condition exclusion; and (2) Prohibiting health insurance entities from using an individual's gender to determine premiums or contributions.

We look forward to having the opportunity to work with the Committee to further HB2126 HD1. Thank you for the opportunity to testify on this measure.



February 12, 2018

To: Representative Roy Takumi, Chair
Representative Linda Ichiyama, Vice Chair and
Members of the Committee on Consumer Protection and Commerce
From: Jeanne Y. Ohta, Co-Chair

RE: HB 2126 HD1 Relating to Health Insurance
Hearing: Monday, February 12, 2018, 2:00 p.m., Room 329

POSITION: Strong Support

The Hawai'i State Democratic Women's Caucus writes in strong support of HB 2126 HD1 Relating to Health Insurance, which seeks to codify in Hawaii state law important protections currently required under the federal Affordable Care Act ("ACA").

As the ACA is under constant attack by the current administration, it is up to states to ensure that we continue to have the health care that we need. Losing the critical protections established by the ACA would be devastating for the women, men, and families in Hawai'i who depend on them.

The ACA established important protections for all Americans, and for women in particular. If the ACA were repealed, 55 million women across the country could be discriminated against simply because of their gender. An additional 560,000 people could be denied coverage based on their pre-existing conditions and over 2 million young people could lose their health insurance entirely.

HB 2126 HD1 would ensure that Hawaii's residents will continue to benefit from common sense protections, including preventing denial of coverage for pre-existing conditions, prohibiting insurance from charging women more for coverage simply because of their gender.

We ask that the committee replace the provision allowing young people to stay on their parents' plans and with that amendment, we ask that the committee pass this measure to protect essential health coverage.

The Hawai'i State Democratic Women's Caucus is a catalyst for progressive, social, economic, and political change through action on critical issues facing Hawaii's women and girls. Thank you for the opportunity to provide testimony.



Hawaii
Children's Action Network
Building a unified voice for Hawaii's children

February 12, 2018

To: Representative Roy Takumi, Chair
Representative Linda Ichiyama, Vice Chair
House Committee on Consumer Protection & Commerce

From: Mandy Finlay, Director of Public Policy
Hawaii Children's Action Network

Re: **HB 2126 HD1 – Relating to Health Insurance – SUPPORT**
Hawaii State Capitol, Conference Room 329, February 12, 2018, 2:00 PM

On behalf of Hawaii Children's Action Network (HCAN), we write in support of HB 2126 HD 1– Relating to Health Insurance

HCAN supports HB 2126, HD1 which would codify at the state level key components of the Affordable Care Act (ACA) to ensure that thousands of Hawaii residents, including many children, retain health insurance. Hawaii has been a leader over the years in ensuring access to healthcare for residents through pre-paid health insurance. Through this bill, Hawaii can continue to be a model for the rest of the US on how to best care for children's health.

Many families and children in Hawaii have benefited from the expanded coverage that the ACA has provided. Nationwide, over 20 million people gained health insurance through the ACA, including 6.1 million young adults, ages 19 through 26, and 54,000 Hawaii residents. Additionally, the ACA expanded Hawaii's Medicaid eligibility, meaning more families could qualify for insurance. This law has saved the State of Hawaii millions of dollars in uncompensated care costs (unpaid medical bills). If repealed, by 2019, 58.7 million people nationwide would be without healthcare.

While HCAN supports this measure, we respectfully request the Committee to amend this measure by reinserting language to extend coverage for adult children up to age 26. This key provision of the ACA has helped millions of young adults obtain coverage.

No matter what happens to the Affordable Care Act on the national level, Hawaii needs to preserve health insurance for its most vulnerable populations.

For these reasons, HCAN respectfully requests that the Committee pass this bill.

HCAN is a Hawaii based non-profit committed to building a unified voice advocating for Hawaii's children by improving their safety, health, and education.



Hawaii Women's Coalition

COMMITTEE ON CONSUMER PROTECTION & COMMERCE

Rep. Roy M. Takumi, Chair

Rep. Linda Ichiyama, Vice Chair

DATE: Monday, February 12, 2018

TIME: 2:00 P.M.

PLACE: Conference Room 329

STRONG SUPPORT FOR HB 2126

RESERVATIONS CONCERNING HD1

Aloha Chair Takumi, Vice Chair Ichiyama and members,

As in previous testimony, The Coalition strongly supports this measure that would protect us from a return to the pre-ACA bad old days. But we request that you amend HD1 to reinstate the language of the original bill: "(1) Extending dependent coverage for adult children until the children turn twenty-six years of age." This would prevent women's sons and daughters from losing mandated coverage of young people up to the age of 26 under the parent's health care plans.

We applaud the parts of the amended bill that would protect women from discriminatory health insurance practices such as treating women's health issues such as cervical or uterine cancer, breast cancer and even pregnancy, as pre-existing conditions.

We also strongly support those parts of the bill that would prevent insurance companies from the practice of charging higher rates for women, because – you know - women just use the health care system more!

Please pass this bill out of committee with its original language. Hawaii's women and their families need to be protected from the onslaught against them coming from the current administration in Washington.

Mahalo for the opportunity to testify,

Ann S. Freed Co-Chair, Hawai'i Women's Coalition

Contact: annsfreed@gmail.com Phone: 808-623-5676



February 11, 2018

To: Hawai'i State House Committee on Consumer Protection and Commerce
Hearing Date/Time: Monday, February 12, 2018 (2:00 p.m.)
Place: Hawai'i State Capitol, Rm. 329
Re: Testimony of American Association of University Women – Hawai'i in **SUPPORT of H.B. 2126 H.B. 1 with amendments**, relating to health insurance coverage

Dear Representative Roy M. Takumi (Chair), Representative Linda Ichiyama (Vice Chair), and Committee Members,

I am grateful for this opportunity to testify in **strong support of H.B. 2126, H.B. 1 with the addition of amendments**, relating to health insurance.

My testimony is on behalf of the approximately 400 members of the American Association of University Women (AAUW) in Hawai'i, who list women's access to medical care as an important current concern. My testimony is informed by many years of living in countries with fabulous public health coverage, such as Canada, the U.K., and New Zealand. Plus, I have spent decades residing in the U.S., with mixed levels of health insurance coverage, depending on state: Hawai'i, Utah, Louisiana, and New York.

Based on these experiences, I argue that passage of H.B. 2126 H.B. 1 is important, with the potential to save lives, and to increase quality of life for many living in Hawai'i. However, it is essential to amend H.B. 2126 H.B. 1 to allow children to be covered by their parents' health insurance until age 26.

I teach at UH-Manoa, and I have been asking my students about how many of the ACA protections, such as being on parents' insurance until age 26, coverage of pre-existing conditions, etc., affect them. They, and many others I encounter are horrified by the realization that they will lose these protections, with any ACA repeal. Please, reassure people here that Hawai'i will maintain these aspects of health care coverage, supported in the original version of H.B. 2126.

I am horrified by what is happening with the ACA nationally, including the loss of consumer protections, and I urge Representatives here to help in opposing the impacts of national policies. For all the residents in your districts, and across the islands, pass this bill, with the addition of the insurance coverage until age 26, which will maintain ACA-type health protections for us.

In conclusion, passage of H.B. 2126, with this amendment is an important step in improving health coverage and access for families in Hawai'i. Thank you for the opportunity to testify.

Sincerely

Susan J. Wurtzburg, Ph.D.

Policy Chair



An Independent Licensee of the Blue Cross and Blue Shield Association

February 12, 2018

The Honorable Roy M. Takumi, Chair
The Honorable Linda Ichiyama, Vice Chair
House Committee on Consumer Protection and Commerce

Re: HB 2126, HD1 – Relating to Health Insurance

Dear Chair Takumi, Vice Chair Ichiyama, and Members of the Committee:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on HB 2126, HD1, which ensures certain benefits under the federal Affordable Care Act are preserved under Hawaii law, including: extending dependent coverage for adult children up to 26 years of age; prohibiting health insurance entities from imposing a preexisting condition exclusion; and prohibiting health insurance entities from using an individual's gender to determine premiums or contributions.

HMSA supports HB 2126, HD1 and the Committee's efforts to preserve these provisions of the Affordable Care Act for the residents of Hawaii, despite the uncertainties surrounding the current Presidential administration's efforts to "repeal and replace" the Affordable Care Act. These provisions, along with Hawaii's Prepaid Health Care Act will help to ensure that the advancements made in lowering the number of uninsured will not be lost.

Thank you for allowing us to comment on HB 2126, HD1.

Sincerely,

Jennifer Diesman
Senior Vice-President-Government Relations

HB-2126-HD-1

Submitted on: 2/11/2018 11:27:30 AM

Testimony for CPC on 2/12/2018 2:00:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Melodie Aduja	OCC Legislative Priorities	Support	No

Comments:

**PRESENTATION OF THE
OAHU COUNTY COMMITTEE ON LEGISLATIVE PRIORITIES
DEMOCRATIC PARTY OF HAWAII**

TO THE COMMITTEE ON CONSUMER PROTECTION AND COMMERCE,

THE HOUSE OF REPRESENTATIVES

TWENTY-NINTH LEGISLATURE

REGULAR SESSION OF 2018

Monday, February 12, 2018

2:00 p.m.

Hawaii State Capitol, Conference Room 329

RE: Testimony in Support of 2126 HD1, RELATING TO HEALTH INSURANCE

To the Honorable Roy M. Takumi, Chair; the Honorable Lynda Ichyama, Vice-Chair and the Members of the Committee on Human Services:

Good afternoon, my name is Melodie Aduja. I serve as Chair of the Oahu County Committee ("OCC") Legislative Priorities Committee of the Democratic Party of Hawaii. Thank you for the opportunity to provide written testimony on House Bill No.2126 HD1, relating to health Insurance, extended coverage, preexisting conditions, and nondiscrimination.

The OCC Legislative Priorities Committee is in favor of House Bill No. 2126 HD1 and support its passage.

House Bill No. 2126 HD1 is in alignment with the Platform of the Democratic Party of Hawai'i ("DPH"), 2016, as it ensures certain benefits under the federal Affordable Care Act are preserved under Hawaii law, by prohibiting health insurance entities from imposing a preexisting condition exclusion and prohibiting health insurance entities from using an individual's gender to determine premiums or contributions.

The DPH Platform states that "[a]ccess to health care is a basic need. Our citizens and visitors have an inherent right to high quality, high standard health care. The State legislature and the federal government should take all appropriate steps to create and support a health care system of public, for-profit, and nonprofit hospitals and other medical facilities that follow best practices to enhance and protect preserve life. (Platform of the DPH, P. 7, Lines 361-364 (2016)).

We support national health care reform via single payer universal healthcare. We also encourage the inclusion of a public option in the current national health care plan. (Platform of the DPH, P. 7, Lines 371-372 (2016)).

Given that House Bill No. 2126 HD1 ensures that certain benefits under the federal Affordable Care Act are preserved under Hawaii law, it is the position of the OCC Legislative Priorities Committee to support this measure.

Thank you very much for your kind consideration.

Sincerely yours,

/s/ **Melodie Aduja**

Melodie Aduja, Chair, OCC Legislative Priorities Committee

Email: legislativepriorities@gmail.com, Tel.: (808) 258-8889

Date: February 12, 2018 at 2:00pm

To: The Honorable Roy Takumi, Chair, The Honorable Linda Ichiyama, Vice Chair, and members of the House Consumer Protection and Commerce Committee

RE: Comments re: HB 2126 HD1 (Relating to Health Insurance)

Good morning Chair Takumi, Vice Chair Ichiyama, and members of the Senate Committee on Commerce, Consumer Protection, and Health:

Save Medicaid Hawaii, a network of concerned Hawaii residents, previously submitted strong support for HB 2126, but has concerns regarding omissions in HB 2126 HD1.

We have learned that the ACA protection that allows young people to stay on their parents' insurance until age 26 has been removed from the bill. This is a highly popular feature of the ACA with middle class families in Hawaii. We are not sure which special interests have lobbied for this exclusion, but we urge our principled legislators to consider that without such protections, most families will be unable to afford this coverage, and most young people of this age will be forced to go bare. It is in everyone's interest for young people to have access to illness care and preventive care, especially those with public health implications such as family planning, adult immunizations, treatment for Hepatitis A and B and other infections easily spread via food service and health care workers. Going bare will also lead to a parent's worst nightmare for those few young people who become victims of an accident. Costs of such catastrophic care can bankrupt a family and/or like all unpaid bills, will be absorbed by hospitals and passed on to the community in higher health insurance premium costs.

While Hawaii had been blessed to have the Hawaii Pre-Paid Health Act, this does not provide protections for all our residents, including the many employed in part time jobs.

The ACA is still under threat at the federal level. ACA repeal means that being a woman would once again be a pre-existing condition, you can be denied coverage if you have a pre-existing condition and young people can't stay on their parents' insurance until age 26. The ACA established important protections for all Americans, and for women in particular. Even if ACA is not repealed, it can be severely weakened by administrative actions, such as the potential for allowing bare bones sub-standard health insurance to be sold across state lines.

In Hawaii we understand that we are one small island state, and what affects one, affects all. When residents are uninsured or underinsured the costs increase for providers of last resort (hospitals, community health centers) which are then passed on to all of us via increased health premiums.

Doris Segal Matsunaga
Save Medicaid Hawaii
savemedicaidhawaii@gmail.com
<https://www.facebook.com/SaveMedicaidHawaii/>

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Adriana Ramelli

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Nadine Tenn Salle, MD

Deane Salter

Joshua A. Wisch

Date: February 12, 2018

To: The Honorable Roy Takumi, Chair
The Honorable Linda Ichiyama, Vice Chair
House Committee on Consumer Protection & Commerce

From: Justin Murakami, Policy Research Associate
The Sex Abuse Treatment Center
A Program of Kapi'olani Medical Center for Women & Children

RE: Testimony in Support of H.B. 2126 H.D. 1 with Amendments
Relating to Health Insurance

Good afternoon Chair Takumi, Vice Chair Ichiyama, and members of the House Committee on Consumer Protection & Commerce:

The Sex Abuse Treatment Center (SATC) supports H.B. 2126 H.D. 1, and respectfully requests that the Committee amend the bill in the following way:

- Please restore the provision in the original draft of H.B. 2126 that would allow young people to stay on their parents' health insurance plans until age 26. This is an important feature of the bill that helps to protect access to medical services for many survivors of sexual violence, as detailed below.

Sexual violence remains a significant and ongoing health crisis in the United States. According to the Centers for Disease Control and Prevention (CDC), approximately 22 million women and 1.6 million men in the United States are victims of rape, while 53 million women and 25 million men have experienced some other form of sexual violence in their lifetimes. SATC serves many of these survivors of sexual violence on Oahu.

The harm caused by sexual violence to a survivor's health and wellbeing can be profound. Physical consequences of sexual violence may include acute injuries, unwanted pregnancy, and long term effects such as chronic pain, gastrointestinal and gynecological complications, and sexually transmitted infections. Moreover, sexual violence can have both immediate and ongoing psychological consequences for survivors. The health impacts of sexual violence reverberate through survivors' families and communities, exacting enormous personal, social, and economic costs.

The changes made by the federal Affordable Care Act (ACA) to the provision of health insurance in Hawaii were particularly impactful with respect to survivors of sexual violence, and their access to medically necessary, cost-effective health care services.

Prior to the ACA, health insurers could deny coverage to survivors for services needed to treat their physical and mental health conditions, caused by the sexual violence, that predated their insurance plan. The ACA disallowed these pre-existing condition exclusions.

Moreover, the ACA required that health insurers not discriminate with respect to plan cost based on the gender of covered individuals, and required that health insurance plans provide extended coverage of dependent adult children to age 26. These mandates aligned health insurance coverage with the CDC's findings that women are disproportionately affected by sexual violence, and that, among female victims of rape, an estimated 78% were first raped before 25 years of age.

Unfortunately, the current presidential administration and majority in congress have repeatedly sought to eliminate the ACA, or to render it inoperative. H.B. 2126 H.D. 1, with further amendment to protect coverage for young people until age 26, would mitigate the potentially devastating effects of these federal actions on Hawaii's survivors of sexual violence.

Therefore, we ask that the Committee please pass H.B. 2126 H.D. 1 with amendments.

Testimony in SUPPORT of HB2126, with Amendments
Hawai'i State House Committee on Consumer Protection and Commerce

Monday Feb 12, 2018 | Conference Rm 329, 2:00pm

Tiffany Peek | tkhampha@hawaii.edu | 95-2047 Waikalani Pl, Mililani, HI, 96789

Dear Chair Takumi, Vice Chair Ichiyama, and Members of the Committee,

My name is Tiffany Peek, and I am a current student at the Myron B. Thompson School of Social Work at the University of Hawai'i at Manoa and an intern with Planned Parenthood Votes Northwest and Hawai'i. I am writing in strong support of H.B. 2126, which seeks to codify in Hawaii state law important protections currently required under the federal Affordable Care Act ("ACA"), with amendments. Specifically, putting back the provision that would allow young adults to remain on parent's health insurance until age 26.

Before the ACA, young adults had the highest uninsured rates of any age group and the lowest rate of access to employer-based insurance. Many in my age range, while attending school full-time, are only able to work part-time, sometimes at minimum wage. Part-timers are generally not qualified to receive employer insurance, and clearly the money we earn is not nearly enough to afford health insurance on top of food, tuition, and housing, especially in Hawai'i. Please reconsider putting back the provision that would allow young adults to stay on their parents' healthcare plans until age 26. Without it, young people, students and otherwise, would be put at a further disadvantage and return to the days before the ACA, in which many young adults simply went uninsured and gambled on their health.

The ACA established important protections for women, young adults, and those with pre-existing conditions because it recognized such policies intentionally excluded them from getting the healthcare they needed. Repealing the ACA means that being a woman would once again be a pre-existing condition, and you can be denied coverage if you have a pre-existing condition. These policies ensure that the right to healthcare reaches as many people as possible, ensuring healthier individuals and thus a healthier community. As state lawmakers, you can help to ensure that people in Hawai'i will continue to benefit from these critical and life-saving protections by passing H.B. 2126.

Thank you for this opportunity to testify in support of this important measure, and I urge you to pass with amendments.

Sincerely,

Tiffany Peek



ACOG
The American College of
Obstetricians and Gynecologists

*American College of
Obstetricians and Gynecologists
District VIII, Hawai'i (Guam & American
Samoa) Section*

TO: Representative Roy M. Takumi, Chair – House Committee on Consumer Protection & Commerce
Representative Linda Ichiyama, Vice Chair – House Committee on Consumer Protection & Commerce

DATE: Monday, February 12, 2018, 2:00pm
PLACE: Conference Room 329

FROM: Hawai'i Section, ACOG
Dr. Greigh Hirata, MD, FACOG, Chair
Dr. Chrystie Fujimoto, MD, FACOG, Vice-Chair
Dr. Reni Soon, MD, MPH, FACOG, Legislative Chair
Lauren Zirbel, Community and Government Relations

**HB 2126: Relating to Health Insurance
Position: SUPPORT WITH AMENDMENTS**

The Hawai'i Section of the American College of Obstetricians and Gynecologists (HI ACOG) supports HB 2126 with amendments, which seeks to codify in Hawai'i state law important protections currently required under the federal Affordable Care Act ("ACA"). As a Section of the Nation's leading group of physicians dedicated to improving health care for women, HI ACOG represents more than 200 obstetrician-gynecologist physicians in our state.

ACOG's mandate is to promote quality healthcare for women and their families. Critical to this goal is access to health care for all.

- Prior to implementation of the ACA in 2010, 1 in 3 young adults aged 19 to 25 years were uninsured.¹
- With the ACA's dependent coverage provision requiring insurance companies to offer coverage to adult children up to age 26 under their parent's plans, insurance coverage among 19-25 years olds increased by up to 7 percentage points. This was also associated with a decline in the percentage of young adults reporting delays in medical care due to cost, an increase in the percentage reporting excellent mental and physical health, and a reduction in the percentage having large out-of-pocket medical expenditures.²
- As OB/GYNs, we have all cared for young women who accessed cervical cancer screening, immunizations, gynecologic health exams, contraception, and other preventive health care who would not otherwise have received this thanks to this provision in the federal ACA.

Recommended amendment:

For the above reasons, HI ACOG asks that the provision to include adult children on their parent's insurance up to age 26 be added back in this bill.

Thank you for the opportunity to testify.

¹ Cohen, R. & Martinez, M. *Health insurance coverage: Early reports of estimates from the National Health Interview Survey, January-March 2014*. National Center for Health Statistics, Hyattsville, MD.

² Lipton, B.J., Decker, S.L., & Sommers, B.D. *The Affordable Care Act appears to have narrowed racial and ethnic disparities in insurance coverage and access to care among young adults*. Medical Care Research and Review, 2017.

TESTIMONY OF THE AMERICAN COUNCIL OF LIFE INSURERS
IN OPPOSITION TO HOUSE BILL 2126, HD 1, RELATING TO HEALTH INSURANCE

February 12, 2018

Honorable Representative Roy M. Takumi, Chair
Committee on Consumer Protection and Commerce
State House of Representatives
Hawaii State Capitol, Conference Room 329
415 South Beretania Street
Honolulu, Hawaii 96813

Dear Chair Takumi and Committee Members:

Thank you for the opportunity to testify in opposition to HB 2126, HD 1, Relating to Health Insurance.

Our firm represents the American Council of Life Insurers (“ACLI”), a Washington, D.C., based trade association with approximately 290 member companies operating in the United States and abroad. ACLI advocates in state, federal, and international forums for public policy that supports the industry marketplace and the policyholders that rely on life insurers’ products for financial and retirement security. ACLI members offer life insurance, annuities, retirement plans, long-term care and disability income insurance, and reinsurance, representing 95 percent of industry assets, 93 percent of life insurance premiums, and 98 percent of annuity considerations in the United States. Two hundred twenty-one (221) ACLI member companies currently do business in the State of Hawaii; and they represent 96% of the life insurance premiums and 100% of the annuity considerations in this State.

HB 2126, HD 1, seeks to amend both Part I and Part II of Article 10A of Hawaii’s Insurance Code, relating to Accident Health and Sickness insurance, by adding a 2 new Sections that would prohibit all individual and group accident and health or sickness insurance policies, plans, contracts or agreements from excluding coverage due to any preexisting condition and prohibit an individual from paying a greater premium or making a higher contribution based upon that individual’s gender.

By its terms, however, Article 10A of the Code (by reference to HRS §431:1-205) defines “accident and health or sickness insurance” to include disability insurance.

ACLI submits that these provisions are intended to apply only to health insurers – not insurers issuing disability income insurance – as Section 1 of the bill expressly states:

The provisions under the Affordable Care Act that afforded coverage to the uninsured include changes in private insurance that require health insurance plans to cover people with preexisting health conditions and prohibit discrimination based on gender.

...

. . . [T]he purpose of this Act is to ensure that the following benefits made available under the Affordable Care Act . . . remain available under Hawaii law:

- (1) Prohibiting health insurance entities from imposing a preexisting condition exclusion; and
- (2) Prohibiting health insurance entities from using an individual's gender to determine premiums or contributions.

Disability insurance issued by life insurers provide cash payments designed to help individuals meet ongoing living expenses in the event they are unable to work due to illness or injury. Unlike health insurance, disability income insurance does not provide coverage for the insured's health care or medical treatment; further, the cash payments are made directly to the insured – not to the insured's health care providers or suppliers. Finally, the disability insurance policy typically does not dictate how the cash payments received by the insured are to be used by the insured.

Under the Affordable Care Act its provisions only applied to health insurance.

As currently worded, however, HB 2126, HD 1, would now extend ACA's provisions to now include disability income insurance.

Consistent with its stated purpose as set forth in Section 1 of the bill, therefore, ACLI submits that disability income insurance should be removed from the bill by amending its provisions in the manner set forth below.

ACLI suggests that the first new section proposed to be added to §431: 10A as provided in SECTION 2 OF THE BILL (at page 2, beginning at line 18 of the bill) be amended to dispel any confusion that disability life insurers are not subject to the bill's provisions as set forth below:

"§431:10A-____ Prohibition of preexisting condition exclusions. (a) No individual accident and Health or sickness insurance policy issued or renewed in this State that provides health care coverage shall impose any preexisting condition exclusion.

(b) For purposes of this section, a "preexisting condition exclusion" means a limitation or exclusion of benefits, including a denial of coverage, based on the fact that the condition was present before the effective date of coverage (or if coverage is denied, the date of the denial) under an individual accident and health or sickness insurance policy that provides health insurance coverage, whether or not any . . .

(c) The term "preexisting condition exclusion" includes any limitation or exclusion of benefits, including a denial of coverage, applicable to an individual as a result of information relating to an individual's health status before the individual's effective date of coverage (or if coverage is denied, the date of the denial) under an individual accident and health or sickness insurance policy that provides health insurance coverage, such as a condition

Further, *the second new section* proposed to be added to §431: 10A as provided in SECTION 2 OF THE BILL (at page 3, beginning at line 20 of the bill) also be amended as set forth below:

"§431:10A-_____ Prohibited discrimination in premiums or contributions.

(a) No individual accident and health or sickness insurance policy issued or renewed in this state that provides health care coverage and no health insurer offering individual accident or sickness insurance that provides health care coverage issued or renewed in this state shall require an individual, as a condition of enrollment or continued enrollment under the policy, to pay a premium or contribution based on the individual's gender

Likewise, ACLI suggests that *the first new section* proposed to be added to §431: 10A as provided in SECTION 3 OF THE BILL (at page 4, beginning at line 13 of the bill) be amended as set forth below:

"§431:10A-_____ Prohibition of preexisting condition exclusions. (a) No group accident and health or sickness insurance policy issued or renewed in this State that provides health care coverage shall impose any preexisting condition exclusion.

(b) For purposes of this section, a "preexisting condition exclusion" means a limitation or exclusion of benefits, including a denial of coverage, based on the fact that the condition was present before the effective date of coverage (or if coverage is denied, the date of the denial) under a group accident and health or sickness insurance policy that provides health insurance coverage, whether or not any

(c) The term "preexisting condition exclusion" includes any limitation or exclusion of benefits, including a denial of coverage, applicable to an individual as a result of information relating to an individual's health status before the individual's effective date of coverage (or if coverage is denied, the date of the denial) under a group accident and health or sickness insurance policy that provides health insurance coverage, such as a condition

Further, *the second new section* proposed to be added to §431: 10A as provided in SECTION 3 of the bill (at page 5, beginning at line 15 of the bill) also be amended as set forth below:

"§431:10A-_____ Prohibited discrimination in premiums or contributions.

(a) No group accident and health or sickness insurance policy issued or renewed in this state that provides health care coverage and no health insurer offering group accident and health or sickness insurance that provides health care coverage issued or renewed in this state shall require an individual, as a condition of enrollment or continued enrollment under the policy, to pay a premium or contribution based on the individual's gender

Again, thank you for the opportunity to testify in opposition to HB 2126, HD 1, Relating Health Insurance.

LAW OFFICES OF
OREN T. CHIKAMOTO
A Limited Liability Law Company

Oren T. Chikamoto
1001 Bishop Street, Suite 1750
Honolulu, Hawaii 96813
Telephone: (808) 531-1500
E mail: otc@chikamotolaw.com



46-063 Emepela Pl. #U101 Kaneohe, HI 96744 · (808) 679-7454 · Kris Coffield · Co-founder/Executive Director

TESTIMONY FOR HOUSE BILL 2126, HOUSE DRAFT 1, RELATING TO HEALTH INSURANCE

House Committee on Consumer Protection and Commerce

Hon. Roy M. Takumi, Chair

Hon. Linda Ichiyama, Vice Chair

Monday, February 12, 2018, 2:00 PM

State Capitol, Conference Room 329

Honorable Chair Takumi and committee members:

I am Kris Coffield, representing IMUAlliance, a nonpartisan political advocacy organization that currently boasts over 400 members. On behalf of our members, we offer this testimony in support of, with amendments for House Bill 2126, HD 1, relating to health insurance.

President Donald Trump and congressional Republicans have moved to repeal the Affordable Care Act, recently eliminating the individual mandate at the core of Obamacare through the GOP's heartless tax reform bill, enacted at the end of 2017. To date, they've yet to finalize a plan for replacing the ACA, much less one that continues coverage for millions of Americans who will lose their health insurance upon the ACA's complete repeal. Without access to health care, the inalienable rights to life, liberty, and the pursuit of happiness can be neither pursued nor obtained. For the islands, this measure prohibits health insurers from imposing a preexisting condition exclusion or using an individual's gender to determine premiums or contributions, all of which may be under threat from conservatives who place wealthy corporate donors before the well-being of working class families. **We would prefer, however, to see dependent coverage for adult children extended until the age of 26 under state law, as called for by the original draft of this proposal.**

Health care is a human right. Mahalo for the opportunity to testify in support of this bill.

Sincerely,
Kris Coffield
Executive Director
IMUAlliance

ichiyama2 - Naomi

From: Amy Perruso <eysipqxxgaiyldyp@ujoin.co>
Sent: Saturday, February 10, 2018 9:04 PM
To: CPCtestimony
Subject: Testimony in Support of HB 2126, HD1, Relating to Health Insurance

From: amyathomas@hotmail.com <Amy Perruso>

Message:

I am writing in strong support of, with one requested amendment to, HB 2126, HD1. Hawaii has served as a leader in access to healthcare through pre-paid health insurance, and this measure would protect vulnerable communities in the event that the Affordable Care Act (ACA) is repealed by Congress. This will ensure that thousands of Hawaii residents, including many children, retain health insurance. Through this bill, Hawaii can continue to be a model for the rest of the US on how to best care for children's health.

While I strongly support this measure, I respectfully request that the Committee reinsert language extending dependent coverage to adult children up to 26 years of age. This important provision of the ACA has provided coverage to 6.1 million young adults ages 19-26 nationwide.

Amy Perruso

Teacher

Honolulu

Hawaii

HB-2126-HD-1

Submitted on: 2/9/2018 3:29:04 PM

Testimony for CPC on 2/12/2018 2:00:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Colette Masunaga	Queen's Medical Center	Support	Yes

Comments:

TO: Representative Roy M. Takumi, Chair – House Committee on Consumer Protection & Commerce
Representative Linda Ichiyama, Vice Chair – House Committee on Consumer Protection & Commerce

DATE: Monday, February 12, 2018, 2:00pm
PLACE: Conference Room 329

FROM: Ronnie Texeira, MD OB-GYN

HB 2126: Relating to Health Insurance
Position: SUPPORT WITH AMENDMENTS

The Hawai'i Section of the American College of Obstetricians and Gynecologists (HI ACOG) supports HB 2126 with amendments, which seeks to codify in Hawai'i state law important protections currently required under the federal Affordable Care Act ("ACA"). As a Section of the Nation's leading group of physicians dedicated to improving health care for women, HI ACOG represents more than 200 obstetrician-gynecologist physicians in our state.

ACOG's mandate is to promote quality healthcare for women and their families. Critical to this goal is access to health care for all.

- Prior to implementation of the ACA in 2010, 1 in 3 young adults aged 19 to 25 years were uninsured.¹
- With the ACA's dependent coverage provision requiring insurance companies to offer coverage to adult children up to age 26 under their parent's plans, insurance coverage among 19-25 years olds increased by up to 7 percentage points. This was also associated with a decline in the percentage of young adults reporting delays in medical care due to cost, an increase in the percentage reporting excellent mental and physical health, and a reduction in the percentage having large out-of-pocket medical expenditures.²
- As OB/GYNs, we have all cared for young women who got cervical cancer screening, immunizations, gynecologic health exams, contraception, and other preventive health care who would not otherwise have received this thanks to this provision in the federal ACA.

Recommended amendment:

For the above reasons, HI ACOG asks that the provision to include adult children on their parent's insurance up to age 26 be added back in this bill.

Thank you for the opportunity to testify.

¹ Cohen, R. & Martinez, M. *Health insurance coverage: Early reports of estimates from the National Health Interview Survey, January-March 2014*. National Center for Health Statistics, Hyattsville, MD.

² Lipton, B.J., Decker, S.L., & Sommers, B.D. *The Affordable Care Act appears to have narrowed racial and ethnic disparities in insurance coverage and access to care among young adults*. Medical Care Research and Review, 2017.

HB-2126-HD-1

Submitted on: 2/9/2018 2:43:22 PM

Testimony for CPC on 2/12/2018 2:00:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Margaret Maupin		Support	No

Comments:

ichiyama2 - Naomi

From: iirie@waimanalohealth.org
Sent: Sunday, February 11, 2018 6:33 AM
To: CPCtestimony
Subject: Testimony in strong SUPPORT OF HB 2657 HD1

Ivan Irie
41-1347 Kalaniana'ole Hwy
Waimanalo, HI 96795-1247

February 11, 2018

Roy M. Takumi
Chair

Dear Honorable Takumi:

Testimony
IN STRONG SUPPORT OF HB2657
RELATING TO BEHAVIOR ANALYSIS

HOUSE COMMITTEE ON CONSUMER PROTECTION AND COMMERCE Representative Roy M. Takumi, Chair
Representative Linda Ichiyama, Vice Chair

Monday, February 12, 2018 2:00 pm
Conference Room 329
State Capitol
415 South Beretania Street

I strongly support House Bill 2657 HD1 which incorporates an amendment recommended by the Hawaii Psychological Association (HPA). As a licensed psychologist, I am aware that my scope of practice, as defined in Hawaii state statute, includes the practice of "Behavior Analysis" and the supervision of assistants such as postdoctoral fellows, students and unlicensed master's level clinicians who I may use to supervise paraprofessionals, direct support workers, and family members in the implementation of a behavioral program. This version of the bill would clarify psychologists' scope of practice as including the supervision of behavioral interventions and would prevent an unnecessary narrowing of the behavioral health workforce by allowing more variety in the acceptable training and certification requirements for paraprofessional workers and their supervisors.

Thank you for the opportunity to provide testimony on this important topic.

Sincerely,

Ivan Irie, PsyD
8082599917

ichiyama2 - Naomi

From: Monalei Amulacion <fihmxkwfgokimfl@ujoin.co>
Sent: Sunday, February 11, 2018 12:29 AM
To: CPCtestimony
Subject: Testimony in Support of HB 2126, HD1, Relating to Health Insurance

From: monalei730@gmail.com <Monalei Amulacion >

Message:

I am writing in strong support of, with one requested amendment to, HB 2126, HD1. Hawaii has served as a leader in access to healthcare through pre-paid health insurance, and this measure would protect vulnerable communities in the event that the Affordable Care Act (ACA) is repealed by Congress. This will ensure that thousands of Hawaii residents, including many children, retain health insurance. Through this bill, Hawaii can continue to be a model for the rest of the US on how to best care for children's health.

While I strongly support this measure, I respectfully request that the Committee reinsert language extending dependent coverage to adult children up to 26 years of age. This important provision of the ACA has provided coverage to 6.1 million young adults ages 19-26 nationwide.

Monalei Amulacion

Homemaker

HB-2126-HD-1

Submitted on: 2/11/2018 8:42:29 AM

Testimony for CPC on 2/12/2018 2:00:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Younghi Overly		Support	Yes

Comments:

Dear Chair Takumi, Vice-Chair Ichiyama, and Members of House Committee on Consumer Protection & Commerce,

Thank you for this opportunity to testify in STRONG SUPPORT of H.B. 2126.

I have an inherited cancer syndrome and without healthcare insurance, I won't be able to afford the necessary medical tests to detect and treat various cancers in their early stage which I have been able to do so far. Continuing the benefits of federal Affordable Care Act including the coverage for those with pre-existing condition is critical to me.

As you know, the ACA is under constant attack by the current administration, I believe it is up to states to ensure that we continue to have the health care that we need. The ACA established important protections for all Americans, and for women in particular. If the ACA were repealed, 55 million women across the country could be discriminated against simply because of their gender. H.B. 2126 would ensure that Hawaii people don't have to worry about losing their care and will continue to benefit from commonsense protections.

Please keep Hawaii healthy by supporting H.B. 2126.

HB-2126-HD-1

Submitted on: 2/10/2018 7:58:39 PM

Testimony for CPC on 2/12/2018 2:00:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Lea Minton		Support	No

Comments: