



STATE OF HAWAII
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

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TESTIMONY BY DEREK MIZUNO
ADMINISTRATOR, HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
DEPARTMENT OF BUDGET AND FINANCE
STATE OF HAWAII
TO THE HOUSE COMMITTEE ON HEALTH & HUMAN SERVICES
ON HOUSE BILL NO. 2126

February 6, 2018
8:30 a.m.
Room 329

RELATING TO HEALTH INSURANCE

Chair Mizuno, Vice Chair Kobayashi, and Members of the Committee:

The EUTF Board of Trustees has not had an opportunity to take a position on this bill. The EUTF Board's next meeting is scheduled for February 27, 2018. At this time, EUTF staff would like to provide comments on the bill.

Currently, the EUTF is not required under the federal Affordable Care Act (ACA) to extend dependent coverage for adult children up to 26 years of age for active employee dental and vision plans, and all retiree plans. Dental and vision plans and retiree only plans are not subject to the provisions of ACA. If the intent of the bill is to broaden the age 26 provisions to active employee dental and vision plans, and retiree plans in the State, the following are the estimated impact to the State and counties:

1. EUTF estimates that adding the age 26 provisions to the active employee plans would cost the State and counties \$1.0 million per year in additional employer contributions to dental and vision premiums.

EUTF's Mission: We care for the health and well being of our beneficiaries by striving to provide quality benefit plans that are affordable, reliable, and meet their changing needs. We provide informed service that is excellent, courteous, and compassionate.

2. EUTF estimates that adding the age 26 provisions to the retiree medical, prescription drug, dental and visions plans could add \$16-18 million in annual premiums for the State and counties and approximately \$650-750 million to the actuarial accrued liability for the State and counties. The State represents approximately 75% of these amounts.
3. If the additional coverage under #2 is added, the employers under Section 87A-33(b), Hawaii Revised Statutes (“...The monthly contribution by the State or county shall not exceed the actual cost of the health benefit plan or plans and shall not be required to cover increased benefits above those initially contracted for by the fund for plan year 2004-2005...”) may decide not to pay for the additional benefits and the retirees, including any 100% retirees, would be responsible for the additional monthly premiums.

EUTF staff seeks clarity on whether the intent is to add the age 26 provisions to the active employee dental and vision plans, and/or retiree medical, prescription drug, dental and/or vision plans that are all currently not subject to such provisions.

Thank you for the opportunity to testify.



DAVID Y. IGE
GOVERNOR

DOUGLAS S. CHIN
LIEUTENANT GOVERNOR

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

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CATHERINE P. AWAKUNI COLÓN
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DEPUTY DIRECTOR

TO THE HOUSE COMMITTEE ON
HEALTH AND HUMAN SERVICES

TWENTY-NINTH LEGISLATURE
Regular Session of 2018

Tuesday, February 6, 2018
8:30 a.m.

TESTIMONY ON HOUSE BILL NO. 2126 – RELATING TO HEALTH INSURANCE.

TO THE HONORABLE JOHN M. MIZUNO, CHAIR, AND MEMBERS OF THE
COMMITTEE:

The Department of Commerce and Consumer Affairs ("Department") appreciates the opportunity to testify on H.B. 2126, Relating 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. Further, 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

Submitted on: 2/5/2018 9:29:28 AM

Testimony for HHS on 2/6/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Councilmember Yuki Lei Sugimura	Maui County Council	Support	No

Comments:

This bill 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.



HAWAII MEDICAL ASSOCIATION

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TO:
COMMITTEE ON HEALTH & HUMAN SERVICES
Rep. John M. Mizuno, Chair
Rep. Bertrand Kobayashi, Vice Chair

DATE: Tuesday, February 6, 2018
TIME: 8:30am
PLACE: Conference Room 329

FROM: Hawaii Medical Association
Dr. Christopher Flanders, DO, Executive Director
Lauren Zirbel, Government and Community Relations

Re: HB 2126 RELATING TO HEALTH INSURANCE

Position: SUPPORT

Chairs & Committee Members:

On behalf of the physician and medical student members of the Hawaii Medical Association, we are writing regarding our ongoing commitment to reform of the health care system.

The HMA and AMA have long advocated for health insurance coverage for all Americans, as well as pluralism, freedom of choice, freedom of practice, and universal access for patients. These policy positions are guided by the actions of the AMA House of Delegates, composed of representatives of more than 190 state and national specialty medical associations, and they form the basis for HMA consideration of reforms to our health care system.

Health system reform is an ongoing quest for improvement. The AMA supported passage of the Affordable Care Act (ACA) because it was a significant improvement on the status quo at that time. We continue to embrace the primary goal of that law—to make high quality, affordable health care coverage accessible to all Americans. We also recognize that the ACA is imperfect and there a number of issues that need to be addressed. As such, we welcome proposals, consistent with the policies of our House of Delegates, to make coverage more affordable, provide greater choice, and increase the number of those insured.

In considering opportunities to make coverage more affordable and accessible to all Americans, it is essential that gains in the number of Americans with health insurance

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coverage be maintained.

We stand ready to work with you to continue the process of improving our health care system and ensuring that all residents of Hawaii have access to high quality, affordable health care coverage. We believe that this measure will help to solidify the gains made by the ACA for the people of Hawaii.

HMA OFFICERS

President – William Wong, Jr., MD President-Elect – Jerry Van Meter, MD Secretary – Thomas Kosasa, MD
Immediate Past President – Bernard Robinson, MD Treasurer – Elizabeth A. Ignacio, MD
Executive Director – Christopher Flanders, DO



February 6, 2018 at 8:30 AM
Conference Room 329

House Committee on Health and Human Services

To: Chair John M. Mizuno
Vice Chair Bertrand Kobayashi

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

Re: **Testimony in Support**
HB 2126, 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** the HB 2126, which would preserve several 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.

Testimony of
Jonathan Ching
Government Relations Specialist

Before:
House Committee on Health & Human Services
The Honorable John M. Mizuno, Chair
The Honorable Bertrand Kobayashi, Vice Chair

February 6, 2018
8:30 a.m.
Conference Room 229

Re: HB2126, Relating to Health Insurance

Chair Mizuno, Vice-Chair Kobayashi, and committee members, thank you for this opportunity to provide testimony on HB2126, 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

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) Extending dependent coverage for adult children up to 26 years of age; (2) Prohibiting health insurance entities from imposing a preexisting condition exclusion; and (3) 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. Thank you for the opportunity to testify on this measure.



THE QUEEN'S HEALTH SYSTEMS

To: The Honorable John M. Mizuno, Chair
The Honorable Bertrand Kobayashi, Vice Chair
Members, Committee on Health and Human Services

From: Paula Yoshioka, Vice President, Government Relations and External Affairs, The
Queen's Health Systems

Date: 2/5/2018

Hrg: House Committee on Health and Human Services Hearing; Tuesday, February 6, 2018 at
8:30 AM in room 329

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

My name is Paula Yoshioka, and I am a Vice President at The Queen's Health Systems (QHS). I would like to express my **support** for the intent of HB 2126, Relating to Health Insurance. This measure would keep in place key provisions established under the Affordable Care Act (ACA) such as extending dependent coverage for children till they are 26 years old, and prohibiting health insurers from denying coverage for preexisting conditions and utilizing gender to determine premiums.

Across the nation about 20 million more adults have gained coverage through the ACA and the country has seen the uninsured rate drop by nearly 40 percent or more for every income group.¹ For Hawaii, number of uninsured individuals declined by 46 percent between 2013 and 2016.²

The mission of QHS to provide quality health care services to Native Hawaiians and the people of Hawaii regardless of their ability to pay. QHS is concerned that the dismantling of the ACA would result in thousands of our patients losing coverage. In 2016, QHS absorbed \$55.9 million in Medicaid reimbursement shortfalls that did not cover the full cost of care. As QHS continues to grow and meets the needs of our community, ensuring that our patients have access to health insurance is critical for our health care system.

We commend the legislature for introducing this measure that seeks to protect access to health care coverage for the people of Hawaii. Thank you for your time and attention to this important issue.

¹ United States Department of Health and Human Services, ASPE Issue Brief, "Affordable Care Act Has Led to Historic, Widespread Increase in Health Insurance Coverage",

<https://aspe.hhs.gov/sites/default/files/pdf/207946/ACAHistoricIncreaseCoverage.pdf>

² United States Census Bureau, "Health Insurance Coverage in the United States: 2016",

<https://www.census.gov/content/dam/Census/library/publications/2017/demo/p60-260.pdf>

The mission of The Queen's Health Systems is to fulfill the intent of Queen Emma and King Kamehameha IV to provide in perpetuity quality health care services to improve the well-being of Native Hawaiians and all of the people of Hawai'i.

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Deane Salter

Joshua A. Wisch

Date: February 6, 2018

To: The Honorable John Mizuno, Chair
The Honorable Bertrand Kobayashi, Vice Chair
House Committee on Health and Human Services

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

RE: Testimony in Strong Support of H.B. 2126
Relating to Health Insurance

Good morning Chair Mizuno, Vice Chair Kobayashi, and members of the House Committee on Health and Human Services:

The Sex Abuse Treatment Center (SATC) strongly supports H.B. 2126, which ensures that certain elements of the federal Affordable Care Act of 2010 (ACA) are preserved under Hawai'i law.

Sexual violence remains a significant and ongoing health crisis in the United States. According to the Centers for Disease Control and Prevention, approximately 23 million women and 1.9 million men in the United States have been raped in their lifetime. Moreover, 43.9 percent of women and 23.4 percent of men reported experiencing one or more forms of sexual violence in their lifetimes. SATC serves many of these survivors of sexual violence on O'ahu.

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, like cuts, tears, broken bones, bruises, and internal bleeding, as well as unwanted pregnancy and long term effects such as chronic pain, gastrointestinal disorders, gynecological complications, migraines and frequent headaches, sexually transmitted infections, and cervical cancer.

Moreover, sexual violence can have both immediate and ongoing psychological consequences for survivors. In the aftermath of the violence, survivors may experience feelings of fear, guilt, shock, disbelief, anger, confusion, helplessness, betrayal, and anxiety. Some further develop chronic or episodic mental health conditions, including substance abuse disorders, sleep disorders, eating disorders, depression, generalized anxiety, and post-traumatic stress disorder.

The consequences of sexual violence reverberate through survivors' families and communities, exacting enormous personal, social, and economic costs.

The changes made by the ACA to the provision of health insurance in Hawai'i were particularly impactful with respect to survivors of sexual violence and their access to medically necessary, cost-effective health care services:

- The ACA disallowed pre-existing condition exclusions. Prior to the ACA, health insurers could deny coverage to survivors of sexual violence for services needed to treat their physical and mental health conditions caused in whole or in part by sexual violence that predated their insurance plan.
- The ACA required that health insurers not discriminate with respect to plan cost based on the gender of covered individuals, and that health insurance plans provide extended coverage of dependent adult children to age 26. These mandates align insurance coverage requirements with the CDC's findings that women are disproportionately affected by sexual violence (as noted above), and that, among female victims of rape, an estimated 78.7% were first raped before age 25 years.

Unfortunately, the current presidential administration and majority in congress have repeatedly sought to eliminate the ACA, or render it inoperative. H.B. 2126 would mitigate the potentially devastating effects of these federal actions on Hawai'i's survivors of sexual violence by enshrining key requirements of the ACA in state law.

Therefore, we respectfully ask that the Committee pass H.B. 2126.



An Independent Licensee of the Blue Cross and Blue Shield Association

February 6, 2018

The Honorable John M. Mizuno, Chair
The Honorable Bertrand Kobayashi, Vice Chair
House Committee on Health and Human Services

Re: HB 2126 – Relating to Health Insurance

Dear Chair Mizuno, Vice Chair Kobayashi, and Members of the Committee:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on HB 2126, 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 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.

Sincerely,

Pono Chong
Vice-President, Government Relations

To: Hawaii State House Committee on Health and Human Services
Hearing Date/Time: Tuesday, Feb. 6, 2018, 8:30 a.m.
Place: Hawaii State Capitol, Rm. 329
Re: Testimony of Planned Parenthood Votes Northwest and Hawaii in strong support of H.B. 2126, relating to Health Insurance

Dear Chair Mizuno and Members of the Committee,

Planned Parenthood Votes Northwest and Hawaii (“PPVNH”) writes 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”).

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 Hawaii 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.

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, including preventing denial of coverage for pre-existing conditions, prohibiting insurance from charging women more for coverage simply because of their gender, and allowing young people to stay on their parents’ plans until age 26.

As state lawmakers, you can help to ensure that people in Hawaii 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.

Sincerely,

Laurie Field
Hawaii Legislative Director



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

TESTIMONY FOR HOUSE BILL 2126, RELATING TO HEALTH INSURANCE

House Committee on Health and Human Services

Hon. John M. Mizuno, Chair

Hon. Bertrand Kobayashi, Vice Chair

Tuesday, February 6, 2018, 8:30 AM

State Capitol, Conference Room 329

Honorable Chair Mizuno 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 strong support of House Bill 2126, relating to health insurance.

President Donald Trump and the Republicans who currently control Congress have moved to repeal the Affordable Care Act, recently eliminating the individual mandate at the core of Obamacare in 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 enshrines in state law the extension of dependent coverage for adult children until the age of 26, prohibits health insurers from imposing a preexisting condition exclusion, and bans insurers from 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.

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

Sincerely,
Kris Coffield
Executive Director
IMUAlliance



ACOG
The American College of
Obstetricians and Gynecologists

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

TO: Representative John M. Mizuno, Chair – House Committee on Health & Human Services
Representative Bertrand Kobayashi, Vice Chair – House Committee on Health & Human Services

DATE: Tuesday, February 6, 2018, 8:30am
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

**Statement of the Hawai'i Section of the American College of Obstetricians and Gynecologists
HB 2126: STRONG SUPPORT**

The Hawai'i Section of the American College of Obstetricians and Gynecologists (HI ACOG) strongly supports HB 2126, 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.

Importance of Increasing Access to Healthcare

- 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 which requires 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
- No one, especially infants and children, should be denied health insurance based on "pre-existing" conditions.

Importance of Reducing Racial and Ethnic Health Disparities

- While millions have been able to obtain health insurance since implementation of the ACA, the greatest gains in insurance coverage have been among ethnic minority groups.³

Importance of Eliminating Gender Discrimination in Health Insurance

- Insurance discrimination based on sex should not be tolerated. Over forty years ago, the insurance industry voluntarily abandoned its practice of using race as a rating factor, despite

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.

³ Ibid.

their claim that race rating was actuarially sound. It's time to end rating discrimination against women too.

- Insurers deny coverage for medical histories unique to or disproportionately affecting women, such as a past cesarean delivery, previous pregnancies, or having been a victim of domestic violence.
- It is well known that pregnancy coverage saves money by improving maternal and child outcomes.

Hawai'i has a proud history of progressive measures to protect the health of our people, such as the Hawai'i Prepaid Health Care Act. At a time when the current federal administration is rolling back health care protections, Hawai'i needs to more than ever act to ensure that our residents will continue to have access to quality health care. HI ACOG humbly urges you to keep Hawai'i healthy by passing HB 2126.

We stand ready to provide you with factual information on medical issues that come before the Legislature, and hope you will feel free to contact us at any time. Thank you for the opportunity to testify.

HB-2126

Submitted on: 2/3/2018 4:58:15 PM

Testimony for HHS on 2/6/2018 8:30:00 AM

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

Comments:

Dear Chair Mizuno and members of HHS Committee,

Thank you for the opportunity to testify in strong support of H.B. 2126.

I have an inherited cancer syndrome called Lynch syndrome and without health care 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 the federal Affordable Care Act including the coverage for those with pre-existing condition is critical to me.

In addition, as a supporter of Planned Parenthood Votes Northwest and Hawaii and as 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 and Hawaii one step closer to the universal health care by passing H.B. 2126.



S E A C
Special Education Advisory Council

1010 Richard Street, Room 118

Honolulu, HI 96813

Phone: 586-8126 Fax: 586-8129

email: spin@doh.hawaii.gov

February 6, 2018

**Special Education
Advisory Council**

Ms. Martha Guinan, *Chair*
Ms. Dale Matsuura, *Vice Chair*
Dr. Patricia Sheehey, *Vice
Chair*
Ms. Ivalee Sinclair, *Vice Chair*

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Ms. Jasmine Williams
Ms. Susan Wood

Amanda Kaahanui, Staff
Susan Rocco, Staff

Representative John M. Mizuno, Chair
Committee on Health and Human Services
Hawaii State Capitol
Honolulu, HI 96813

RE: H.B. 2126 - RELATING TO HEALTH INSURANCE

Dear Chair Mizuno and Members of the Committee,

The Special Education Advisory Council (SEAC), Hawaii's State Advisory Panel under the Individuals with Disabilities Education Act (IDEA) strongly supports H.B. 2126 that ensures key benefits of the Affordable Care Act (ACA) under state law in the event that the U.S. Congress repeals the ACA.

Access to affordable, comprehensive and timely health care helps to bolster school attendance and improve academic outcomes for ALL students and especially students with disabilities and chronic health conditions. Regular health monitoring and preventive health services reduce the incidence and severity of primary and secondary disabilities and result in huge savings in terms of financial and human resources.

Hawaii cannot afford to revert to the past practices of denying health care based on pre-existing conditions and pauperizing families whose children have extraordinary health care needs.

Thank you for the opportunity to provide testimony on this important legislation. If you have questions or concerns, please contact us.

Sincerely,

Martha Guinan
Chair

Ivalee Sinclair
Legislative Committee Chair



February 4, 2018

To: Hawai'i State House Committee on Health and Human Services
Hearing Date/Time: Tuesday, February 6, 2018 (8:30 a.m.)
Place: Hawai'i State Capitol, Rm. 329
Re: Testimony of American Association of University Women –
Hawai'i in **SUPPORT of H.B. 2126**, relating to health
insurance coverage

Dear Representative John M. Mizuno (Chair), Representative Bertrand Kobayashi (Vice Chair), and Committee Members,

I am grateful for this opportunity to testify in **strong support of H.B. 2126**, 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 is important, with the potential to save lives, and to increase quality of life for many living in Hawai'i. 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, which will maintain ACA-type health protections for us.

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 H.B. 2126.

In conclusion, passage of H.B. 2126 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



HAWAII APPLESEED

CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of Hawai'i Appleseed Center for Law and Economic Justice
Supporting HB 2126 -- Relating to Health Insurance
House Committee on Health & Human Services
Scheduled for Hearing on Tuesday, February 6, 2018, 8:30 AM, Conference Room 329

Dear Chair Mizuno, Vice Chair Kobayashi, and members of the Committee:

Thank you for the opportunity to testify in SUPPORT of **HB 2126**, which would ensure that certain benefits under the federal Affordable Care Act (ACA) are preserved under Hawai'i law.

The ACA established important protections for Hawai'i residents, especially the low-income workers who were most likely to lack health insurance before its passage. As you know, lawmakers in Washington, DC have attempted to repeal the ACA numerous times, threatening the coverage gains provided by it.

HB 2126 would help keep families in Hawai'i both healthy and financially solvent by keeping in place many of the provisions of the ACA that Hawai'i residents have depended on since the ACA went into effect. This bill prevents denial of coverage for pre-existing conditions, prohibits charging women more for coverage simply because of their gender, and allows young people to stay on their parents' plans until age 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

HB 2126 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 Hawaii 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.

TO: Representative John M. Mizuno, Chair – House Committee on Health & Human Services
Representative Bertrand Kobayashi, Vice Chair – House Committee on Health & Human Services

DATE: Tuesday, February 6, 2018, 8:30am
PLACE: Conference Room 329

FROM: Ronnie Texeira, MD OBGYN

**Statement of the Hawai'i Section of the American College of Obstetricians and Gynecologists
HB 2126: STRONG SUPPORT**

The Hawaii Section of the American College of Obstetricians and Gynecologists (HI ACOG) strongly supports HB 2126, which seeks to codify in Hawaii 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.

Importance of Increasing Access to Healthcare

- 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 which requires 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
- No one, especially infants and children, should be denied health insurance based on “pre-existing” conditions.

Importance of Reducing Racial and Ethnic Health Disparities

- While millions have been able to obtain health insurance since implementation of the ACA, the greatest gains in insurance coverage have been among ethnic minority groups.³

Importance of Eliminating Gender Discrimination in Health Insurance

- Insurance discrimination based on sex should not be tolerated. Over forty years ago, the insurance industry voluntarily abandoned its practice of using race as a rating factor, despite their claim that race rating was actuarially sound. It’s time to end rating discrimination against women too.
- Insurers deny coverage for medical histories unique to or disproportionately affecting women, such as a past cesarean delivery, previous pregnancies, or having been a victim of domestic violence.
- It is well known that pregnancy coverage saves money by improving maternal and child outcomes.

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.

³ Ibid.

Hawaii has a proud history of progressive measures to protect the health of our people, such as the Hawaii Prepaid Health Care Act. At a time when the current federal administration is rolling back health care protections, Hawaii needs to more than ever act to ensure that our residents will continue to have access to quality health care. HI ACOG humbly urges you to keep Hawaii healthy by passing HB 2126.

We stand ready to provide you with factual information on medical issues that come before the Legislature, and hope you will feel free to contact us at any time. Thank you for the opportunity to testify.

HB-2126

Submitted on: 2/5/2018 10:48:04 AM

Testimony for HHS on 2/6/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Erica Yamauchi	Hawaii Children's Action Network	Support	No

Comments:

I am writing in strong support of S.B. 2340, 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 Hawaii 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.

S.B. 2340 would ensure that Hawaii people don’t have to worry about losing their care and will continue to benefit from commonsense protections, including preventing denial of coverage for pre-existing conditions, prohibiting insurance from charging women more for coverage simply because of their gender, and allowing young people to stay on their parents’ plans until age 26.

As state lawmakers, you can help to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing S.B. 2340. Please keep Hawaii healthy by supporting S.B. 2340.

Erica Yamauchi, Hawaii Children's Action Network (Wilhelmina Rise/Kaimuki)

Testimony in SUPPORT of HB2126
Hawai'i State House Committee on Health and Human Services
Tuesday Feb 6, 2018 | Conference Rm 329, 8:30am
Tiffany Peek | tkhampha@hawaii.edu | Mililani, HI, 96789

Dear Chair Mizuno and Members of the Committee,

My name is Tiffany Peek, and I am a current student at the University of Hawai'i at Manoa. 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").

Making the transition from high school graduate to college student as a young woman, it is easy to underestimate the importance of health insurance in the midst of young adulthood. I personally had been working a part time job that paid minimum wage and had been attending college full time at the same time. Part-timers do not qualify for employer health coverage, and the school's health insurance was beyond my then pay of \$7.25/hr. It was still beyond me even after I had moved on to a different job at \$14/hr. Thankfully, when I no longer qualified to be on my parent's insurance, I qualified for Medicaid, but I could not imagine where my mental or physical health would be right now if I didn't have health insurance, especially as a young woman just entering the work force. These are protections all too easy to take for granted, and that could have proven very dangerous for me.

Health insurance should not put people already at a disadvantage at a further disadvantage, yet it does precisely that when it clearly discriminates against certain populations. 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. Insurance is treated like a commodity, a gamble, except human lives are at stake. 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.

Sincerely,

Tiffany Peek

HB-2126

Submitted on: 2/5/2018 2:14:00 PM

Testimony for HHS on 2/6/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
JoAnn Farnsworth	Hawaii Maternal and Infant Health Collaborative	Support	No

Comments:

HB-2126

Submitted on: 2/4/2018 6:28:14 PM

Testimony for HHS on 2/6/2018 8:30:00 AM

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

Comments:

HB-2126

Submitted on: 2/4/2018 8:55:15 PM

Testimony for HHS on 2/6/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Patricia Bilyk	Breastfeeding Hawaii	Support	No

Comments:

HB-2126

Submitted on: 2/5/2018 8:39:12 AM

Testimony for HHS on 2/6/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Carmen Golay		Support	No

Comments:

HB-2126

Submitted on: 2/5/2018 1:03:03 PM

Testimony for HHS on 2/6/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Joy Marshall		Support	No

Comments:



LATE

February 6, 2018

To: Representative John M. Mizuno, Chair
Representative Bertrand Kobayashi, Vice Chair
House Committee on Health & Human Services

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

Re: **HB 2126 – Relating to Health Insurance – SUPPORT**
Hawaii State Capitol, Conference Room 329, February 6, 2018, 8:30 AM

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

HCAN supports HB 2126, 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.

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

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 HEALTH & HUMAN SERVICES

Rep. John M. Mizuno, Chair

Rep. Bertrand Kobayashi, Vice Chair

LATE

DATE: Tuesday, February 6, 2018

TIME: 8:30am

PLACE: Conference Room 329

STRONG SUPPORT FOR HB2126 that would codify certain provisions in the Federal Affordable Care Act or ACA

Aloha Chair Mizuno, Vice Chair Kobayashi and members,

The Coalition strongly supports this measure that would protect us from a return to the pre-ACA bad old days. It 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.

It would prevent the insurance companies from the practice of charging higher rates for women, because – you know - women just use the health care system more! It 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.

Please pass this bill out of committee. 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: annsreed@gmail.com Phone: 808-623-5676

LATE

HB-2126

Submitted on: 2/6/2018 10:24:41 AM

Testimony for HHS on 2/6/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Lisa Kimura	Healthy Mothers Healthy Babies	Support	Yes

Comments: