

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 SENATE COMMITTEE ON
WAYS AND MEANS

TWENTY-NINTH LEGISLATURE
Regular Session of 2018

Friday, February 23, 2018
11:00 a.m.

WRITTEN TESTIMONY ONLY

TESTIMONY ON SENATE BILL NO. 2340, S.D. 1, RELATING TO HEALTH INSURANCE.

TO THE HONORABLE DONOVAN M. DELA CRUZ, CHAIR, AND MEMBERS OF THE COMMITTEE:

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

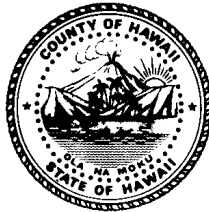
The purpose of this bill is to ensure that coverage for health insurance is available to residents and that certain benefits created by the Patient Protection and Affordable Care Act (“ACA”) will continue to exist if the ACA is repealed.

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 provide written testimony on this measure.

County of Hawai'i
Council District 9 -
North and South Kohala



Phone: (808) 961-8564
(808) 887-2069

Email: tim.richards@hawaiicounty.gov

Chair: Committee on Agriculture,
Water & Energy

Vice Chair: Committee on
Environmental Management

HERBERT M. "TIM" RICHARDS, III
HAWAI'I COUNTY COUNCIL
District 9
25 Aupuni Street, Ste. 1402, Hilo, Hawai'i 96720

February 22, 2018

Senate Committee on Ways and Means

Honorable Senator Donovan M. Dela Cruz, Chair

Email: sendelacruz@capitol.hawaii.gov

Honorable Senator Gilbert S.C. Keith-Agaran, Vice Chair

Email: senkeithagaran@capitol.hawaii.gov

RE: Support of SB2340 SD1

Hearing Date/Time: February 23, 2018 at 11:00 a.m.

Dear Senators:

Thank you for the opportunity to submit **testimony in STRONG SUPPORT of SB2340 SD1**, which ensures certain benefits under the federal Affordable Care Act (ACA) are preserved under Hawai'i law.

The passing of and the implementation of this bill is critical to the livelihood of our residents and their dependent children through the life-saving features of the ACA as it stands today. With the current presidential administration and Congress seeking to eliminate ACA, it is important that our Hawai'i legislators act to preserve these benefits for the people of Hawai'i. I therefore strongly urge the enactment of SB2340 SD1.

Please feel free to contact me should you need to discuss my position and knowledge of this matter further.

Sincerely,

TIM RICHARDS

Hawai'i County Council, District 9



HAWAII APPLESEED

CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of Hawai'i Appleseed Center for Law and Economic Justice
Supporting SB 2340 SD1-- Relating to Health Insurance
Senate Committee on Ways and Means
Scheduled for hearing on Friday, February 23, 2018, 11:00 AM, Conference Room 211

Dear Chair Dela Cruz, Vice Chair Keith-Agaran, and members of the Committee:

Thank you for the opportunity to testify in SUPPORT of **SB 2340 SD1**, 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.

This bill 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

This bill 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.



February 23, 2018 at 11:00 AM
Conference Room 211

Senate Committee on Ways and Means

To: Chair Donovan M. Dela Cruz
Vice Chair Gilbert S.C. Keith-Agaran

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

Re: **Testimony in Support**
SB 2340 SD 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** SD 2340 SD 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.



1132 Bishop Street, #1920 | Honolulu, HI 96813
1-866-295-7282 | Fax: 808-537-2288 | TTY: 1-877-434-7598
aarp.org/hi | hiaarp@aarp.org | twitter: @AARPHawaii
facebook.com/AARPHawaii

Senate Committee on Ways and Means
Friday, February 23, 2018
11:00 a.m.
Conference Room 211

To: Senator Donovan Dela Cruz, Chair
Re: S.B. No. 2340, S.D. 1, Relating to Health Insurance

Dear Chair Dela Cruz, Vice-Chair Keith-Agaran and Members of the Committee,

My name is Kerry M. Komatsubara and I am the Advocacy Director for AARP Hawai'i. AARP is a membership organization of people age fifty and over with about 150,000 members in Hawai'i. AARP advocates for issues that matter to Hawaii families, including the high cost of long-term care; access to affordable, quality health care for all generations; and serving as a reliable information source on issues critical to people over the age of fifty.

AARP Hawai'i supports S.B. No. 2340, S.D. 1 which ensures certain insurance protections required under the Patient Protection and Affordable Care Act (ACA) remain preserved under Hawaii law if the ACA is repealed. AARP Hawai'i especially supports the provisions in the bill regarding the prohibitions on preexisting condition exclusions and gender discrimination in premiums and costs.

AARP Hawai'i requests to include a provision to address the Age Tax in order to maintain the ACA's current age rating at 3:1.

AARP Hawai'i appreciates the State's vigilance in preserving key consumer protection provisions under the current ACA.

Thank you for the opportunity to testify in support of S.B. No. 2340, S.D. 1.



To: Hawaii State Senate Committee on Ways and Means
Hearing Date/Time: Friday, February 23, 2018, 11:00 a.m.
Place: Hawaii State Capitol, Rm. 211
Re: Testimony of Planned Parenthood Votes Northwest and Hawaii in strong support of S.B. 2340, HD1, relating to Health Insurance

Dear Chair Dela Cruz and Members of the Committee,

Planned Parenthood Votes Northwest and Hawaii (“PPVNH”) writes in strong support of S.B. 2340, HD1, 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 people in Hawaii who depend on them.

The ACA established important protections for all Americans, especially for those with pre-existing conditions, young people and women. Since the ACA became law, thousands in Hawai’i gained insurance coverage, 560,000 people with pre-existing conditions can no longer be denied coverage, and approximately 6,000 youth in Hawai’i have gained coverage because they are able to stay on their parent or guardian’s health insurance plan until they turn 26 years old. In addition, the ACA created strong gains for women, as women in Hawai’i were charged as much as 23 percent more than men for the same coverage.

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.

Thank you for this opportunity to testify in support of this important measure.

Sincerely,
Laurie Field
Hawaii Legislative Director

SB-2340-SD-1

Submitted on: 2/21/2018 1:34:06 PM

Testimony for WAM on 2/23/2018 11:00:00 AM

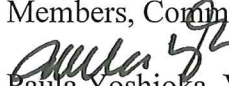
Submitted By	Organization	Testifier Position	Present at Hearing
Jonathan Ching	Testifying for Kaiser Permanente	Support	No

Comments:



THE QUEEN'S HEALTH SYSTEMS

To: The Honorable Donovan M. Dela Cruz, Chair
The Honorable Gilbert S.C. Keith-Agaran, Vice Chair
Members, Committee on Ways and Means

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

Date: February 21, 2018

Hrg: Senate Committee on Ways and Means Hearing; Friday, February 23, 2018 at 11:00 A.M. in Room 211

Re: **Support for SB 2340, SD1, 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 SB 23401, SD1, Relating to Health Insurance. This measure would keep in place the individual mandate established under the Affordable Care Act (ACA).

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.



Hawaii Women's Coalition

COMMITTEE ON WAYS AND MEANS
Senator Donovan M. Dela Cruz, Chair
Senator Gilbert S.C. Keith-Agaran, Vice Chair

DATE: Friday, February 23, 2018
TIME: 11:00 A.M.
PLACE: Conference Room 211

STRONG SUPPORT FOR SB2340

Aloha Chair Dela Cruz, Vice Chair Keith-Agaran and members,

The Coalition is in **strong support** of this bill, which will protect Hawaii's women from the attack on women's right to health care coverage launched by the current administration in Washington.

They would repeal extension of coverage for adult children up to 26 years of age, putting mothers and fathers in the terrible position of having to choose between paying rent or paying for health insurance. They would return women to the tender mercies of health insurance companies who formerly treated women's health issues such as pregnancy as preexisting conditions.

They would once again victimize women who formerly had to fight to get coverage for things like ovarian cancer treatments, while the insurance company called it a "pre-existing" condition. They would allow insurance companies to once again use an individual's gender to determine premiums because – you know – women's health problems just cost more.

This bill would protect Hawaii's women and their families from the far right in Congress and the White House, from those who would have women relegated to the chattel they are in the dystopian Handmaid's Tale.

Please pass this bill out of committee. Mahalo for the opportunity to testify,

Ann S. Freed Co-Chair, Hawai'i Women's Coalition
Contact: annsfreed@gmail.com Phone: 808-623-5676

Date: February 22, 2018 at 11:00am

To: Senator Donovan M. Dela Cruz, Chair, Senator Gilbert S.C. Keith-Agaran, Vice Chair, and Members of the Senate Committee on Ways and Means

RE: Comments re: SB 2340 SD1

Good morning Chair Dela Cruz, Vice Chair Keith-Agaran and Members of the Senate Committee on Ways and Means

Save Medicaid Hawaii, a network of concerned Hawaii residents, strongly support for SB 2340 SD1.

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. Even if ACA is not repealed, it can be severely weakened by recent administrative rules, such as those allowing junk, bare bones, sub-standard health insurance to be sold across state lines.

We understand that the ACA protection which allows young people to stay on their parents' insurance until age 26 was removed from the House version of this bill. This is a highly popular feature of the ACA with middle class families in Hawaii. 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 any 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.

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 and first responders) 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/>

SB-2340-SD-1

Submitted on: 2/21/2018 9:46:37 PM

Testimony for WAM on 2/23/2018 11:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Susan J. Wurtzburg	Testifying for American Association of University Women, Hawaii	Support	No

Comments:

Please support.



Date: February 21, 2018

To: The Honorable Donovan M. Dela Cruz, Chair
The Honorable Gilbert S.C. Keith-Agaran, Vice Chair
Members of the Senate Committee on Ways and Means

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

Re: **Support for SB 2340, SD1, Relating to Health Insurance**

Hrg: February 23, 2018 at 11:00 am at Conference Room 211

Thank you for the opportunity to offer testimony in support of SB 2340, SD1, 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 SB 2340, SD1 which will preserve critical protections of the federal Affordable Care Act (ACA) for Hawaii residents, including; extending dependent coverage for adult children until age 26; 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. 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

SB-2340-SD-1

Submitted on: 2/21/2018 7:52:42 PM

Testimony for WAM on 2/23/2018 11:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
amy agbayani	Testifying for Filipina Advocacy Network FAN	Support	No

Comments:

I respectfully urge you to support sb2340.

Mahalo. Amy Agbayani, Filipina Advocacy Network



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

**TESTIMONY FOR SENATE BILL 2340, SENATE DRAFT 1, RELATING TO HEALTH
INSURANCE**

**Senate Committee on Ways and Means
Hon. Donovan M. Dela Cruz, Chair
Hon. Gilbert S.C. Keith-Agaran, Vice Chair**

**Friday, February 23, 2018, 11:00 AM
State Capitol, Conference Room 211**

Honorable Chair Dela Cruz 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 Senate Bill 2340, SD 1, 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: Senate Committee on Ways and Means
Senator Donovan M. Dela Cruz, Chair
Senator Gilbert S.C. Keith-Agaran, Vice Chair

DATE: Friday, February 23, 2018, 11:00am
PLACE: Conference Room 211

FROM: Hawaii 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

**SB 2340, SD 1 – Relating to Health Insurance
Position - STRONG SUPPORT**

The Hawaii Section of the American College of Obstetricians and Gynecologists (HI ACOG) strongly supports SB 2340, 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

¹ Cohen, R. & Martinez, M. *Health insurance coverage: Early reports of estimates from the National Health Interview Survey*,

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.

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 SB2340.

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.

TESTIMONY OF THE AMERICAN COUNCIL OF LIFE INSURERS
IN OPPOSITION TO SENATE BILL 2340, SD 1, RELATING TO HEALTH INSURANCE

February 23, 2018

Honorable Senator Donovan M. Dela Cruz, Chair
Committee on Ways and Means
State Senate
Hawaii State Capitol, Conference Room 211
415 South Beretania Street
Honolulu, Hawaii 96813

Dear Chair Dela Cruz and Committee Members:

Thank you for the opportunity to testify in opposition to SB 2340, SD 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.

SB 2340, SD 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 to each of Part I and Part II three 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 not only health and medical insurance but also disability income insurance.

ACLI submits that these provisions are intended to apply only to health insurance – not 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.

...

[See page 1, at lines 4 – 10]

. . . [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) . . .
- (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.

[See page 2, at lines 12 - -

Disability income 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, SB 2340, SD 1, would 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 three new sections proposed to be added to §431:10A as provided in **SECTION 2 OF THE BILL** (on page 3, at lines 7 - 21, on page 4, in its entirety, and on page 5, at lines 1 - 17 of the bill) be amended to dispel any confusion that disability income insurance is not subject to the bill’s provisions, all as set forth below:

“§431:10A-____ Extension of dependent coverage. ~~An individual-policy of~~ accident and health or sickness insurance policy that provides health care coverage and ~~an health insurer-offering-insurer of an~~ individual accident and health or sickness insurance that offers coverage ~~that provides for~~ dependent coverage-of children shall continue to make that coverage available for an adult child until the child turns-attains twenty-six years of age. Nothing in this section shall require ~~a-policy-or-health-insurer-to-make-such~~ coverage ~~available~~ for a child of a child receiving dependent coverage.

§431:10A-____ Prohibition of preexisting condition exclusions. (a) No individual policy of accident and health or sickness insurance 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 . . .

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

§431:10A-____ Prohibited discrimination in premiums or contributions. No individual policy of accident and health or sickness insurance issued or renewed in this state that provides health care coverage and no ~~health~~ insurer offering an individual accident or sickness insurance policy 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 additional three new sections* proposed to be added to §431:10A as provided in SECTION 3 OF THE BILL (on page 5, at lines 11 – 21, on page 6, in its entirety, and on page 7, at lines 1 – 11, of the bill) be amended as set forth below:

“§431:10A-____ Extension of dependent coverage. ~~An group policy of~~ accident and health or sickness insurance policy that provides health care coverage and ~~an health insurer offering insurer of a~~ group accident and health or sickness insurance that offers coverage ~~that provides for~~ dependent ~~coverage of~~ children shall continue to make that coverage available for an adult child until the child ~~turns attains~~ twenty-six years of age. Nothing in this section shall require ~~a policy or health insurer to make such~~ coverage ~~available~~ for a child of a child receiving dependent coverage.

§431:10A-____ Prohibition of preexisting condition exclusions. (a) No group policy of accident and health or sickness insurance 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 policy of accident and

health or sickness insurance that provides health insurance coverage, whether or not any . . .

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 policy of accident and health or sickness insurance that provides health insurance coverage, such as a condition

"§431:10A-____ Prohibited discrimination in premiums or contributions.
(a) No group policy of accident and health or sickness insurance 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 SB 2340, SD 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

Executive Director
Adriana Ramelli

Advisory Board

President
Mimi Beams

Joanne H. Arizumi

Mark J. Bennett

Andre Bisquera

Kristen Bonilla

Marilyn Carlsmith

Dawn Ching

Senator (ret.)
Suzanne Chun Oakland

Monica Cobb-Adams

Donne Dawson

Dennis Dunn

Steven T. Emura, MD

Councilmember
Carol Fukunaga

Senator
Josh Green, MD

David I. Haverly

Linda Jameson

Michael P. Matsumoto

Nadine Tenn Salle, MD

Deane Salter

Joshua A. Wisch

Date: February 23, 2018

To: The Honorable Donovan Dela Cruz, Chair
The Honorable Gilbert Keith-Agaran, Vice Chair
Senate Committee on Ways and Means

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 S.B. 2340 S.D. 1
Relating to Health Insurance

Good morning Chair Dela Cruz, Vice Chair Keith-Agaran, and members of the Senate Committee on Ways and Means:

The Sex Abuse Treatment Center (SATC) strongly supports S.B. 2340 S.D. 1, 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 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. S.B. 2340 S.D. 1 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 S.B. 2340 S.D. 1.



An Independent Licensee of the Blue Cross and Blue Shield Association

February 23, 2018

The Honorable Donovan M. Dela Cruz, Chair
The Honorable Gilbert S.C. Keith-Agaran, Vice Chair
Senate Committee on Ways and Means

Re: SB 2340, SD1 – Relating to Health Insurance

Dear Chair Dela Cruz, Vice Chair Keith-Agaran, and Members of the Committee:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on SB 2340, SD1, 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 SB 2340, SD1 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 SB 2340, SD1.

Sincerely,

Pono Chong
Vice-President, Government Relations

SB-2340-SD-1

Submitted on: 2/21/2018 3:22:09 PM

Testimony for WAM on 2/23/2018 11:00:00 AM

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

Comments:

SB-2340-SD-1

Submitted on: 2/22/2018 10:27:42 AM

Testimony for WAM on 2/23/2018 11:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Melodie Aduja	Testifying for OCC Legislative Priorities Committee, Democratic Party of Hawai'i	Support	No

Comments:

SB-2340-SD-1

Submitted on: 2/21/2018 3:14:56 AM

Testimony for WAM on 2/23/2018 11:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Younghi Overly	Individual	Support	No

Comments:

Dear Chair Dela-Cruz, Vice-Chair Keith-Agaran, and Members of the Senate Committee on Ways and Means,

Thank you for this opportunity to submit a testimony in STRONG SUPPORT for S.B. 2340.

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 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. 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.

Please keep Hawaii healthy by supporting S.B. 2340.

Thank you for the opportunity to testify in support of this important measure.

SB-2340-SD-1

Submitted on: 2/21/2018 3:30:40 PM

Testimony for WAM on 2/23/2018 11:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
keomailani von gogh	Individual	Support	No

Comments:

SB-2340-SD-1

Submitted on: 2/21/2018 3:53:32 PM

Testimony for WAM on 2/23/2018 11:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Tina Owens	Individual	Support	No

Comments:

It is appalling to me what Washington is trying to do to the ACA. So many people in this country need it. By rolling back some of the most important elements of the ACA, Washington is dooming millions of people to poor health and even death.

Please don't let this happen in Hawaii. People of Hawaii care about each other and I know that our legislators will do the right thing.

Please pass SB2340 SD1

SB-2340-SD-1

Submitted on: 2/21/2018 4:04:04 PM

Testimony for WAM on 2/23/2018 11:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Javier Mendez-Alvarez	Individual	Support	No

Comments:

SB-2340-SD-1

Submitted on: 2/21/2018 7:57:45 PM

Testimony for WAM on 2/23/2018 11:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
chelsea pang	Individual	Support	No

Comments:

SB-2340-SD-1

Submitted on: 2/21/2018 9:15:22 PM

Testimony for WAM on 2/23/2018 11:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Lois Crozer	Individual	Support	No

Comments:

SB-2340-SD-1

Submitted on: 2/21/2018 9:30:51 PM

Testimony for WAM on 2/23/2018 11:00:00 AM

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

Comments:

TESTIMONY IN SUPPORT OF SB 2340 SD1- Relating to Health Insurance

Testimony 2/21/18, Room 211

Dear Chairman Dela Cruz and Committee members

Chair: Donovan M. Dela Cruz

Vice Chair: Gilbert S.C. Keith-Agaran

Members: J. Kalani English, Brickwood Galuteria, Breene Harimoto, Lorraine R. Inouye, Kaiali'i Kahele, Michelle N. Kidani, Gil Riviere, Maile S.L. Shimabukuro, Glenn Wakai

Committee members,

My name is Lucille Miller and I want to thank you for including SB 2340 SD1 in the committee's agenda. I am testifying in strong favor of this bill.

The ACA established important protections for all Americans, and for women in particular. Repealing the ACA 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.

I am passionate about this bill due to an event which occurred when I was in my early 20's and living independently for the first time. I had recently graduated as a veterinary technician and I had moved out of my parent's house. One afternoon while riding a horse, the horse bolted, I fell from the horse as she ran across a field and broke my collarbone. I was lucky enough to have a job where I received health insurance that covered initial costs but not 100%. Extra fees not covered by my insurance, were paid for by my parents. What concerns me is at this time is the discussion of taking out the provision to keep a child up until the age of 26 on their parent's health insurance regardless if they are living at home. I was lucky and had a parent who was able to pay out of pocket costs. How does a person, working part-time, not eligible for health insurance by their employer, or makes too much money to qualify for state assistance do when they are insured or need to see a doctor? With SB 2340- SD1, and the guarantee for these young adults to have an added safety net available to them, without placing them in a potential significant financial crisis, is incredible important. Not just for themselves but their caregivers as well. Without this coverage as a young person, it may take them years to recover financially. Please consider passing this bill to protect young adult's health and financial well-being.

I ask again, you pass SB 2340, SD1, with the continued coverage for children to stay on their parent's health insurance plans until they are 26-years-old.

Kindest regards,

Lucille Miller

SB-2340-SD-1

Submitted on: 2/22/2018 12:02:28 AM

Testimony for WAM on 2/23/2018 11:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
marjorie erway	Individual	Support	No

Comments:

This bill would keep Hawaii healthy by keeping in place lifesaving protections that hundred of thousands of people in Hawaii have depended on since the ACA went into effect. This bill prevents denial of coverage for pre-existing condition, prohibits insurance from charging women more for coverage because of their gender and allows young people to stay on their parents' plans until age 26.

Keep Hawaii healthy by supporting SB 2340!! Mahalo for your consideration.

Feb 22, 2018

Senate Ways and Means Committee Members

Dear Senate Committee Members,

Losing the critical protections established by the Affordable Care Act 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. Repealing the ACA 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.

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, which would put in place many of the ACA's most important requirements at the state level, no matter what happens at the federal level.

I urge you to support SB 2340.

Sincerely,

Katherine Kingsley	Patricia Boulet	Brian Goodyear	Terri Erwin
Thaddeus Pham	Kitsten Aarsbergen	Marion McHenry	Margo Cohen
Rachel Mason	Anne Fojtasek	Charles Luce	Miriam Chang
Annalisa Hall	Nancy Fleming	Gilbert Adair	Brooke Bennett
Deborah Gardner	Tia Pearson	April Blades	Serge Chastel
April Ibanez	Hollis Taylor	Carrie Mukaida	Lars Borg
Claudia Kamiyama	Jane Spaeth	Susan Tavai	Susan Wurtzburg
Gerald Klappert	Katrina Ahia	Tiffany Peek	Jennifer Hedden
Lesley Patton	Robert Cowie	Namphuong Quach	Kaila Chang
Pearl Hill	Erica Yamauchi	Megan Scott	Adrien Condon
Sheryl Rawson	Laura Phillipson	Karen Young	B.A. McClintock
Sharleen Andrade	Kathy Shimata	Joanna Bressler	Peggy Piaskoski Wills
Michelle Brands	Alyssa Stanwood	Ann Reed	Ralph Hendrickson
Carolynn Griffith	Judith Mick	Audrey Dack	Sandra Moneymaker
James Hedgecock	Elisabeth Wertheim	Stefanie Beck	Fenner-Marie Shupe
Bliss Kaneshiro	Javier Mendez	Carla Allison	Cindy Lance
Lucy Olsen	Danielle Spitz	Rebecca DiLiberto	Claudia Brown
Kathryn Braun	Samuel Chapin	Roby Besly	Martha Nakajima
Nita Ferreira	Hartley Phillips	Kathleen Nissila	Alexa Deike
Lisamarie Bensman	Renee Ramsey	Michael Golojuch, Jr.	Brooke Hunter
Susan Schneider	Lauraline Holston	Christine Kornet	Keomailani Von Gogh
Mona Bomgaars	Mari Benda	Skyler Stevens	Juliet Pearson
Taurie Kinoshita	Ann Freed	Eric Haskins	Lisa Diaz
Staci Hanashiro	Anne Lorenzo	Robert Beard	Dabney Gough

Losing the critical protections established by the Affordable Care Act 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. Repealing the ACA 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.

There are states that are rushing to limit the protections afforded by the ACA. And the president has made no secret of his desire to keep chipping away at the act's provisions.

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, which would put in place many of the ACA's most important requirements at the state level, no matter what happens at the federal level.

I urge you to support SB 2340.

Sincerely,

Ms. Nancy Davlantes

Dear Senate Committee Members,

Losing the critical protections established by the Affordable Care Act 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. Repealing the ACA 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.

These are all common sense additions to the ACA which has helped save lives. Have compassion and human decency.

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, which would put in place many of the ACA's most important requirements at the state level, no matter what happens at the federal level.

I urge you to support SB 2340.

Sincerely,

Mrs. Kaysha Swick

Aloha Committee Members,

The ACA established important protections for all Americans, and for women in particular. The protections offered by SB 2340 help ensure that people in Hawaii continue to benefit from these critical and life-saving protections regardless of what happens at the federal level. I urge you to help ensure that people in Hawaii will not be denied coverage due to a pre-existing condition or removed from a parents' policy prior to age 26. These are critical issues for our citizens. Please support our residents by passing SB 2340.

Thank you.

Patricia and Jefferson Stillwell

Kihei, HI 96753

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, which would put in place many of the ACA's most important requirements at the state level, no matter what happens at the federal level.

I urge you to support SB 2340.

Sincerely,

Ms. Patricia Stillwell

Kihei, HI 96753

(808) 879-5654

Feb 21, 2018

Senate Ways and Means Committee Members
HI

Dear Senate Committee Members,

Losing the critical protections established by the Affordable Care Act would be devastating for the women, men, and families in Hawaii who depend on them.

Maintaining the protections provided by the Affordable Care Act is vital for many people to be able to maintain their health care and coverage. This includes not being denied coverage for pre-existing conditions and allowing young people to stay on their parents' insurance 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, which would put in place many of the ACA's most important requirements at the state level, no matter what happens at the federal level.

I urge you to support SB 2340.

Sincerely,

Ms. Alice J. Caddow

Captain Cook, HI 96704
(808) 430-7173

Feb 21, 2018

Senate Ways and Means Committee Members
HI

Dear Senate Committee Members,

Losing the critical protections established by the Affordable Care Act would be devastating for the women, men, and families in Hawaii who depend on them.

I had breast cancer when I was young, and my Mother, Aunt and Grandmother died from it. When I started my own business before the Affordable Care Act, and tried to buy my own policy, I was initially told that I could not get insurance because I was so "high risk." Later when I did find a policy, it was nearly \$2,000 a month! As a single mother dedicated to trying to support myself and my children through hard work, I honestly could not afford it!

Please, please, please save the affordable Care Act. It is so, so important to people who - through no fault of their own - are at the mercy of the big health insurance companies.

The ACA established important protections for all Americans, and for women in particular. Repealing the ACA 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.

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, which would put in place many of the ACA's most important requirements at the state level, no matter what happens at the federal level.

I urge you to support SB 2340.

Sincerely,

Dr. Maryellen Markley

Honolulu, HI 96817
(808) 561-8096
memarkley1@me.com

Losing the critical protections established by the Affordable Care Act 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. Repealing the ACA 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.

In addition the ACA provides access to sensible health coverage for independent contractors, business owners and farmers - who all have to purchase their own insurance. For the sake of Hawaii's future in business and local food production, we cannot risk going back to the time before the ACA (should the ACA be repealed).

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, which would put in place many of the ACA's most important requirements at the state level, no matter what happens at the federal level.

I urge you to support SB 2340.

Sincerely,

Dr. Inger Jorgensen

Hilo, HI 96720-2700
(808) 557-4967
inger@gemini.edu

SB-2340-SD-1

Submitted on: 2/22/2018 10:26:30 AM

Testimony for WAM on 2/23/2018 11:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Lana Brodziak	Individual	Support	No

Comments:

I strongly support SB 2340. I am a woman with pre-existing conditions and I don't want to be priced out of the insurance market. Please help protect my ability to have affordable health care and rights to be able to afford it. Please help keep all residents of Hawaii healthy by supporting SB 2340.