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LIEUTENANT GOVERNOR

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CATHERINE P. AWAKUNI COLÓN
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DEPUTY DIRECTOR

TO THE SENATE COMMITTEE ON
HEALTH AND HUMAN SERVICES

TWENTY-NINTH LEGISLATURE
Regular Session of 2018

Wednesday, March 13, 2018
8:30 a.m.

**TESTIMONY ON SENATE BILL NO. 2340, S.D. 2, 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 in support of S.B. 2340, S.D. 2, Relating to Health Insurance. My name is Gordon Ito, and I am the Insurance Commissioner for the Department’s Insurance Division.

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certain benefits created by the Patient Protection and Affordable Care Act (“ACA”) will continue to exist if the ACA is repealed.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 testimony on this measure.



**HAWAII STATE
COMMISSION**
ON THE STATUS OF WOMEN

Chair
LESLIE WILKINS

COMMISSIONERS:
SHERRY CAMPAGNA
CYD HOFFELD
JUDY KERN
MARILYN B. LEE
AMY MONK
LISA ELLEN SMITH

Executive Director
KHARA JABOLA-CAROLUS

Visit us at: humanservices.hawaii.gov/hscsw/

235 S. Beretania St #407
Honolulu, HI 96813
Phone: 808-586-5757
FAX: 808-586-5756

March 12, 2018

To: Chair John Mizuno
Vice Chair Bertrand Kobayashi
Members of the House Committee on Health and Human Services

From: Khara Jabola-Carolus
Executive Director, Hawai'i State Commission on the Status of Women

Re: Testimony in Support, SB 2340 SD2

On behalf of the Hawai'i State Commission on the Status of Women, thank you for this opportunity to provide testimony in strong support of SB 2340, SD2. Vitaly important protections for women and young people are constantly and routinely being scaled back by this current federal administration. Hawai'i has an opportunity to enshrine the important health care provisions in the ACA within our state law, ensuring these critical protections remain intact. Losing the protections established by the ACA would be devastating for the people in Hawai'i 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 previously charged as much as 23 percent more than men for the same coverage.

SB 2340, SD2 would ensure that people will continue to benefit from the protections found in the ACA, including preventing denial of coverage for pre-existing conditions and prohibiting insurance from charging women more for coverage. The Commission strongly supports this measure. Thank you for this opportunity to testify.



HAWAII APPLESEED

CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of Hawai'i Appleseed Center for Law and Economic Justice
Supporting SB 2340 SD2-- Relating to Health Insurance
Senate Committee on Ways and Means
Scheduled for hearing on Tuesday, March 13, 2018, at 8:30 AM, in Conference Room 329

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

Thank you for the opportunity to testify in SUPPORT of **SB 2340 SD2**, 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>

TESTIMONY OF THE AMERICAN COUNCIL OF LIFE INSURERS
IN OPPOSITION TO SENATE BILL 2340, SD 2, RELATING TO HEALTH INSURANCE

March 13, 2018

Honorable Representative John M. Mizuno, Chair
Committee on Health and Human Services
State House of Representatives
Hawaii State Capitol, Conference Room 329
415 South Beretania Street
Honolulu, Hawaii 96813

Dear Chair Mizuno and Committee Members:

Thank you for the opportunity to testify in opposition to SB 2340, SD 2, 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 2, 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 2, 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 - 7 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 care 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 care 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 care 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 care 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 2, Relating Health Insurance.

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eliminating racism
empowering women

ywca

O'ahu

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

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

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

ywcaoahu.org

Hawaii State House Committee on Health & Human Services
Hearing Date/Time: Tuesday, March 13, 2018, 8:30AM
Hawaii State Capitol, Rm. 329

Position Statement Supporting Senate Bill 2340 SD2

Chair Mizuno, Vice Chair Kobayashi, and members of the committee, on behalf of YWCA O'ahu we thank you for the opportunity to share our testimony in **strong support of SB 2340 SD2**, relating to health insurance.

Senate Bill 2340 would prevent insurance companies from reviving the practice of discriminating against women. The nation made great strides in equality with the passage of the Affordable Care Act and the adoption of protections for women and their health. As a state, we now have the opportunity to ensure those protections stand.

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

YWCA O'ahu **strongly supports SB 2340 SD2** and the protections it preserves for women and their families. Thank you for your consideration and for the opportunity to provide testimony on this matter.

Kathleen Algire
Director, Public Policy and Advocacy
YWCA O'ahu

YWCA IS ON A MISSION

SB-2340-SD-2

Submitted on: 3/12/2018 8:10:19 AM

Testimony for HHS on 3/13/2018 8:30:00 AM

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

Comments:



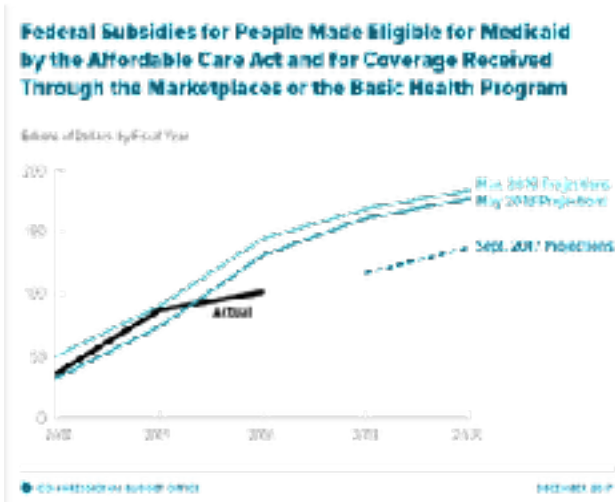
SB2340 SD2 Preserve ACA Benefits

HOUSE COMMITTEE ON HEALTH & HUMAN SERVICES:

- Representative John Mizuno, Chair; Representative Bertrand Kobayashi, Vice Chair
- Tuesday, March 13th, 2018: 8:30 a.m.
- Conference Room 329

HAWAII SUBSTANCE ABUSE COALITION Supports SB2340 SD2:

GOOD MORNING CHAIR, VICE CHAIR AND DISTINGUISHED COMMITTEE MEMBERS. My name is Alan Johnson. I am the current chair of the Hawaii Substance Abuse Coalition (HSAC), a statewide hui of almost 40 non-profit alcohol and drug treatment and prevention agencies.



We need a healthcare reform culture. While the healthcare cost curve was “bent” some, it seemed that a culture of reform created a collaborative workgroup that in concert with ACA provisions made an impact.

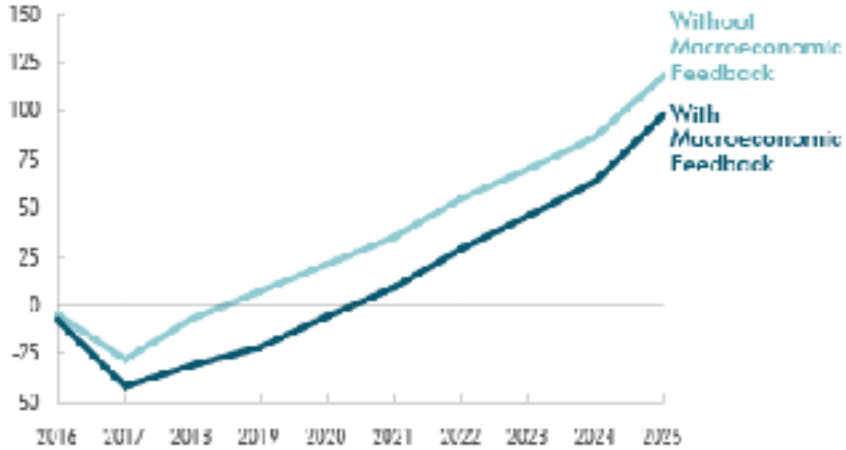
The uncertainty combined without a functional GOP healthcare plan has paused our reform culture in Hawaii.

This action has the potential to reinstitute reform workgroups, bringing various government, insurers and providers back together to continue essential work.

One thing is clear, not proceeding with developing a workable healthcare plan to “bend” the cost curve will lead us to having a healthcare cost crisis in the near future. This is perhaps our biggest economic threat to Hawaii of all time.

Estimated Effects on Deficits of Repealing the Affordable Care Act

Billions of Dollars, by Fiscal Year



We appreciate the opportunity to provide testimony and are available for questions.

To: Representative John Mizuno, Chair, Representative Bert Kobayashi, Vice Chair and Members of the Committee on Health and Human Services

Date: Tuesday, March 13, 2018, 8:30AM

Place: House conference room 329.

Re: Testimony of Save Medicaid Hawaii in support of SB 2340 SD2

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

Save Medicaid Hawaii, a network of concerned Hawaii residents, strongly supports SB 2340 SD2.

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 are especially concerned that the ACA protection which allows young people to stay on their parents' insurance until age 26 remains in this bill. It is a highly popular feature of the ACA with middle class families in Hawaii. We urge our legislators to consider that without such protections, most families will be unable to afford this coverage, and many 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 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/>

To: Hawaii State House of Representatives Committee on Health and Human Services
Hearing Date/Time: Tuesday, March 13, 2018, 8:30 a.m.
Place: Hawaii State Capitol, Rm. 329
Re: Testimony of Planned Parenthood Votes Northwest and Hawaii in strong support of S.B. 2340, HD1, relating to Health Insurance

Dear Chair Mizuno 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 Hawaii 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 with its ban on gender discrimination, as women in Hawai’i were previously 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 health 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.

We are greatly concerned that this committee will again seek to remove the provision that requires insurers to cover dependent youth under 26, which would result in approximately 6000 young people in Hawaii to go without insurance if the federal government repeals this provision or the ACA in its entirety. This provision is critical to the health, finances and future of our young people, who, according to the Center for Consumer Information and Insurance Oversight, have the highest rate of uninsured of any age group. About 30% of young adults are uninsured - more than one in five of the uninsured – a rate higher than any other age group and three times higher than the uninsured rate among children.¹

¹ The Center for Consumer Information & Insurance Oversight, Centers for Medicare and Medicaid Services, *Young Adults and the Affordable Care Act: Protecting Young Adults and Eliminating Burdens on Families and Businesses*, available at https://www.cms.gov/CCIIO/Resources/Files/adult_child_fact_sheet.html.

The Center also notes that young adults have the lowest rate of access to employer-based insurance as they often have entry-level jobs, part-time jobs, or jobs in small businesses, and other employment that typically comes without employer-sponsored health insurance.²

Young people are particularly at risk of immediate and future financial distress if they are uninsured and have a chronic condition, a medical emergency or suffer from even one illness or injury that requires medical treatment. One in six young adults has a chronic illness like cancer, diabetes or asthma and nearly half of uninsured young adults report problems paying medical bills.³ Please maintain this provision and promote the health and well-being of our young people.

As state lawmakers, you can help to ensure that people in Hawaii, and particularly our young people, 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

² *Id.*

³ *Id.*

Dr. Sandra Scarr

HOLUALOA, HI 96725
(808) 322-9445

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Dr. Sandra Scarr

Ms. Yvonne Ricciuti

Haiku, HI 96708

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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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. Yvonne Ricciuti

Ms. Jacqui Skill

Lahaina, HI 96761
(808) 269-1099

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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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. Jacqui Skill

Mr. Hartley Phillips

Pahoa, HI 96778
(808) 640-8472

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Mr. Hartley Phillips

Ms. Emily Herb

Volcano, HI 96785

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services Committee Members,

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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. Emily Herb

Ms. Patricia Bilyk

Honolulu, HI 96817
(808) 388-0410

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Ms. Patricia Bilyk

Dr. Ann Yabusaki

Kaneohe, HI 96744
(808) 375-5767

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Dr. Ann Yabusaki

Dr. Ann Yabusaki

Kaneohe, HI 96744
(808) 375-5767

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Dr. Ann Yabusaki

Ms. Carol Otani

Honolulu, HI 96825

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Ms. Carol Otani

Mr. Michael Stauber

Koloa, HI 96756

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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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,
Mr. Michael Stauber

Ms. Debra Vitola

Kailua-Kona, HI 96740

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Ms. Debra Vitola

Ms. Anita Trubitt

Kailua, HI 96734

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Ms. Anita Trubitt

Ms. Katarina Tatomirovic

Honolulu, HI 96815

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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 a woman I am already appaled at our luxury tax on tampons and pads and other. very much so, ESSENTIALS. To go back even further now, in terms of progress for woman, would be detrimental to half of the world population.

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. Katarina Tatomirovic

Mr. Troy Abraham

Hilo, HI 96720

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Mr. Troy Abraham

Dr. Nancy Lipsett

Ewa Beach, HI 96706
(808) 439-1789

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Dr. Nancy Lipsett

Ms. Vicki Borges

Honolulu, HI 96814
(808) 291-0490

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Ms. Vicki Borges

Ms. Vicki Borges

Honolulu, HI 96814
(808) 291-0490

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Ms. Vicki Borges

Ms. Patricia McCarthy

Honokaa, HI 96727
(808) 938-4407

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

Please help those less fortunate .The ACA established important protections for all Americans, and for women in particular. Repealing the ACA means that being a ain 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.

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I urge you to support SB 2340.

Sincerely,
Ms. Patricia McCarthy

Ms. Iwalani Kaheiki

Hilo, HI 96720
(808) 961-2575

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Ms. Iwalani Kaheiki

Mrs. Brooke Bennett

Honolulu, HI 96826

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services Committee Members,

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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. Brooke Bennett

Mr. Ted Steinberg

Princeville, HI 96722

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

16

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,
Mr. Ted Steinberg

Ms. Megan Powers

Haiku, HI 96708

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services Committee Members,

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I urge you to support SB 2340.

Sincerely,
Ms. Megan Powers

Ms. Namphuong Quach

Honolulu, HI 96814
(808) 485-7167

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Ms. Namphuong Quach

Mr. Steve Paselk

Paia, HI 96779
(808) 283-0239

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Mr. Steve Paselk

Ms. Judith Mick

Kailua, HI 96734-1854
(808) 254-3357

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Ms. Judith Mick

Mr. Lon Polk

Honolulu, HI 96822
(808) 521-9567

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Mr. Lon Polk

Ms. B.A. McClintock

Honolulu, HI 96814

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Ms. B.A. McClintock

Ms. H G Picher

Kea'au, HI 96749

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Ms. H G Picher

Mrs. Naomi Pang

Mililani, HI 96789
(808) 623-1342

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services Committee Members,

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I urge you to support SB 2340.

Sincerely,
Mrs. Naomi Pang

Mr. Michael Grinnell

Kaunakakai, HI 96748
(808) 553-4405

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services Committee Members,

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I urge you to support SB 2340.

Sincerely,
Mr. Michael Grinnell

Ms. Audrey Newman

Kualapuu, HI 96757

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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 Health protections for us all. Please vote to keep these protections for all of us in Hawaii. My family and close friends rely on Health coverage for pre-existing conditions and allowing young people to stay on their parents' insurance until age 26. Often this makes it possible for young adults to do internships that lead to good jobs.

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. Audrey Newman

Ms. Alexandra Bernstein

Waikoloa, HI 96738

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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. My insurance with HMSA came to me through the Hawaii insurance exchange under ACA. It has been such a help.

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. Alexandra Bernstein

Mrs. Tarnwisut Taumua

Ewa Beach, HI 96706-3729
(808) 726-7435

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Mrs. Tarnwisut Taumua

Mrs. Anne Fojtasek

Kapaau, HI 96755

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Mrs. Anne Fojtasek

Ms. Laura Lombardi

Keaau, HI 96749
(808) 966-4752

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Ms. Laura Lombardi

Miss Malia Kiang

Honolulu, HI 96825

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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 a young woman in Hawaii the ACA is extremely important to making me feel safe and confident moving ahead in my life.

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,
Miss Malia Kiang

Mr. Wesley Nanamori

HONOLULU, HI 96826-2306
(808) 732-3840

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Mr. Wesley Nanamori

Ms. Judith Armstrong

Honolulu, HI 96815
(978) 590-5272

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Ms. Judith Armstrong

Ms. Judith Armstrong

Honolulu, HI 96815
(978) 590-5272

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Ms. Judith Armstrong

Mr. Robert Zeller

Ocean View, HI 96737

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Mr. Robert Zeller

Ms. Marjorie Au

Honolulu, HI 96816
(808) 566-2115

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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 the first time, critical protections 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. Please pass this essential bill that establishes parity of protections with the ACA.

Thank you!

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. Marjorie Au

Dr. Anne Leake

Kaneohe, HI 96744

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Dr. Anne Leake

Dr. Brian Goodyear

Honolulu, HI 96816
(808) 285-9393

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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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. Brian Goodyear

Ms. Ann Tanaka

Kailua, HI 96734
(808) 295-2173

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Ms. Ann Tanaka

Dr. Sara Harris

Honolulu, HI 96814

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Dr. Sara Harris

Ms. DJ Sakata

Mililani, HI 96789

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Ms. DJ Sakata

Ms. Myra Kong

Honolulu, HI 96821

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Ms. Myra Kong

Dr. Melinda Wood

Honolulu, HI 96822
(808) 945-0135

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

Our state's long tradition of protecting the health of our residents through legislation for medical insurance is something we can all be proud of. The ACA borrowed ideas from our legislation and it now contains important protections for all Americans, and for women in particular. Repealing the ACA means that being a woman would once again be treated as a pre-existing condition. This is a step backward and reprehensible in a state that has supported women's rights for decades.

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. Melinda Wood

Ms. Tracy Lyman

Kapaa, HI 96746
(808) 832-0704

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Ms. Tracy Lyman

Dr. David Spafford

Honolulu, HI 96825
(808) 383-0942

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

Have a heart, for heaven's sake.

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. David Spafford

Mrs. Sheila Cyboron

Kailua, HI 96734
(808) 263-2267

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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 am proud to live in a state that has prioritized the health of its citizens. I urge you to support SB 2340 to continue this vital work.

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,
Mrs. Sheila Cyboron

Ms. SYLVIA POPE-YOUNG

Honolulu, HI 96830-8032
(808) 943-6449

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Ms. SYLVIA POPE-YOUNG

Ms. SYLVIA POPE-YOUNG

Honolulu, HI 96830-8032
(808) 943-6449

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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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. SYLVIA POPE-YOUNG

Miss Ashlee Haavisto

Kailua Kona, HI 96740
(916) 847-1191

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

So many people across this nation and in this state rely on the ACA to keep themselves and their families healthy. Here in Hawaii, everyone works hard not just for themselves, but for their families as well. People are working 2-3 jobs at a time to make ends meet and are putting their health last. Repealing the protections of the ACA will hurt everyone and their children -- the children who are our FUTURE -- and we cannot allow it to happen.

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,
Miss Ashlee Haavisto

Ms. Kaila Chang

Kula, HI 96790
(808) 283-4274

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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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. Kaila Chang

Ms. Kaila Chang

Kula, HI 96790
(808) 283-4274

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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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. Kaila Chang

Ms. Vanessa Morrison

Honolulu, HI 96813
(713) 501-9395

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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. Having access to health care is a fundamental right, and taking away the ACA is an act of undeniable cruelty. Demonstrate that Hawai'i actually cares for its men AND women by supporting SB 2340.

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. Vanessa Morrison

Ms. Peggy Latare

Kailua, HI 96734
(808) 782-3620

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Ms. Peggy Latare

Ms. Lisa Diaz

Kailua Kona, HI 96740
(808) 938-1389

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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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.

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I urge you to support SB 2340.

Sincerely,
Ms. Lisa Diaz

Ms. monique Soroka

Honolulu, HI 96828
(808) 343-2203

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Ms. monique Soroka

Ms. Chelsea Pang

Kaneohe, HI 96744
(206) 245-8151

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Ms. Chelsea Pang

Ms. Marta Barreras

Kilauea, HI 96754
(808) 327-4447

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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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.

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I urge you to support SB 2340.

Sincerely,
Ms. Marta Barreras

Ms. Gwen Ilaban-Chaikin

Kamuela, HI 96743

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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 STRONGLY SUPPORT S.B.2340!

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,
Ms. Gwen Ilaban-Chaikin

Ms. Judith McDanniel

Hilo, HI 96720
(714) 721-2226

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Ms. Judith McDanniel

Ms. Judith McDanniel

Hilo, HI 96720
(714) 721-2226

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Ms. Judith McDanniel

Mr. Thaddeus Pham

Honolulu, HI 96822
(808) 551-1917

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Mr. Thaddeus Pham

Mr. Tom Venus

Waikoloa, HI 96738

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Mr. Tom Venus

Ms. Lesley Patton

Kapa'au, HI 96755
(808) 889-5002

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Ms. Lesley Patton

Mrs. Ember Behrendt

Paia, HI 96779
(808) 344-5630

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Mrs. Ember Behrendt

Ms. Ann Fielding

Haiku, HI 96708
(808) 572-8437

Mar 10, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Ms. Ann Fielding

Mr. Warren Nelson

Kailua Kona, HI 96740
(808) 325-6722

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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,
Mr. Warren Nelson

Miss Rinka Shimizu

Honolulu, HI 96822-4832
(808) 585-1705

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services Committee Members,

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I urge you to support SB 2340.

Sincerely,
Miss Rinka Shimizu

Ms. Stefanie Delmont

Kaiua Kona, HI 96740

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

Please keep Hawaii as a state that recognizes the value of access to health care for ALL of its citizens by passing SB2340..

Aloha and Mahalo,

Stefanie Delmont
Kailua Kona, HI 96740

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. Stefanie Delmont

Ms. Tia Pearson

wahiawa, HI 96786
(808) 306-4156

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services Committee Members,

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I urge you to support SB 2340.

Sincerely,
Ms. Tia Pearson

Ms. Danielle Spitz

Kamuela, HI 96743
(808) 937-7137

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services Committee Members,

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I urge you to support SB 2340.

Sincerely,
Ms. Danielle Spitz

Miss Tiana Fontanilla

Honolulu, HI 96816

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services Committee Members,

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I urge you to support SB 2340.

Sincerely,
Miss Tiana Fontanilla

Ms. Marjorie Erway

Kailua Kona, HI 96740

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Ms. Marjorie Erway

Ms. Robin Van Eps

Kailua, HI 96734

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Ms. Robin Van Eps

Ms. Peg S.

Kailua, HI 96734

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Ms. Peg S.

Mr. GARY PASSON

Kihei, HI 96753
(808) 874-0055

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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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,
Mr. GARY PASSON

Dr. Kathryn Braun

Honolulu, HI 96813
(808) 330-1759

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

SB 2340 would keep Hawaii healthy by keeping in place lifesaving protections that hundreds of thousands of men, women, and families in Hawaii have depended on since the Affordable Care Act went into effect. This bill prevents denial of coverage for pre-existing conditions, prohibits insurance from charging women more for coverage simply because of their gender, and allows young people to stay on their parents' plans until age 26.

If the ACA is repealed, people in Hawaii could once again be denied coverage for pre-existing conditions, such as being a survivor of domestic violence, women could be charged more and approximately 6000 young people in Hawaii could lose their insurance. We can't afford to go back.

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. Kathryn Braun

Ms. Margaret Steele

Honolulu, HI 96822
(808) 371-4130

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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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. Margaret Steele

Ms. Carol Carpenter

Honolulu, HI 96822
(808) 531-5364

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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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. Carol Carpenter

Mrs. Carla Allison

Honolulu, HI 96825

Mar 11, 2018

Health & Human Services Committee Members
HI

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I urge you to support SB 2340.

Sincerely,
Mrs. Carla Allison

Ms. Doris Matsunaga

Aiea, HI 96701
(808) 384-1331

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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.

I am especially concerned that the ACA protection which allows young people to stay on their parents' insurance until age 26 remains in this bill. It is a highly popular feature of the ACA with middle class families in Hawaii. It helped assure we could cover our youngest child under our employer based insurance. We want all families in Hawaii to have that help in coping with Hawaii's high cost of living.

I urge our legislators to consider that without such protections, most families will be unable to afford this coverage, and many 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 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
'Aiea Hawaii

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. Doris Matsunaga

Ms. Barbara Dinoff

Honolulu, HI 96815-3502
(808) 222-3994

Mar 11, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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Ms. Barbara Dinoff

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Honolulu, HI 96815-3502
(808) 222-3994

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I urge you to support SB 2340.

Sincerely,
Ms. Barbara Dinoff

Ms. Dorian McClellan

Waianae, HI 96792
(808) 306-3668

Mar 12, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services Committee Members,

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I urge you to support SB 2340.

Sincerely,
Ms. Dorian McClellan

Mr. Eric Haskins

Hilo, HI 96720

Mar 12, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services Committee Members,

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I urge you to support SB 2340.

Sincerely,
Mr. Eric Haskins

Ms. Rebecca Delafield

Honolulu, HI 96816
(808) 780-4014

Mar 12, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Ms. Rebecca Delafield

Ms. Amy Agbayani

Honolulu, HI 96819

Mar 12, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

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I urge you to support SB 2340.

Sincerely,
Ms. Amy Agbayani

Ms. Celina Hayashi

Honolulu, HI 96822
(808) 276-2676

Mar 12, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

As a community member who was born and raised on Maui, I understand the need for access to medical care, I know the families who are directly impacted by your decisions regarding this. I am also a future doctor, currently a third year medical student, and I plan to practice in Hawaii. I am invested in the healthcare of our community and know that the people of Hawaii will suffer if their access to healthcare is denied based on pre-existing conditions.

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.

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I urge you to support SB 2340.

Sincerely,
Ms. Celina Hayashi

Ms. Ruth Stoddard

Honolulu, HI 96822
(908) 463-6484

Mar 12, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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 Affordable Care Act helped me immensely in my mid-twenties by extending my coverage under my parents health insurance, during an uncertain time in my life. With collage costs rising and job prospects after less secure, myself and many other young people are at least assured of health insurance for a little longer during a critical time in our lives.

The ACA continues to help me by ensuring I pay the same price for the same health care coverage as a man would. I also take comfort in knowing that the people in my community who need healthcare coverage the most, will not be turned down due to a preexisting condition.

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. Ruth Stoddard

Ms. tamara swift

Kailua, HI 96734

Mar 12, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Ms. tamara swift

Mrs. Anne Lorenzo

EWA BEACH, HI 96706
(808) 689-7678

Mar 12, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services 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.

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I urge you to support SB 2340.

Sincerely,
Mrs. Anne Lorenzo

Ms. Ann Freed

Mililani, HI 96789

Mar 12, 2018

Health & Human Services Committee Members
HI

Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act

Dear Health & Human Services Committee Members,

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I urge you to support SB 2340.

Sincerely,
Ms. Ann Freed



March 13, 2018

To: Representative John Mizuno, Chair
Representative Bertrand Kobayashi, Vice Chair and
Members of the Committee on Health and Human Services

From: Jeanne Y. Ohta, Co-Chair

RE: HB 2340 SD2 Relating to Health Insurance
Hearing: Tuesday, March 13, 2018, 8:30 a.m., Room 329

POSITION: Strong Support

The Hawai'i State Democratic Women's Caucus writes in strong support of SB 2340 SD2 Relating to Health Insurance, which seeks to codify in Hawaii state law important protections currently required under the federal Affordable Care Act ("ACA").

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

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

SB 2340 SD2 would ensure that Hawaii's residents will continue to benefit from common sense protections, including preventing denial of coverage for pre-existing conditions, prohibiting insurance from charging women more for coverage simply because of their gender, and allowing young people to stay on their parents' plans.

We ask that the committee pass this measure to protect essential health coverage.

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



ACOG
The American College of
Obstetricians and Gynecologists

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

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

DATE: Tuesday, March 13, 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

**SB 2340_SD2 – Relating to Health Insurance
Position - STRONG SUPPORT**

The Hawai'i Section of the American College of Obstetricians and Gynecologists (HI ACOG) strongly supports SB 2340_SD2, 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, the Hawai'i State Legislature needs to act to ensure that our residents will continue to have access to quality health care. HI ACOG urges you to keep Hawai'i residents healthy by passing SB2340_SD2.

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.

COMMUNITY ALLIANCE ON PRISONS

P.O. Box 37158, Honolulu, HI 96837-0158

Phone/E-Mail: (808) 927-1214 / kat.caphi@gmail.com



COMMITTEE ON HEALTH AND HUMAN SERVICES

Rep. John Mizuno, Chair

Rep. Bertrand Kobayashi, Vice Chair

Tuesday, March 12, 2018

8:30 am

Room 329

STRONG SUPPORT - SB 2340 SD2 - ENSURING BENEFITS OF AFFORDABLE CARE ACT

Aloha Chair Green, Vice Chairs Chang and Members of the Committee!

My name is Kat Brady and I am the Coordinator of Community Alliance on Prisons, a community initiative promoting smart justice policies in Hawai`i for more than two decades. This testimony is respectfully offered on behalf of the families of **ASHLEY GREY, DAISY KASITATI, JOEY O'MALLEY, JESSICA FORTSON AND ALL THE PEOPLE WHO HAVE DIED UNDER THE "CARE AND CUSTODY" OF THE STATE** as well as the approximately 5,500 Hawai`i individuals living behind bars or under the "care and custody" of the Department of Public Safety on any given day. We are always mindful that approximately 1,600 of Hawai`i's imprisoned people are serving their sentences abroad thousands of miles away from their loved ones, their homes and, for the disproportionate number of incarcerated Kanaka Maoli, far, far from their ancestral lands.

SB 2340 SD2 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.

Community Alliance on Prisons is in strong support of this measure that provided healthcare for millions of people, some for the first time! Healthcare should not be an economic decision, a government that cares about its people must work to ensure that their constituents have access to safe and affordable healthcare.

That's what the Affordable Care Act is all about. It's about filling the gaps in employer-based care so that when we lose a job, or go back to school, or start that new business, we'll still have coverage.

Barack Obama

We urge the committee to support this important measure. Mahalo for this opportunity to testify.



Date: March 12, 2018

To: The Honorable John M. Mizuno, Chair
The Honorable Bertrand Kobayashi, Vice Chair
Members of the House Committee on Health & Human Services

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

Re: **Support for SB 2340, SD2, Relating to Health Insurance**

Hrg: March 13, 2018 at 8:30 am at Conference Room 329

Thank you for the opportunity to offer testimony in support of SB 2340, SD2, 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, SD2 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



An Independent Licensee of the Blue Cross and Blue Shield Association

March 13, 2018

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

Re: SB 2340, SD2 – 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 SB 2340, SD2, 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 the intent of SB 2340, SD2, to preserve certain 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, SD2.

Sincerely,

Pono Chong
Vice-President, Government Relations



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

House of Representatives
Committee on Health & Human Services
Tuesday, March 13, 2018
8:30 a.m.
Conference Room 329

To: Representative John Mizuno, Chair
Re: S.B. No. 2340, S.D. 2, Relating to Health Insurance

Dear Chair Mizuno, Vice-Chair Kobayashi, 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. 2 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. 2.



Executive Director
Adriana Ramelli

Advisory Board

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Linda Jameson

Michael P. Matsumoto

Nadine Tenn Salle, MD

Deane Salter

Joshua A. Wisch

Date: March 13, 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 S.B. 2340 S.D. 2
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 S.B. 2340 S.D. 2, 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. 2 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. 2.



March 13, 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**
SB 2340 SD 2, 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 2, 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.



HAWAII MEDICAL ASSOCIATION

1360 S. Beretania Street, Suite 200, Honolulu, Hawaii 96814

Phone (808) 536-7702 Fax (808) 528-2376

www.hawaiimedicalassociation.org

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

DATE: Tuesday, March 13, 2018
TIME: 8:30 a.m.
PLACE: Conference Room 329

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

Re: SB 2340

Position: SUPPORT

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 coverage be maintained.

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



HAWAII MEDICAL ASSOCIATION

1360 S. Beretania Street, Suite 200, Honolulu, Hawaii 96814

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www.hawaiimedicalassociation.org

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

Testimony in SUPPORT of SB2340, SD2
Hawai'i State House Committee on Health & Human Services

Tuesday March 13, 2018 | Conference Rm 329, 8:30am

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

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

My name is Tiffany Peek, and I am currently a student at the Myron B. Thompson School of Social Work at the University of Hawai'i at Manoa and an intern with Planned Parenthood Votes Northwest and Hawai'i. I am writing to you 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").

Before the ACA, young adults had the highest uninsured rates of any age group and the lowest rate of access to employer-based insurance. Many like myself, while attending school full-time, are only able to work part-time, sometimes at minimum wage. Part-timers are generally not qualified to receive employer insurance, and clearly the money we earn is not nearly enough to afford health insurance on top of food, tuition, and housing, especially in Hawai'i. Without the expansion the ACA had put into place for young people, we would have continued to be placed at a disadvantage as many young adults simply went uninsured and gambled on their health before the ACA went into effect.

The ACA established important protections for women, young adults, and those with pre-existing conditions because it recognized there were policies in place that intentionally excluded them from getting the healthcare they needed. Repealing the ACA means that being a woman would once again be a pre-existing condition, and you can be denied coverage if you have a pre-existing condition. These policies ensure that the right to healthcare reaches as many people as possible, ensuring healthier individuals and thus a healthier community. As state lawmakers, you can help to ensure that people in Hawai'i will continue to benefit from these critical and life-saving protections by passing S.B.2340.

Thank you for this opportunity to testify in support of this important measure, and I urge you to pass S.B.2340.

Sincerely,

Tiffany Peek



**HAWAII STATE
COMMISSION**
ON THE STATUS OF WOMEN

Chair
LESLIE WILKINS

COMMISSIONERS:
SHERRY CAMPAGNA
CYD HOFFELD
JUDY KERN
MARILYN B. LEE
AMY MONK
LISA ELLEN SMITH

Executive Director
KHARA JABOLA-CAROLUS

Visit us at: humanservices.hawaii.gov/hscsw/

235 S. Beretania St #407
Honolulu, HI 96813
Phone: 808-586-5757
FAX: 808-586-5756

March 12, 2018

To: Chair John Mizuno
Vice Chair Bertrand Kobayashi
Members of the House Committee on Health and Human Services

From: Khara Jabola-Carolus
Executive Director, Hawai'i State Commission on the Status of Women

Re: Testimony in Support, SB 2340 SD2

On behalf of the Hawai'i State Commission on the Status of Women, thank you for this opportunity to provide testimony in strong support of SB 2340, SD2. Vitaly important protections for women and young people are constantly and routinely being scaled back by this current federal administration. Hawai'i has an opportunity to enshrine the important health care provisions in the ACA within our state law, ensuring these critical protections remain intact. Losing the protections established by the ACA would be devastating for the people in Hawai'i 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 previously charged as much as 23 percent more than men for the same coverage.

SB 2340, SD2 would ensure that people will continue to benefit from the protections found in the ACA, including preventing denial of coverage for pre-existing conditions and prohibiting insurance from charging women more for coverage. The Commission strongly supports this measure. Thank you for this opportunity to testify.



Hawaii Women's Coalition

COMMITTEE ON HEALTH & HUMAN SERVICES

Rep. John M. Mizuno, Chair

Rep. Bertrand Kobayashi, Vice Chair

DATE: Tuesday, March 13, 2018

TIME: 8:30 a.m.

PLACE: Conference Room 329

STRONG SUPPORT FOR SB2340 SD1

Aloha Chair Mizuno, Vice Chair Kobayashi 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. We support the SD1 that includes all of the coverage that Hawaii's citizens currently enjoy under the Affordable Care Act.

This includes coverage for adult children up to 26 years of age, the ban on treating women's health issues as "pre-existing" conditions, and a ban on using an individual's gender to determine premiums.

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: annsreed@gmail.com Phone: 808-623-5676



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: March 12, 2018

Hrg: House Committee on Health and Human Services Hearing; Tuesday, March 13, 2018 at 8:30 A.M. in Room 329

Re: **Support for SB 2340, SD2, 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 2340, SD2, Relating to Health Insurance. This measure would keep in place provisions initially established under the Federal Affordable Care Act (ACA) such as dependent coverage for adult children up to 26 years of age, prohibit health insurers from imposing a preexisting condition exclusion, and prohibit health insurers from using an individual's gender to determine premiums or contributions.

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

March 13, 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: **SB 2340, SD2 – Relating to Health Insurance**
Hawaii State Capitol, Room 329, March 13, 2018, 8:30 AM

On behalf of Hawaii Children's Action Network (HCAN), we write in support of SB 2340, SD2 – Relating to Health Insurance

HCAN supports SB 2340, which would codify at the state level key components of the Affordable Care Act (ACA) to ensure in Hawaii thousands of individuals 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 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.

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.



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

TESTIMONY FOR SENATE BILL 2340, SENATE DRAFT 2, RELATING TO HEALTH INSURANCE

House Committee on Health and Human Services

Hon. John M. Mizuno, Chair

Hon. Bertrand Kobayashi, Vice Chair

Tuesday March 13, 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 Senate Bill 2340, SD 2, 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



March 12, 2018

Representative John Mizuno
House Committee on Health and Human Services

Re: S.B. 2340, S.D.2 Relating to Health Insurance

Hearing: Tuesday, March 13, 2018, 8:30 am, Room 329

Dear Chair Mizuno and Members of the Committee on Health and Human Services:

Hawaii Women Lawyers (“HWL”) submits testimony in **strong support** of S.B. 2340, S.D.2, which preserves certain protections established under the federal Affordable Care Act (ACA) in state law. These protections include dependent coverage for adult children up to 26 years old, prohibiting the use of preexisting conditions to deny coverage, and prohibiting the use of gender to determine premiums or contributions.

The mission of Hawaii Women Lawyers is to improve the lives and careers of women in all aspects of the legal profession, influence the future of the legal profession, and enhance the status of women and promote equal opportunities for all.

HWL is in strong support of S.B. 2340, S.D.2. Prior to the passage of the Affordable Care Act, insurers could deny coverage to individuals for medical histories that disproportionately affected women. Since the ACA became law, many more people in Hawai‘i have had access to health insurance coverage. The ACA also established important protections for young people, those with pre-existing conditions, and women and families. In addition, the ACA created strong gains for women in particular, as it prohibited the practice of charging women higher premiums than men for the same coverage.

S.B. 2340, S.D.2 would ensure that our community will continue to benefit from access to healthcare, by keeping discriminatory barriers out of health insurance coverage and guaranteeing coverage to more individuals. For the above reasons, we support S.B. 2340, S.D.2 and respectfully request that the Committee pass this measure.

SB-2340-SD-2

Submitted on: 3/11/2018 7:34:02 AM

Testimony for HHS on 3/13/2018 8:30:00 AM

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

Comments:

Dear Chair Mizuno and the members of House Committee on Health and Human Services,

Thank you for this opportunity to testify in **STRONG SUPPORT** of SB 2340.

The Affordable Care Act established important protections for all Americans, and for women in particular. Here in Hawaii, we have a chance to fight back and put in place protections for the people of Hawaii.

SB 2340 would keep Hawaii healthy by keeping in place lifesaving protections that hundreds of thousands of men, women, and families in Hawaii have depended on since the Affordable Care Act went into effect. This bill prevents denial of coverage for pre-existing conditions, prohibits insurance from charging women more for coverage simply because of their gender, and allows young people to stay on their parents' plans until age 26.

We are particularly concerned that the coverage of our young people on their parents' plan might be removed. Approximately 6000 young people in Hawaii could lose their insurance and our young young people need affordable access to health care, too!

If the ACA is repealed, people in Hawaii could once again be denied coverage for pre-existing conditions, such as being a survivor of domestic violence, women could be charged more and approximately 6000 young people in Hawaii could lose their insurance. We can't afford to go back.

SB 2340 is important to me and thank you again for this opportunity to testify in support of SB 2340.

March of Dimes Foundation
Hawaii
1580 Makaloa Street, Suite 1200
Honolulu, HI 96814
Telephone (808) 973-2155
Inter-island 1-800-272-5240
Fax (808) 973-2160

marchofdimes.org/hawaii

Date: March 12, 2018

To: The Honorable John M. Mizuno, Chair
The Honorable Kobayashi, Vice Chair

From: Erric S. Garris
State Director of Advocacy and Government Affairs
March of Dimes Hawaii

Re: In support of:
SB 2340 SD2 – Health Insurance
Hearing: March 13, 2018
Conference Room 329, State Capitol

Chair Mizuno, Vice Chair Kobayashi, Members of the Committees:

I am writing to express strong support for SB 2340 SD2: Health Insurance.

For more than 75 years, the March of Dimes has been a leader in maternal and child health. Our mission is to improve the health of babies by preventing birth defects, premature birth, and infant mortality.

The state of Hawaii is a leader in providing health care access to residents and the Affordable Care Act (ACA) has furthered the coverage and benefits available to Hawaii residents. Under the ACA, more than 13,000 people in Hawaii obtained coverage through the marketplace, 33,000 gained access to coverage through the expansion of Medicaid, and hundreds of thousands saw their coverage improve through benefits such as free preventative care.

These gains had a dramatic impact on women of childbearing age as they have gained access to a range of services to help them become healthy before, during, and after pregnancy. The essential health benefits (EHB) requirement that plans cover maternity and newborn care provides vital services and peace of mind to women of childbearing age. Provisions prohibiting plans from discriminating against people with pre-existing conditions (such as prior pregnancy or caesarean section) have provided critical protections for families. The guarantees of access to affordable



contraception and counseling services that are consistent with a woman's needs and beliefs have been essential in ensuring that women can space pregnancies appropriately, which is documented to improve birth outcomes.

SB 2340 SD2 will preserve this important progress in Hawaii by ensuring that many of these benefits under the Affordable Care Act are protected under state law. Significantly for maternal and child health, this bill ensures that all policies in the state contain essential health benefits which includes pregnancy, maternity, and newborn care. It also requires that these policies provide contraceptive coverage, provide breastfeeding coverage and does not impose any preexisting condition exclusion. These important protections will help to continue the progress that has been made in recent years to increase health coverage for women of childbearing age and to improve birth outcomes.

The March of Dimes supports SB 2340 SD2 for the protections and stability it will provide for the health care available to the people of Hawaii given the uncertainty at the federal level. Additionally, we would also request that this measure be amended to reinsert language to ensure coverage extends to adult children through the age of 26. Mahalo for your support.

To: Hawaii State House Committee on Health and Human Services Hearing

Re: Testimony in SUPPORT of S.B. 2340 SD2, relating to Health Insurance

Date/Time: Tuesday, March 13, 2018, 8:30 a.m. at Capitol, Rm. 329 to Health Insurance

Aloha, Chair Mizuno, Vice Chair Kobayashi and Members of the Health and Human Services Committee:

Thank you for the opportunity to testify in SUPPORT of SB 2340 SD2.

I welcome the Legislature's efforts to protect Hawaii's families by codifying in Hawaii state law the most important protections currently mandated by the Affordable Care Act (ACA).

Many were relieved last year when the Administration's attempt to repeal the ACA failed. The American public rose up to protect the ACA, but that certainly will not be the last attempt so bills like this are important to protect Hawaii's families.

The SB 2340 will assure coverage for families of the most important and life saving features of ACA: prohibition of preexisting exclusions, prohibition of discrimination in premiums or contributions, and preservation of the extension of dependent coverage.

Losing the critical protections established by the ACA would be devastating for the women, men, and families in Hawaii who depend on them. Insurance protection is important for everyone, but especially for women who have for so long been charged higher premiums than men.

Thank you for your work for Hawaii and thank you for the opportunity to testify in support of this important measure,

Amy Monk, Commissioner

Hawaii State Commission on the Status of Women

SB-2340-SD-2

Submitted on: 3/10/2018 5:31:35 PM

Testimony for HHS on 3/13/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
muhtadia rice	Individual	Support	No

Comments:

Please pass SB 2340 to maintain protections established by the Affordable Care Act. 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,

Muhtadia Rice

TESTIMONY IN SUPPORT OF SB 2340 SD2- Relating to Health Insurance
Testimony 3/13/18
House conference room 329.

Dear Chairman Mizuno and Committee members

Chair: John M. Mizuno

Vice Chair: Bertrand Kobayashi

Members: Della Au Belatti, Andria P.L. Tupola, Lei R. Learmont

Committee members,

My name is Lucille Miller and I want to thank you for including SB 2340 SD2 in the committee's agenda. I am testifying in strong favor of this bill.

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.

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 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- SD2, 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, SD2, 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-2

Submitted on: 3/11/2018 7:05:20 PM

Testimony for HHS on 3/13/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Caroline Kunitake	Individual	Support	No

Comments:

Dear Chair Mizuno and the members of House Committee on Health and Human Services,

The Affordable Care Act established important protections for all Americans, and for women in particular. Here in Hawaii, we have a chance to fight back and put in place protections for the people of Hawaii.

SB 2340 would keep Hawaii healthy by keeping in place lifesaving protections that hundreds of thousands of men, women, and families in Hawaii have depended on since the Affordable Care Act went into effect. This bill prevents denial of coverage for pre-existing conditions, prohibits insurance from charging women more for coverage simply because of their gender, and allows young people to stay on their parents' plans until age 26.

We are particularly concerned that the coverage of our young people on their parents' plan might be removed. Approximately 6000 young people in Hawaii could lose their insurance and our young young people need affordable access to health care, too!

If the ACA is repealed, people in Hawaii could once again be denied coverage for pre-existing conditions, such as being a survivor of domestic violence, women could be charged more and approximately 6000 young people in Hawaii could lose their insurance. We can't afford to go back.

SB 2340 is important to me and thank you for this opportunity to testify in support of SB 2340.

Mahalo,

Caroline Kunitake

SB-2340-SD-2

Submitted on: 3/11/2018 8:12:04 PM

Testimony for HHS on 3/13/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Eileen M Gawrys	Individual	Support	No

Comments:

As a Women's Health Care Provider, i am convinced we need to support health coverage for all, with an emphasis on preventive care and reproductive health care for all.

SB-2340-SD-2

Submitted on: 3/11/2018 8:17:57 PM

Testimony for HHS on 3/13/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Genie Jane	Individual	Support	No

Comments:

I support SB 2340 because it ensures protection of care for those with pre-existing conditions, women and even young adults. This bill is very important to me because I am currently a college student who is under 26 years old, so being on my parent's health insurance allows me to not worry about whether or not I can receive care. The cost of living in Hawaii is already high so I wouldn't be able to afford to pay the premium for insurance if paying for rent is already difficult enough.

Staying on my parent's health insurance gives me the time I need to finish up with school and to settle into my career. SB 2340 in general can help many people in Hawaii so they wouldn't have to worry about not receiving the proper care and can receive the protections that secure them from being denied of coverage because of their pre-existing conditions or because of their gender. By passing this bill, many people in Hawaii will benefit from these protections.

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

DATE: Tuesday, March 13, 2018, 8:30am
PLACE: Conference Room 329

FROM: Danielle Ogez, MD, OB/GYN Resident

SB 2340_SD2 – Relating to Health Insurance
Position - STRONG SUPPORT

I strongly support SB 2340_SD2, which seeks to codify in Hawai'i state law important protections currently required under the federal Affordable Care Act ("ACA"). As an Obstetrics and Gynecology Resident Physician, the patients that I take care of every day are the state's most vulnerable population. Without public health insurance, most of these patients would not be able to receive the health care that they need and deserve. The ACA has been instrumental in expanding access to care. In addition to the statistical benefits demonstrated below, I personally see, on a daily basis, patients who have benefited from this legislation. I see patients who have complex medical conditions that would previously have been a barrier to receiving health insurance, when in reality, these are even more reason for these patients to need health care. I see women in the 19 to 25 years age group, who are in a key time period in their lives when preventative health services like contraception are crucial. Finally, I take care of many vulnerable ethnic groups that would be even further marginalized if they did not have access to health care. Please additionally consider this data:

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.

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.

- 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, the Hawai'i State Legislature needs to act to ensure that our residents will continue to have access to quality health care. I urge you to keep Hawai'i residents healthy by passing SB2340_SD2. Thank you for your consideration of this bill.

SB-2340-SD-2

Submitted on: 3/12/2018 7:29:03 AM

Testimony for HHS on 3/13/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Hannah Tooke	Individual	Support	No

Comments:

As a student attending college here in Hawaii, myself and many other students are not financially stable enough to be able to afford insurance premiums on our own. If health coverage was not continued to be offered to us through our parents until age 26, a lot of students would have to stop focusing on their studies and start working full time just to gain health coverage.

S.B. 2340 will help to keep students like me on our parent's plans until age 26 which will help to give us adequate time to get on our feet and finish school before worrying about paying and obtaining our own insurance. Passing this bill will not only help many students like me, but it will ensure that the people of Hawaii continue to benefit from these critical health protections.

SB-2340-SD-2

Submitted on: 3/12/2018 11:05:37 AM

Testimony for HHS on 3/13/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Eileen McKee	Individual	Support	No

Comments:

I strongly support the passage of SB2340. Since the current federal administration was put in place, it feels like we are under attack. The latest tax scam bill that they forced through was a huge giveaway to the rich, and it placed many of us in fear of the possibility of losing our health coverage. SB2340 tamps down some of those instances that could come to pass, such as losing coverage due to pre-existing conditions. Let's take a stand for what is right. Let's protect children until age 26, protect women from being charged more just because of their gender, and protect those with pre-existing conditions.

Thank you for your support in this matter.

Eileen McKee

TESTIMONY IN SUPPORT OF
S.B. 2340 – RELATING TO HEALTH INSURANCE

Senator Rosalyn H. Baker, Chair
Senator Jill N. Tokuda, Vice Chair
Senate Committee on Commerce, Consumer Protection, and Health
March 13, 2018, 8:30 a.m., Conference Room 329

Dear Senator Baker, Tokuda, and Members of the Committee:

My name is Miranda Gallegos and I am a social work student at the University of Hawaii at Manoa. I also a member of the on campus organization, Generation Action and intern at Planned Parenthood Votes Northwest and Hawaiian Islands. I would like to thank the Committee for the opportunity to testify in SUPPORT of S.B. 2340. We are all aware that the future of the Affordable Care Act is uncertain. Residents in the state of Hawai'i, in particular already vulnerable populations, those of lower income, women, young adults, and those with a preexisting conditions, should not be deprived access to such an imminent human need. For many, access to healthcare insurance means access to healthcare that can help them enrich their lives and live to their full potential. For some not having the crucial access to insurance coverage is the difference between obtaining a necessary medical service or securing their next meal, a living expense, or doing without and risk worsening health and well-being.

Dismantling the ACA disproportionately affects those of lower income who are dependent on insurance to help cover out of pocket costs and reduce coverage gaps between forms of public assistance. Moreover, if the ACA is completely dismantled millions of adults, young adults, and families would be without insurance. The bill cites the Urban Institute estimated that repealing the act would affect over 29 million people nationwide by the year 2019. In the state where the cost of living is one of the highest in the nation, costs to maintain basic human needs especially one as crucial as health, further reveals the vital need to preserve the most important aspects of the act for the residents of Hawai'i. S.B. 2340 would ensure that residents of Hawai'i, such as myself and the many other young women of this state may have insurance coverage free of discrimination based on gender. Additionally, we are able to stay on our parents insurance until 26. We have all heard that the millennials and post-millennials are not expected to supersede their parents generation in socioeconomic class. For the first time in generations, research is finding that children are staying home longer, and once they leave, coming home after failed attempts of trying to live on their own. 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 without furthering the cost and capital burden it takes to establish yourself as an independent, healthy contributing member to society. We can ensure that Hawai'i residents continue to thrive by having access to crucial, nondiscriminatory services to maintain well-being.

Accordingly, I SUPPORT S.B. 2340. I respectfully urge your Committee to PASS this important bill. Thank you for the opportunity to provide testimony.

Sincerely,

Miranda Gallegos

SB-2340-SD-2

Submitted on: 3/12/2018 8:10:15 AM

Testimony for HHS on 3/13/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Teri Heede	Individual	Support	No

Comments:

Aloha!

Please be reluctant to remove protections for our young people.

Mahalo ahead of time for your cooperation!

SB-2340-SD-2

Submitted on: 3/12/2018 7:29:16 AM

Testimony for HHS on 3/13/2018 8:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Hope Busto-Keyes	Individual	Support	No

Comments:

Dear Chair John Mizuno and Members of the Health and Human Services Committee,

Please support SB 2340.

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.

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.

Hope Busto-Keyes

Wailuku, HI 96793

SB-2340-SD-2

Submitted on: 3/12/2018 4:05:37 PM

Testimony for HHS on 3/13/2018 8:30:00 AM

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

Comments:

SB-2340-SD-2

Submitted on: 3/12/2018 5:22:42 PM

Testimony for HHS on 3/13/2018 8:30:00 AM

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

Comments:

Date: March 12, 2018

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



From: Holly Arroyo, MSW Student at University of Hawai'i at Manoa

RE: Testimony in Strong Support of SB 2340 SD 2

Chair Mizuno, Vice Chair Kobayashi, and members of the House Committee on Health & Human Services

I am in **Strong Support SB 2340** 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.

Through failed attempts for "repeal and replace", manipulative tax reforms, and constant public statements, the current White House Administration has made it clear that they wish to sabotage the ACA, which has provided millions of citizens with healthcare coverage. Having health insurance while in school helped me to get the care I needed and focus on my studies. Having preventative care visits and regular dental and eye exams is essential. I wear glasses and during my undergraduate education I was working in a fulltime, unpaid internship. How would I have been able to afford my vision care needs and continue my internship without health insurance.

This bill would protect the established provisions of the ACA in the event that the White House sees fit to further disable the system. I urge you to pass this bill on behalf of all students who are so desperately trying to get their education and maintain their health without furthering their already high debt from student loans.

Holly Arroyo

MSW Student

University of Hawai'i at Manoa