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CATHERINE P. AWAKUNI COLÓN
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DEPUTY DIRECTOR

TO THE SENATE COMMITTEE ON
COMMERCE, CONSUMER PROTECTION, AND HEALTH

TWENTY-NINTH LEGISLATURE
Regular Session of 2018

Wednesday, January 31, 2018
9:00 a.m.

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

TO THE HONORABLE ROSALYN H. BAKER, CHAIR, AND MEMBERS OF THE
COMMITTEE:

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

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certain benefits created by the Patient Protection and Affordable Care Act ("ACA") will continue to exist if the ACA is repealed.

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

Senate Bill No. 2340
January 31, 2018
Page 2

Thank you for the opportunity to testify on this measure.

To: Hawaii State Senate Committee on Commerce, Consumer Protection, and Health Hearing

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

Date/Time: Wednesday, January 31, 2018, 9:30 a.m. at Capitol, Rm. 229 to Health Insurance

Aloha, Chair Baker, Vice Chair Tokuda and Members of the Commerce, Consumer Protection and Health Committee:

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

I support the Legislature's efforts to protect Hawaii's families and especially Hawaii's most vulnerable by codifying in Hawaii state law the most important protections offered by the Affordable Care Act (ACA).

Many, including me, 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. Meanwhile, Presidential executive orders have the effect of eroding ACA coverage. For example, allowing young people to purchase short term, inexpensive insurance with insufficient coverage erodes the base of ACA which relies on younger and healthier insured to help offset the cost for older or chronically ill insured.

The SB 2340 will assure coverage for families of 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 so the passage of this bill and the next numerical bill SB 2341 for women's health insurance is vital.

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

Executive Director
Adriana Ramelli

Advisory Board

President
Mimi Beams

Joanne H. Arizumi

Mark J. Bennett

Andre Bisquera

Kristen Bonilla

Marilyn Carlsmith

Dawn Ching

Senator (ret.)
Suzanne Chun Oakland

Monica Cobb-Adams

Donne Dawson

Dennis Dunn

Steven T. Emura, MD

Councilmember
Carol Fukunaga

Senator
Josh Green, MD

David I. Haverly

Linda Jameson

Michael P. Matsumoto

Nadine Tenn Salle, MD

Deane Salter

Joshua A. Wisch

Date: January 31, 2018

To: The Honorable Rosalyn Baker, Chair
The Honorable Jill Tokuda, Vice Chair
Senate Committee on Commerce, Consumer Protection, and Health

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
Relating to Health Insurance

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

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

Testimony of
Jonathan Ching
Government Relations Specialist

Before:
Senate Committee on Commerce, Consumer Protection, and Health
The Honorable Rosalyn H. Baker, Chair
The Honorable Jill N. Tokuda, Vice Chair

January 31, 2018
9:30 a.m.
Conference Room 229

Re: SB2340, Relating to Health Insurance

Chair Baker, Vice-Chair Tokuda, and committee members, thank you for this opportunity to provide testimony on SB2340, which ensures that certain benefits under the Patient Protection and Affordable Care Act (ACA) that are not otherwise available via the State's Prepaid Health Care Act, remain available to Hawai'i's residents regardless of the status of the ACA.

Kaiser Permanente Hawai'i supports the intent of SB2340 and offers the following COMMENTS

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


As part of one of the nation's largest nonprofit integrated health care systems, Kaiser Permanente Hawai'i seeks to make healthcare more affordable and available to everyone. We believe the ACA is a great-step forward and we continue to support the ACA's Individual insurance exchanges. As such, Kaiser Permanente Hawai'i is committed to ensuring that the following will remain available to individual and small group members, as well as other qualifying plans: (1) Extending dependent coverage for adult children up to 26 years of age; (2) Prohibiting health insurance entities from imposing a preexisting condition exclusion; and (3) Prohibiting health insurance entities from using an individual's gender to determine premiums or contributions.

We look forward to having the opportunity to work with the Committee to further SB2340. Thank you for the opportunity to testify on this measure.



THE QUEEN'S HEALTH SYSTEMS

To: The Honorable Rosalyn H. Baker, Chair
The Honorable Jill N. Tokuda, Vice Chair
Members, Committee on Commerce, Consumer Protection, and Health

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

Date: January 30, 2018

Hrg: Senate Committee Commerce, Consumer Protection, and Health Hearing; Wednesday, January 31, 2018 at 9:30AM in Room 229

Re: **Support for SB 2340, 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, Relating to Health Insurance. This measure would keep in place key provisions established under the Affordable Care Act (ACA) such as extending dependent coverage for children till they are 26 years old, and prohibiting health insurers from denying coverage for preexisting conditions and utilizing gender to determine premiums.

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

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

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

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

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

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

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

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



HAWAII MEDICAL ASSOCIATION

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www.hawaiimedicalassociation.org

TO:
COMMITTEE ON COMMERCE, CONSUMER PROTECTION, AND HEALTH
Senator Rosalyn H. Baker, Chair
Senator Jill N. Tokuda, Vice Chair

DATE: Wednesday, January 31, 2018
TIME: 9:30AM
PLACE: Conference Room 229

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

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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



An Independent Licensee of the Blue Cross and Blue Shield Association

January 31, 2018

The Honorable Rosalyn H. Baker, Chair
The Honorable Jill N. Tokuda, Vice Chair
Senate Committee on Commerce, Consumer Protection, and Health

Re: SB 2340 – Relating to Health Insurance

Dear Chair Baker, Vice Chair Tokuda, and Members of the Committee:

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

HMSA supports SB 2340 and the Committee's efforts to preserve these provisions of the Affordable Care Act for the residents of Hawaii, despite the uncertainties surrounding the current Presidential administration's efforts to "repeal and replace" the Affordable Care Act. These provisions, along with Hawaii's Prepaid Health Care Act will help to ensure that the advancements made in lowering the number of uninsured will not be lost.

Thank you for allowing us to comment on SB 2340.

Sincerely,

Pono Chong
Vice-President, Government Relations



Date: January 30, 2018

To: The Honorable Rosalyn H. Baker, Chair
The Honorable Jill Tokuda, Vice Chair
Members of the Senate Committee on Commerce, Consumer Protection and Health

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

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

Hrg: January 31, 2018 at 9:30 am at Conference Room 229

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

HIPHI recommends adding the individual mandate that was repealed by Congress. The individual mandate was originally adopted to guarantee a broad enrollment base and ensure that health insurance premiums remain more affordable for everyone.

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



January 31, 2018

To: Senator Rosalyn Baker, Chair
Senator Jill Tokuda, Vice Chair and
Members of the Committee on Commerce, Consumer Protection, and Health

From: Jeanne Y. Ohta, Co-Chair

RE: HB 2340 Relating to Health Insurance
Hearing: Wednesday, January 31, 2018, 9:30 a.m., Room 229

POSITION: Strong Support

The Hawai'i State Democratic Women's Caucus writes in strong support of HB 2340 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 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: Senator Rosalyn H. Baker, Chair – Senate Committee on Commerce, Consumer Protection, and Health
Senator Jill N. Tokuda, Vice Chair – Senate Committee on Commerce, Consumer Protection, and Health

DATE: Wednesday, January 31, 2018, 9:30am
PLACE: Conference Room 229

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

**Statement of the Hawai'i Section of the American College of Obstetricians and Gynecologists
SB 2340: STRONG SUPPORT**

The Hawaii Section of the American College of Obstetricians and Gynecologists (HI ACOG) strongly supports SB 2340, which seeks to codify in Hawaii state law important protections currently required under the federal Affordable Care Act (“ACA”). As a Section of the Nation’s leading group of physicians dedicated to improving health care for women, HI ACOG represents more than 300 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.

Hawaii has a proud history of progressive measures to protect the health of our people, such as the Hawaii Prepaid Health Care Act. At a time when the current federal administration is rolling back health care protections, Hawaii needs to more than ever act to ensure that our residents will continue to have access to quality health care. HI ACOG humbly urges you to keep Hawaii healthy by passing SB2340.

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



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Committee on Commerce, Consumer Protection and Health

Wednesday, January 31, 2018
9:30 A. M
Room 229
State Capitol

SB 2340 Relating to Health Insurance

TESTIMONY

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

Chair Baker Vice Chair Tokuda and Committee Members:

The League of Women Voters of Hawaii whose position on health care is that access to affordable and appropriate health care should be available to all the citizens of our state. We support SB2340 that would continue the access to affordable health care as provided in the present AHCA and assures that we put in place through our laws and statutes continued access to this.

We note that the current insurance is slowly being eroded and want to support the work of the legislature to put in place laws and statutes that would continue to assure that persons 26 and under remain insured.

Thank you for the opportunity to submit testimon

To: Hawaii State Senate Committee on Commerce, Consumer Protection, and Health
Hearing Date/Time: Wednesday, January 31, 2018, 9:30 a.m.
Place: Hawaii State Capitol, Rm. 229
Re: Testimony of Planned Parenthood Votes Northwest and Hawaii in strong support of S.B. 2340, relating to Health Insurance

Dear Chair Baker and Members of the Committee,

Planned Parenthood Votes Northwest and Hawaii (“PPVNH”) writes in strong support of S.B. 2340, which seeks to codify in Hawaii state law important protections currently required under the federal Affordable Care Act (“ACA”).

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

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

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

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

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

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

Sincerely,
Laurie Field
Hawaii Legislative Director

SB-2340

Submitted on: 1/28/2018 9:36:03 PM

Testimony for CPH on 1/31/2018 9:30:00 AM

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

Comments:

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

TO THE COMMITTEE ON COMMERCE, CONSUMER PROTECTION, AND
HEALTH

THE HAWAII STATE SENATE

TWENTY-NINTH LEGISLATURE

REGULAR SESSION OF 2018

Wednesday, January 31, 2018

9:30 a.m.

Hawaii State Capitol, Conference Room 229

**RE: Testimony in Support of SB 2340, RELATING TO HEALTH
INSURANCE**

To the Honorable Rosalyn H. Baker, Chair; the Honorable Jill N. Tokuda, Vice-Chair and Members of the Committee on Commerce, Consumer Protection, and Health:

Good morning, my name is Melodie Aduja. I serve as Chair of the Oahu County ("OCC") Legislative Priorities Committee of the Democratic Party of Hawaii. Thank you for the opportunity to provide written testimony on Senate Bill No. 2340, relating to Health insurance, extending coverage to age 26, preexisting conditions and nondiscrimination. The OCC Legislative Priorities Committee is in favor of Senate Bill No. 2340 and support its passage.

Senate Bill No. 2340, is in alignment with the Platform of the Democratic Party of Hawai'i ("DPH"), 2016, as it ensures certain benefits under the federal Affordable Care Act are preserved under Hawaii law, 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. Specifically, the DPH Platform states that "[a]ccess to health care is a basic human need. Our citizens and visitors have an inherent right to high quality, high standard health care. The state legislature and the federal government should take all appropriate steps to create and support a health care system of public, for-profit, and nonprofit hospitals and other medical facilities that follow best practices to enhance and protect and preserve life." (Platform of the DPH, P. 7, Lines 361-364 (2018)).

Given that Senate Bill No. 2340 ensures certain benefits under the federal Affordable Care Act are preserved under Hawaii law, it is the position of the OCC Legislative Priorities Committee to support this measure.

Thank you very much for your kind consideration.

Sincerely yours,

/s/ Melodie Aduja

Melodie Aduja, Chair, OCC Legislative Priorities Committee

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



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TESTIMONY FOR SENATE BILL 2340, RELATING TO HEALTH INSURANCE

Senate Committee on Commerce, Consumer Protection, and Health

Hon. Rosalyn H. Baker, Chair

Hon. Jill N. Tokuda, Vice Chair

Wednesday, January 31, 2018, 9:30 AM

State Capitol, Conference Room 229

Honorable Chair Baker 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, 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



S E A C
Special Education Advisory Council

1010 Richard Street, Room 118

Honolulu, HI 96813

Phone: 586-8126 Fax: 586-8129

email: spin@doh.hawaii.gov

January 31, 2018

**Special Education
Advisory Council**

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

Ms. Brendelyn Ancheta
Dr. Robert Campbell, *liaison
to the military*

Ms. Deborah Cheeseman
Ms. Annette Cooper
Ms. Gabriele Finn
Mr. Sage Goto
Ms. Cathy Kahooanohano
Ms. Bernadette Lane
Ms. Kaili Murbach
Ms. Stacey Oshio
Ms. Kau'i Rezentos
Ms. Charlene Robles
Ms. Rosie Rowe
Mr. Daniel Santos
Mr. James Street
Dr. Todd Takahashi
Dr. Christine Tydeman, *liaison
to the Superintendent*
Mr. Steven Vannatta
Mr. Gavin Villar
Dr. Amy Wiech
Ms. Jasmine Williams
Ms. Susan Wood

Amanda Kaahanui, Staff
Susan Rocco, Staff

Senator Rosalyn H. Baker, Chair
Committee on Commerce, Consumer Protection and Health
Hawaii State Capitol
Honolulu, HI 96813

RE: S.B. 2340 - RELATING TO HEALTH INSURANCE

Dear Chair Baker and Members of the Committee,

The Special Education Advisory Council (SEAC), Hawaii's State Advisory Panel under the Individuals with Disabilities Education Act (IDEA) strongly supports S.B. 2340 that ensures key benefits of the Affordable Care Act (ACA) under state law in the event that the U.S. Congress repeals the ACA.

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

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

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

Sincerely,


Martha Guinan
Chair



Ivalee Sinclair
Legislative Committee Chair



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
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Honolulu, Hawai'i 96813
808.538.7061

ywcaoahu.org

To: Hawaii State Senate Committee Commerce, Consumer Protection, and Health

Hearing Date/Time: Wednesday, January 31, 2018, 9:30 AM

Place: Hawaii State Capitol, Rm. 229

Re: Testimony of YWCA O'ahu in support of S.B 2340, relating to health insurance

Chair Baker, Vice Chair Tokuda, 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**, 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** 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 IS ON A MISSION



HAWAII APPLESEED

CENTER FOR LAW & ECONOMIC JUSTICE

Testimony of Hawai'i Appleseed Center for Law and Economic Justice
Supporting SB 2340 -- Relating to Health Insurance
Senate Committee on Commerce, Consumer Protection, and Health
Scheduled for Hearing on Wednesday, January 31, 2018, 9:30 AM, Conference Room 229

Dear Chair Baker, Vice Chair Tokuda, and members of the Committee:

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

SB 2340 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

SB 2340 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.

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

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

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

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



healthymothers
healthybabies
COALITION OF HAWAII

To: Hawaii State Senate Committee on Commerce, Consumer Protection and Health
Hearing Date/Time: Wednesday, January 31, 2018, 9:30 a.m.

Re: TESTIMONY IN SUPPORT OF S.B. 2340- RELATING TO HEALTH INSURANCE

Dear Chair Baker, Vice Chair Tokuda and Members of the Committee,

Healthy Mothers Healthy Babies is in support of S.B. 2340, which seeks to ensure certain benefits afforded under the federal Affordable Care Act (ACA) are preserved under Hawaii law. As the current administration is in constant attack of the ACA, it is up to our state to ensure that we continue to provide these health care benefits and provisions, as losing the vital protections of the ACA would devastate the many people of Hawaii who depend on it.

The ACA establishes protection for all Americans and for women in particular. If the ACA were repealed, 55 million women across the nation could be discriminated against based on gender. Additionally, 560,000 people could be denied health coverage for pre-existing conditions and over 2 million young adults could lose health insurance.

Losing the protections of the ACA would be devastating for all the women, children and families in Hawaii who depend on the essential preventative health care benefits, contraception and breastfeeding coverage, protection from exclusion for a preexisting condition, non-discrimination to determine premiums, and much more.

Many mothers who have accessed information, education and resources through HMHB credit the ACA for their ability to receive a breast pump and lactation services. This critical protection has helped more mothers to breastfeed their infants, longer and more exclusively, than before this protection was implemented. As mom Victoria Fadli stated, *“If it wasn't for the breast pump we got for free, my daughter wouldn't have received breast milk for as long as she did.”*

The ACA has led to huge gains for reproductive health and a significant increase in access to family planning and other preventive care, both nationally and here in Hawaii. Please help us to protect the residents of Hawaii by ensuring health insurance is there when people need it.

Thank you for supporting S.B. 2340 and for the opportunity to submit testimony.

Sincerely,

Lisa Kimura
Executive Director
Healthy Mothers Healthy Babies Coalition of Hawaii

Healthy Mothers Healthy Babies Coalition of Hawaii | Phone: 808.737.5805

245 N. Kukui St. #102A, Honolulu, HI 96817 | WWW.HMHB-HAWAII.ORG

SB-2340

Submitted on: 1/26/2018 11:38:03 AM

Testimony for CPH on 1/31/2018 9:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Mary Kawasaki		Support	No

Comments:

SB-2340

Submitted on: 1/28/2018 4:50:58 PM

Testimony for CPH on 1/31/2018 9:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
David Leake		Support	No

Comments:

Aloha Members of the Senate Commerce, Consumer Protection, and Health Committee,

I strongly support SB2340 because it will 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. Our state can't afford to go back.

Mahalo for your consideration,

David Leake

46-395A Kahuhipa Street

Kaneohe, HI 96744

SB-2340

Submitted on: 1/26/2018 1:57:54 PM

Testimony for CPH on 1/31/2018 9:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Martha Nakajima	ACLU People Power	Support	No

Comments:

Passage of SB 2340 will be an important step toward alleviating the anxiety so many in the state are experiencing about the future of their health coverage as a result of attempts at the federal level to reduce the scope of the ACA. Thank you Sen. Baker for this initiative.

SB-2340

Submitted on: 1/29/2018 9:16:34 PM

Testimony for CPH on 1/31/2018 9:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Younghi Overly	NONE	Support	Yes

Comments:

Dear Chair Baker and members of Senate CPH Committee,

Let me first thank the chair, committee and the members of the Affordable Health Insurance Working Group for their hard work fall of 2017. I appreciated the opportunities to listen in and ask questions.

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

As a supporter of Planned Parenthood Votes Northwest and Hawaii and as the ACA is under constant attack by the current administration, I believe it is up to states to ensure that we continue to have the health care that we need. The ACA established important protections for all Americans, and for women in particular. If the ACA were repealed, 55 million women across the country could be discriminated against simply because of their gender. S.B. 2340 would ensure that Hawaii people don't have to worry about losing their care and will continue to benefit from commonsense protections.

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

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

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SB-2340

Submitted on: 1/29/2018 12:37:25 PM

Testimony for CPH on 1/31/2018 9:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Kimi Ide-Foster		Support	No

Comments:

To: Hawaii State Senate Committee on Commerce, Consumer Protection, and Health

Hearing Date/Time: Wednesday, January 31, 2018, 9:30 a.m.

Place: Hawaii State Capitol, Rm. 229

Re: Testimony of Planned Parenthood Votes Northwest and Hawaii in strong support of S.B. 2340, relating to Health Insurance

Dear Chair Baker and Members of the Committee,

Planned Parenthood Votes Northwest and Hawaii (“PPVNH”) writes in strong support of S.B. 2340, which seeks to codify in Hawaii state law important protections currently required under the federal Affordable Care Act (“ACA”).

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

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

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

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

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

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

Sincerely,

Kimi Ide-Foster

SB-2340

Submitted on: 1/30/2018 6:34:51 AM

Testimony for CPH on 1/31/2018 9:30:00 AM

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

Comments:

SB-2340

Submitted on: 1/25/2018 2:22:11 PM

Testimony for CPH on 1/31/2018 9:30:00 AM

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

Comments:

SB-2340

Submitted on: 1/29/2018 7:44:35 PM

Testimony for CPH on 1/31/2018 9:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Lucy Miller		Support	No

Comments:

Committee members, When I was in my early 20's and living on my own, I fell off a horse and broke my collarbone. At the time, I was lucky enough to have a job where I received health insurance and what extra fees not covered by my insurance, were paid for by my parents. What concerns me is, what does a person who is only working part-time, not eligible for health insurance by their employer, and makes too much money to qualify for state assistance do? With Senate Bill 2340, these young adults have an added safety net available to them without placing them in a potential significant financial crisis that may take them years to recover from. Please consider passing this bill to protect young adult's health and financial well-being.

Kindest regards,

Lucille Miller

SB-2340

Submitted on: 1/29/2018 5:51:22 PM

Testimony for CPH on 1/31/2018 9:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Miranda		Support	No

Comments:

If I was unable to stay on my parents' insurance until I was 26 I would not be able to afford basic health services from the university and unable to find a birth control option that fits best for my lifestyle. My family would also be in hundreds of thousands of dollars in debt after my brother needed to be air-lifted to a hospital for a blood clot in his leg. Social power, privilege, and resources are denied to some and afforded to others because of their identity. I support this bill for the health of my own family, and the affordable healthcare access so many people will be denied, cannot afford and will have to do without simply because of their sex, age, and ability. As a social work student, I recognize each individual's lived experience as valuable and multidimensional, that sometimes women with intersectional identities are simultaneously impacted by opposing forces due to their gender, race/ethnicity, and class compounding to create barriers to proper healthcare access. I act along guiding principles that stand up for minority groups whose voices are not heard because our society does not understand their paradigms. In the land of the free and the home the brave, Audrey Lorde once said, "I am not free while any woman is unfree, even when her shackles are very different from my own." We must brave adversity and stand up for those whose shackles may be different from our own but none the less are still barriers to the freedom of maintaining a healthy life.

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [JoAnn Farnsworth](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Tuesday, January 30, 2018 12:58:19 PM

Jan 30, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. JoAnn Farnsworth
1565 Kalaniiki St
Honolulu, HI 96821-1217
(808) 895-6097
jfarnsworth@hawaii.rr.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Genie Jane Reutirez](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Saturday, January 27, 2018 1:19:27 PM

Jan 27, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Bring that I am a college student, I find it very helpful that I am still under my parent's insurance due to the vast amount of stress and money that already goes into my tuition and everyday needs. This act allows me to focus solely on myself and to finish my college education to then I will be able to afford my own insurance plan once my career is set. Also, if this act were to not be in place, many people would lose the resources or services they need to for their health needs. By discriminating people on the basis of their sex/gender and their pre-existing condition is not only preventing them from receiving the proper care and protection they need but it is also showcasing what type of system we have.

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 Genie Jane Reutirez
91-1030 Hamana St
Ewa Beach, HI 96706-3938
(808) 454-3999
greutire@my.hpu.edu

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Karla Silva-Park](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Tuesday, January 30, 2018 9:27:08 AM

Jan 30, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Karla Silva-Park
44-145 Laha St Apt 4
Kaneohe, HI 96744-2616
(808) 354-3124
mamak808@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Adriana Chandler](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Saturday, January 27, 2018 12:19:23 PM

Jan 27, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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,

Miss Adriana Chandler
92-933 Welo St
Apt 69
Kapolei, HI 96707-3702
(631) 276-8043
adrianna.a.chandler@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Chelsea Pang](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Tuesday, January 30, 2018 8:57:08 AM

Jan 30, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Chelsea Pang
45-608 Hinamoe Loop Ste Bldg
Kaneohe, HI 96744-1812
(206) 245-8151
chelso935@hotmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Alan Ewell](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Saturday, January 27, 2018 2:49:34 PM

Jan 27, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Alan Ewell
4176 Round Top Dr
Honolulu, HI 96822-5020
(808) 945-3853
ewell@hawaii.rr.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Edna Montague](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Saturday, January 27, 2018 2:49:33 PM

Jan 27, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Edna Montague
PO Box 6534
Ocean View, HI 96737-6534
(808) 929-7208
ednamontague@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Heidi Holloran](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Sunday, January 28, 2018 12:59:56 AM

Jan 28, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Heidi Holloran
911 Olioli St
Makawao, HI 96768-9742
(808) 268-0066
heidiholloran@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Stacey Osborne](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Tuesday, January 30, 2018 4:19:35 AM

Jan 30, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Stacey Osborne
PO Box 488
Hawi, HI 96719-0488
(555) 555-5555
poipu53@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Cindy Whitehawk](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Sunday, January 28, 2018 7:21:19 AM

Jan 28, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

Please pass SB 2340 to maintain protections established by the Affordable Care Act. 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. Cindy Whitehawk
PO Box 265
Honaunau, HI 96726-0265
(808) 238-0247
blossoming_whitehawk@yahoo.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Joanne Amberg](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Monday, January 29, 2018 4:48:51 PM

Jan 29, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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.

We must consider health care as a right.

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. Joanne Amberg
548 Kaimake Loop
Kailua, HI 96734-2022
(808) 255-9683
joanne.amberg@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Katrina Ahia](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Saturday, January 27, 2018 9:20:20 PM

Jan 28, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Katrina Ahia
679 Meakanu Ln Apt 905
Wailuku, HI 96793-2955
(808) 385-2881
katrinaham@hotmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Nanci kreidman](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Monday, January 29, 2018 4:19:11 PM

Jan 29, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Nanci kreidman
PO Box 3198
Honolulu, HI 96801-3198
(808) 534-0040
nancik@stoptheviolence.org

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Sheryl Gardner](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Saturday, January 27, 2018 7:50:05 PM

Jan 27, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Sheryl Gardner
95-356 Nape Pl
Mililani, HI 96789-1878
(808) 228-6684
sgardner@hawaii.rr.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Eric Haskins](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Monday, January 29, 2018 12:18:41 PM

Jan 29, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Eric Haskins
PO Box 5073
Hilo, HI 96720-1073
(555) 555-5555
ehaskins@soest.hawaii.edu

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Delia Coronel](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Sunday, January 28, 2018 7:51:21 AM

Jan 28, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Delia Coronel
68-1754 Melia St Apt A102
Waikoloa, HI 96738-5561
(410) 710-9906
j0204jump@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Tiffany Peek](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Monday, January 29, 2018 10:22:22 AM

Jan 29, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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

Health insurance should not put those already at a disadvantage at a further disadvantage, yet it does precisely that when it clearly discriminates against certain populations. The ACA established important protections for women, young adults, and those with pre-existing conditions because it recognized such policies intentionally excluded them from getting the healthcare they needed.

Repealing the ACA means that being a woman would once again be a pre-existing condition, and you can be denied coverage if you have a pre-existing condition. Insurance is treated like a commodity, a gamble, except human lives are at stake. These policies ensure that the right to healthcare reaches as many people as possible, ensuring healthier individuals and thus a healthier Hawai'i 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,

Mrs. Tiffany Peek

95-2047 Waikalani Pl
Mililani, HI 96789-3463
(808) 927-6812
tkhampha@hawaii.edu

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Anne Leake](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Sunday, January 28, 2018 4:52:14 PM

Jan 28, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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
46-395 Kahuhipa St
Apt A
Kaneohe, HI 96744-3516
247-4737
arleake@aol.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Rachael Chapman](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Monday, January 29, 2018 10:18:27 AM

Jan 29, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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,

Miss Rachael Chapman
1539 Liholiho St
Honolulu, HI 96822-4041
(253) 951-5872
chapmar6@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Diana M Shaw](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Sunday, January 28, 2018 5:01:32 PM

Jan 28, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Diana M Shaw
PO Box 631814
Lanai City, HI 96763-1814
(808) 565-9010
shawdm2@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [joy Marshall](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Friday, January 26, 2018 7:47:54 PM

Jan 26, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. joy Marshall
95-013 Kuahelani Ave
Apt 114
Mililani, HI 96789-1624
(808) 623-8734
joyamarshall0416@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Laurel Leslie](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Monday, January 29, 2018 9:48:25 AM

Jan 29, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Laurel Leslie
223 Aikapa St
Kailua, HI 96734-1653
(808) 254-1990
eztoget2@outlook.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Melinda Wood](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Sunday, January 28, 2018 5:22:19 PM

Jan 28, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

I know of one young woman who will have to quit her current job which she loves, to find one that will offer her health insurance (She works in a very small organization). She is turning 26 soon and has relied on her parents to provide her with coverage. She may have to settle for a dead-end job with a big company just for the health insurance, in spite of having found a career field that she loves and could advance in. I'm sure there are other young people in Hawaii that face the same situation, especially those employed in temporary or transient situations.

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
1505 Alexander St Apt 604
Honolulu, HI 96822-4944
(808) 945-0135
mwood17@hawaii.rr.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Erica Yamauchi](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Monday, January 29, 2018 12:47:12 AM

Jan 29, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Erica Yamauchi
4315 Sierra Dr
Honolulu, HI 96816-3379
(808) 597-0701
erica.yamauchi@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [RL Thomson](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Sunday, January 28, 2018 9:46:55 PM

Jan 29, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. RL Thomson
41-653 Poalima St
Waimanalo, HI 96795-1352
(808) 259-9098
rthom57@prodigy.net

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Susan Wurtzburg](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Saturday, January 27, 2018 11:49:19 AM

Jan 27, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Susan Wurtzburg
155 Kuuala St
Kailua, HI 96734-2939
(808) 744-8990
susan.wurtzburg@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Doris Segal Matsunaga](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Saturday, January 27, 2018 3:19:37 PM

Jan 27, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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

While Hawaii had been blessed to have the Hawaii Pre-Paid Health Act, this does not provide protections for all our residents. The ACA established important protections for all Americans, and for women in particular.

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 administrative actions, such as the potential for allowing bare bones sub standard health insurance to be sold across state lines. In Hawaii we understand that we are one small island state, and what affects one, affects all. When residents are uninsured or underinsured the costs increase for providers of last resort (hospitals, community health centers) which are then passed on to all of us via increased health premiums.

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 Segal Matsunaga
98-897 D Kaonohi St
D
Aiea, HI 96701
(808) 384-1331
savemedicaidhawaii@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Alexa Deike](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Saturday, January 27, 2018 12:49:25 PM

Jan 27, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Alexa Deike
2455 Nehe Pl
Haiku, HI 96708-5020
(808) 397-4747
alexadeike808@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Erika Kim](#)
To: [CPH Testimony](#)
Subject: Pass SB 2340 to maintain protections established by the Affordable Care Act
Date: Tuesday, January 30, 2018 11:57:37 AM

Jan 30, 2018

Senate Commerce, Consumer Protection, and Health Committee Members
HI

Dear Senate Committee Members,

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

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. Erika Kim
1592 Ala Mahamoe St
Honolulu, HI 96819-1776
(808) 352-2665
kim41@hawaii.edu