


SB2340

Measure Title:	RELATING TO HEALTH INSURANCE.
Report Title:	Health Insurance; Extended Coverage; Preexisting Conditions; Nondiscrimination
Description:	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.
Companion:	
Package:	Women's Legislative Caucus
Current Referral:	CPH, WAM
Introducer(s):	BAKER, S. CHANG, ENGLISH, GREEN, INOUYE, KIM, SHIMABUKURO, L. THIELEN, TOKUDA, Dela Cruz, K. Kahele, Kidani



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.



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

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



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

January 30, 2018

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

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

Re: **SB 2340 – Relating to Health Insurance**
Hawaii State Capitol, Room 229, January 31, 2018, 9:30 AM

On behalf of Hawaii Children's Action Network (HCAN), we write in support of SB 2340 – 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 including children.

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

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

SB-2340

Submitted on: 1/30/2018 9:55:49 PM

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

Submitted By	Organization	Testifier Position	Present at Hearing
Jennifer Hsu		Support	No

Comments:

With the cost of living increasing everywhere, losing the critical protections established by the Affordable Care Act would be disastrous for the many women, men, children, and families in Hawai'i. Repealing the ACA protections only shows that the government is not here for the people, it is here to advance profits for insurance companies.

If it were not for ACA, my mother would not have health insurance because the insurance companies deemed her "too risky". She has a pre-existing condition, one which she was forced to fly back to Taiwan to get treated for. It was a brain tumor, one that was deemed inoperable for many years and the sole cause of her many injuries she would sustain due to the seizures.

I was forced to grow up only seeing my mother a couple months a year because she had no insurance here. It was either stay here with her family but face the risk of becoming iller or being separated from her children for the sake of her health. Although the trip flying back between Taiwan and Hawai'i were expensive, it was far cheaper than the possibility of her becoming ill here. It is ridiculous, the idea of forcing a mother to choose between raising her children and risking the chance of bankrupting her family or being separated and forced to live in a different country. This story is not one that is unique. Though the names change, the illness differs, the situations altered, the main theme still stands. If it were not for ACA, families were forced to break up or endure the financial strain and God forbids if they fall ill.

As state lawmakers, it is your duty to protect and ensure a quality life for your constituents. You can uphold this duty that you were blessed with by ensuring the people of Hawai'i that they will continue to receive the benefits from these critical, life-saving protections by passing S.B. 2340. No matter what happens at the federal level, S.B 2340 will ensure that ACA's most important requirements at a state level will not change. You came into this profession because you believed you could make a change. As a legislator, you now have the ability to do so. You have the ability to make a positive difference in Hawaii by passing this bill. Please vote yes on this bill and ensure that we continue to have the health care we need.



Hawaii Women's Coalition

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

STRONG SUPPORT FOR SB2340

Aloha Chair Baker and Vice Chair Tokuda,

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

They would repeal extension of coverage for adult children up to 26 years of age, putting mothers and fathers in the terrible position of having to choose between paying rent or paying for health insurance. They would return women to the tender mercies of health insurance companies who formerly treated women's health issues such as pregnancy as preexisting conditions. They would once again victimize women who formerly had to fight to get coverage for things like ovarian cancer treatments, while the insurance company called it a "pre-existing" condition. They would allow insurance companies to once again use an individual's gender to determine premiums because – you know – women's health problems just cost more.

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

Please pass this bill out of committee.

Mahalo for the opportunity to testify,

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

WAIKIKI HEALTH

MEDICAL & DENTAL • PREVENTIVE CARE • SOCIAL SERVICES

277 Ohua Avenue • Honolulu, Hawaii 96815

TO: The Honorable Rosalyn Baker; chair Commerce, Consumer Protection and Health

FROM: Sheila Beckham, CEO Waikiki Health 

RE: SB 2340

Date: 1/31/2018

On behalf of Waikiki Health, I strongly support the continuation of the Affordable Care Act protections. Forty-seven percent of our patients are <100% of federal poverty level; 58% are below 200% of fpl. ACA protections have enabled numerous Waikiki Health patients with pre-existing conditions to receive high quality medical and behavioral health coverage. Access to women's health services has reduced our birth rates as well as prenatal complications. Additionally, access to medical insurance among young people less than 26 years of age allows these youth to pursue their education and get established in their careers without adding further burden to their parents.

We encourage your support of SB2340 and appreciate the opportunity to provide this testimony.

SB-2340

Submitted on: 1/31/2018 9:33:04 AM

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

Submitted By	Organization	Testifier Position	Present at Hearing
Taylor Schultz		Support	No

Comments: