

DAVID Y. IGE
GOVERNOR

SHAN TSUTSUI
LT. GOVERNOR



STATE OF HAWAII
DEPARTMENT OF TAXATION
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MARIA E. ZIELINSKI
DIRECTOR OF TAXATION

DAMIEN A. ELEFANTE
DEPUTY DIRECTOR

To: The Honorable Jill N. Tokuda, Chair
and Members of the Senate Committee on Ways and Means

Date: Thursday, February 23, 2017
Time: 9:35 A.M.
Place: Conference Room 211, State Capitol

From: Maria E. Zielinski, Director
Department of Taxation

Re: S.B. 403, S.D. 1, Relating to Health Insurance

The Department of Taxation (Department) appreciates the intent of S.B. 403, S.D. 1, and provides the following comments on Section 2 of the bill for your consideration. The Department appreciates that the Senate Committee on Commerce, Consumer Protection, and Health made various amendments to the previous draft of the bill, as suggested by the Department.

S.B. 403, S.D. 1, which has a defective effective date of July 1, 2050, adopts certain provisions of the Patient Protection and Affordable Care Act of 2010 (Affordable Care Act), including portions of the individual mandate to have health insurance coverage throughout the year. Specifically, Section 2 of the bill amends chapter 235, Hawaii Revised Statutes (HRS), by adding a new section that imposes a penalty on individuals who do not maintain health insurance coverage during any month. The monthly penalty is equal to the greater of one-twelfth of \$695 or 2.5 percent of the excess of the taxpayer's household income for the taxable year over the taxpayer's applicable filing threshold, or one-half of the applicable amount if the individual is under the age of 18. The \$695 penalty is adjusted annually to take into account the cost of living. This new section in chapter 235, HRS, applies to each month after December 31, 2017 and sunsets on June 30, 2021.

The bill also adds a new section to chapter 235, HRS, which creates a refundable income tax credit for qualified taxpayers equal to an unspecified percent of the cost to purchase health care coverage, up to an unspecified amount. A taxpayer qualifies for the credit if he or she files an individual income tax return, is not eligible to be claimed as a dependent by another taxpayer, has been physically present in the State for more than nine months, has a household income that does not exceed an unspecified percent of the federal poverty guidelines, and, if married, files a joint return.

First, the Department notes that the income tax credit is only available to individuals who are physically present in the State for at least nine months. To be consistent, the Department suggests amending the penalty provision to apply to individuals who are physically present in the State for at least nine months.

Second, the Department requests that the income tax credit is made applicable to tax years beginning after December 31, 2017 and is repealed on June 30, 2021, to be consistent with the minimal coverage mandate. The Department notes that it will be able to implement the form, instruction, and system changes required by Section 2 of this bill for tax years beginning after December 31, 2017.

Thank you for the opportunity to provide comments.

DAVID Y. IGE
GOVERNOR



PANKAJ BHANOT
DIRECTOR

BRIDGET HOLTHUS
DEPUTY DIRECTOR

STATE OF HAWAII
DEPARTMENT OF HUMAN SERVICES
P. O. Box 339
Honolulu, Hawaii 96809-0339

February 23, 2017

TO: The Honorable Senator Jill Tokuda, Chair
Senate Committee on Ways and Means

FROM: Pankaj Bhanot, Director

SUBJECT: **SB 403 SD 1 RELATING TO HEALTH INSURANCE**

Hearing: February 23, 2017, 9:35 a.m.
Conference Room 211, State Capitol

DEPARTMENT'S POSITION: The Department of Human Services (DHS) appreciates the intent of the bill and offers comments.

PURPOSE: The purpose of the bill is to ensure certain benefits under the Affordable Care Act, which may not otherwise be available under the State's Prepaid Health Care Act, remain available under Hawaii law, including: preserving the individual health insurance mandate that requires taxpayers to have health insurance coverage throughout the year or pay a penalty; Preserving the premium tax credit for individuals and families with low or moderate income; ensuring all health insurers, mutual benefit societies, and health maintenance organizations in the State, including health benefits plans under chapter 87A, Hawaii Revised statutes, include ten essential health benefits, plus additional contraception and breastfeeding coverage benefits; extending dependent coverage for adult children until the children turn twenty-six years of age; prohibiting health insurance entities from imposing a preexisting condition exclusion; prohibiting health insurance entities from using an individual's gender to determine premiums or contributions; and prohibiting health insurance entities from discriminating with respect to participation against a health care provider acting within the scope of that provider's license or certification.

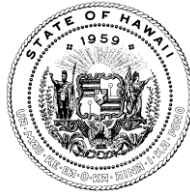
While the provisions do not directly impact Medicaid, we note that the availability of affordable credible health insurance helps all of Hawaii's residents, including those who are covered by Medicaid. Medicaid also covers all of the listed essential health benefits that are important to help ensure equitable access to comprehensive health care for Medicaid beneficiaries.

Of note for the Legislature's consideration is the continuation of the individual mandate. As is accurately outlined in the preamble, something like the individual mandate that ensures all residents obtain health insurance is critical to ensure that health insurance costs do not balloon if only individuals who are sick sign up for insurance.

The bill does provide tax credits for individuals filing taxes, it does not appear that they are advance tax credits similar to the current Advance Premium Tax Credits. Individuals who are unable to afford their health insurance premium payments on a monthly basis without monthly tax credit assistance may face affordability barriers to purchasing insurance on the individual marketplace thereby making health insurance out of reach for those who can only obtain insurance on the individual market. These individuals may then face penalties if they remained uninsured.

Additionally, it may be necessary to collaborate to reduce the costs of health care so that health care insurance can be more affordable for all Hawaii's residents. DHS stands ready to engage in such a discussion.

Thank you for the opportunity to testify on this bill.



DAVID Y. IGE
GOVERNOR
SHAN S. TSUTSUI
LT. GOVERNOR

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

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CATHERINE P. AWAKUNI COLÓN
DIRECTOR
JO ANN M. UCHIDA TAKEUCHI
DEPUTY DIRECTOR

TO THE SENATE COMMITTEE ON WAYS AND MEANS

TWENTY-NINTH LEGISLATURE
Regular Session of 2017

Thursday, February 23, 2017
9:35 a.m.

WRITTEN TESTIMONY ONLY

TESTIMONY ON SENATE BILL 403, S.D. 1 – RELATING TO HEALTH INSURANCE.

TO THE HONORABLE JILL N. TOKUDA, CHAIR, AND MEMBERS OF THE
COMMITTEE:

My name is Gordon Ito, State Insurance Commissioner, testifying on behalf of the Department of Commerce and Consumer Affairs (“Department”). The Department supports the intent of this bill, which is a companion to H.B. 552, 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 to address the complexities of the health care system and the uncertainty of the future of the ACA. It also seeks to provide needed health coverage to as many residents as possible. In addition, programs such as cost-sharing or premium subsidies, tax credits, risk adjustment, all of which are all financial components of the ACA, will need to be explored to stabilize the health insurance market both from an issuer and individual perspective.

We thank the Committee for the opportunity to present testimony on this matter.

DAVID Y. IGE
GOVERNOR

SHAN S. TSUTSUI
LIEUTENANT GOVERNOR



LINDA CHU TAKAYAMA
DIRECTOR

LEONARD HOSHIJO
DEPUTY DIRECTOR

STATE OF HAWAII
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February 23, 2017

To: The Honorable Jill N. Tokuda, Chair,
The Honorable Donovan M. Dela Cruz, Vice Chair, and
Members of the Senate Committee on Ways and Means

Date: Thursday, February 23, 2017
Time: 9:35 a.m.
Place: Conference Room 211, State Capitol

From: Linda Chu Takayama, Director
Department of Labor and Industrial Relations (DLIR)

Re: S.B. No. 403 SD1 Relating to Health Insurance

I. OVERVIEW OF PROPOSED LEGISLATION

This proposal ensures certain benefits required under the federal Affordable Care Act are preserved under Hawaii Law, including:

- preserving the individual health insurance mandate for taxpayers;
- requiring all health insurance entities, including health benefit plans under chapter 87A, HRS, to include ten Essential Health Care Benefits (EHBs), plus additional contraception and breastfeeding coverage benefits;
- extending dependent coverage for adult children until the children turn twenty-six 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.

The Department is generally supportive of the measure, but is concerned that mandating the EHBs will drive up costs of health insurance.

II. CURRENT LAW

Chapter 393-11, Hawaii Revised Statutes (HRS), requires that an employer provide an eligible employee with health insurance by a Prepaid Health Care (PHC) plan qualifying under chapter 393-7 HRS. Plans that qualify under section §393-7 must be reviewed by the Prepaid Health Care Advisory Council and approved by the DLIR Director.

III. COMMENTS ON THE HOUSE BILL

The Department offers the following comments concerning the proposal:

- The prevalent plan pursuant to 393-7, HRS, offers all the EHBs with the following exceptions:
 - Prescription drugs
 - Habilitative services (rehabilitative services are included)
 - Pediatric vision and dental

Requiring these specific benefits in the prevalent plan will increase costs.

- Medical plans are normally submitted well in advance of the implementation date to allow time for government review and approval. The bill's effective date should allow time for the review process to be completed.



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ADMINISTRATOR
DEREK M. MIZUNO

ASSISTANT ADMINISTRATOR
DONNA A. TONAKI

TESTIMONY BY DEREK MIZUNO
ADMINISTRATOR, HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
DEPARTMENT OF BUDGET AND FINANCE
STATE OF HAWAII
TO THE SENATE COMMITTEE ON WAYS AND MEANS
ON SENATE BILL NO. 403 S.D.1

February 23, 2017
9:35 a.m.
Room 211

RELATING TO HEALTH INSURANCE

Chair Tokuda, Vice Chair Dela Cruz, and Members of the Committees:

The Hawaii Employer-Union Health Benefits Trust Fund (EUTF) Board of Trustees has not had an opportunity to take a position on this bill. The EUTF Board's next meeting is March 3, 2017.

This bill would generally have minimal, if any, impact on the EUTF's active employee plans as current medical, bundled with prescription drug, plans cover the ten essential health care benefits, contraception and breastfeeding coverage benefits, dependent coverage for children until they reach age 26 for medical and prescription drug coverage and there are no preexisting condition exclusions and no gender based premiums and contribution policies. However, EUTF staff would like to clarify whether the EUTF would be required to provide coverage for dependent children until they reach age 26 for dental and vision plans. Currently, the EUTF provides dental and vision coverage for dependent children through age 18 and if they are a full-time student,

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

through age 23. Dental and vision plans are not subject to the Affordable Care Act provisions.

On the other hand, this bill could have significant impact (in total, approximately \$18-\$20 million in annual premiums and \$577 million to the actuarial accrued liability of which approximately \$425.5 million would relate to the State) on the EUTF retiree plans as follows:

1. Approximately 530 retirees who have medical coverage through EUTF have not enrolled in a EUTF prescription drug plan. To meet the bill's requirements the EUTF would require that these retirees also enroll in the EUTF prescription drug plan which would cost approximately \$1.9 million in annual premiums and up to \$70 million to the actuarial accrued liability (\$52 million for the State), assuming employers are paying 100% for these retirees (approximately 85% are 100% retirees). Those retirees who are responsible for a portion of their EUTF retiree premiums (i.e. employers are not contributing 100% of the retiree's premiums) may have enrolled in another group or individual Medicare Advantage medical and prescription drug plan or stand-alone Medicare Part D prescription drug plan. Individuals are not allowed by the Centers for Medicare and Medicaid Services to enroll in more than one Medicare Advantage or Medicare Part D Prescription Drug plan. Since the HMSA retiree medical plan is not a Medicare Advantage plan, the EUTF retirees can enroll in the EUTF HMSA medical plan and enroll in a

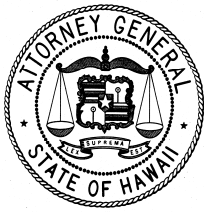
non-EUTF Medicare Advantage medical and prescription drug or stand-alone Medicare Part D prescription drug plan.

2. Approximately 40 retirees who have prescription drug coverage through EUTF have not enrolled in a EUTF medical plan. To meet the bill's requirements the EUTF may have to require these retirees to also enroll in the EUTF medical plan which would cost approximately \$200,000 in annual premiums and add over \$7 million to the actuarial accrued liability (\$5.5 million for the State), assuming employers are paying 100% for these retirees. These retirees may not be enrolling in the EUTF medical plan because they may be responsible for a portion of their EUTF retiree premiums.
3. Currently, the EUTF retiree plans do not have 100% coverage for contraceptives and breastfeeding. However, this additional coverage is not expected to be significant.
4. EUTF staff seeks clarity on whether coverage under this bill for dependent children until the child turns age 26 applies to the EUTF retiree plans. As a retiree only plan, the EUTF retiree plans are not subject to the Affordable Care Act and the EUTF Board has not added dependent child coverage until the child turns age 26 for the EUTF retiree plans. EUTF retiree medical, prescription drug, dental and vision plans provide coverage for dependent children through age 18 and if they are a full-time student, through age 23. Adding the age 26 provision to the EUTF retiree plans, could add \$16-18 million in annual premiums and approximately \$500 million to the actuarial

accrued liability (\$368 million for the State), assuming employers are and will be paying 100% for these retirees.

5. If the additional coverage under 4 and 5 above are added, the employers under Section 87A-33(b), Hawaii Revised Statutes, "...The monthly contribution by the State or county shall not exceed the actual cost of the health benefit plan or plans and shall not be required to cover increased benefits above those initially contracted for by the fund for plan year 2004-2005..." may decide not to pay for the additional benefits and the retirees, including any 100% retirees, would be responsible for the additional monthly premiums.

Thank you for the opportunity to testify.



**TESTIMONY OF
THE DEPARTMENT OF THE ATTORNEY GENERAL
TWENTY-NINTH LEGISLATURE, 2017**

ON THE FOLLOWING MEASURE:

S.B. NO. 403, S.D. 1, RELATING TO HEALTH INSURANCE.

LATE

BEFORE THE:

SENATE COMMITTEE ON WAYS AND MEANS

DATE: Thursday, February 23, 2017 **TIME:** 9:35 a.m.

LOCATION: State Capitol, Room 211

TESTIFIER(S): WRITTEN TESTIMONY ONLY. For more information, please call Stacie M. Nakamura, Deputy Attorney General at 586-1477

Chair Tokuda and Members of the Committee:

The Department of the Attorney General has the following comments on this bill, which proposes, among other things, to provide an income tax credit for certain taxpayers who purchase minimum essential coverage. In order for a taxpayer to qualify for this credit, the taxpayer must have been physically present in the State for more than nine months during the taxable year.

This bill might be subject to constitutional challenge because the bill is facially discriminatory in that it restricts the tax credit it creates to individuals who are physically present in the State for more than nine months during the taxable year. The requirement for nine months of physical presence in Hawaii could be construed as a Hawaii residency requirement. A court might conclude that the tax credit is unconstitutional because the bill does not expressly articulate a legitimate government interest served by the legislation sufficient to withstand constitutional challenge based on the Equal Protection and/or Privileges and Immunities Clauses of the United States Constitution.

The Equal Protection Clause prohibits discrimination against a nonresident based solely on residency. See, e.g., Williams v. Vermont, 472 U.S. 14 (1985) (use tax credit for sales taxes paid on cars purchased in other states invalidated because it was only available to Vermont residents). The Hawaii Intermediate Court of Appeals has recognized that the Equal Protection Clause applies where a tax operates unequally on

persons or property of the same class. In re Swann, 7 Haw. App. 390, 776 P.2d 395 (1989).

Similarly, under the Privileges and Immunities Clause, in general a state may not impose higher taxes on a nonresident individual than it imposes on its own citizens. See, e.g., Lunding v. New York Tax Appeals Tribunal, 522 U.S. 287 (1998) (alimony deduction for residents only struck down as violating Privileges and Immunities Clause); Austin v. New Hampshire, 420 U.S. 656 (1975) (striking down special tax imposed on non-residents). However, under the privileges and immunities case law, a discriminatory tax could be sustained if legitimate reasons for the tax exist and the discrimination bears a substantial relation to those reasons.

The deemed residency requirement in the bill might be challenged under the Equal Protection and Privileges and Immunities Clauses because it expressly favors residents over nonresidents.

To insulate the bill from possible constitutional challenge, we recommend that the bill be amended to delete the requirement that a “qualified taxpayer” eligible to claim the credit must be physically present in the State for more than nine months during the taxable year.

We are aware that prior tax credits may have had residency requirements but have not been subject to constitutional challenge yet. However, this does not preclude the possibility of such a challenge in the future.

Thank you for the opportunity to provide comments.



To: Hawaii State Senate Committee on Ways and Means
Hearing Date/Time: Thursday, Feb. 23, 2017, 9:35 a.m.
Place: Hawaii State Capitol, Rm. 211
Re: Testimony of Planned Parenthood Votes Northwest and Hawaii in strong support of S.B. 403, SD1, relating to Health Insurance

Dear Chair Tokuda and Members of the Committee,

Planned Parenthood Votes Northwest and Hawaii (“PPVNH”) writes in strong support of S.B. 403, SD1, which seeks to codify in Hawaii state law important benefits currently required under the federal Affordable Care Act.

Losing the critical protections established by the Affordable Care Act would be devastating for the women, men, and families in Hawaii who depend on them. Passage of S.B. 403 will ensure that no one loses access to the care they rely on.

The ACA established important protections for all Americans, and for women in particular. Repealing the ACA means that 55 million women across the country would lose their access to no-copay preventive services such as birth control and life-saving cancer screenings and that being a woman would once again be a pre-existing condition.

In Hawaii alone, after the Affordable Care Act was passed 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services such as contraception, mammograms, and cancer screenings.

As a state lawmaker, you can help to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing S.B. 403, 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.

These commonsense benefits include preventing denial of coverage for pre-existing conditions, requiring coverage of contraceptive methods and counseling and other lifesaving preventive care, allowing young people to stay on their parents’ plans until age 26, and more.

Please keep Hawaii healthy by supporting S.B. 403.

Thank you for this opportunity to testify in support of this important, life-saving measure.

Sincerely,
Laurie Field
Hawaii Legislative Director and Public Affairs Manager

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 21, 2017 2:00 PM
To: WAM Testimony
Cc: tfh@tfhawaii.org
Subject: Submitted testimony for SB403 on Feb 23, 2017 09:35AM

SB403

Submitted on: 2/21/2017

Testimony for WAM on Feb 23, 2017 09:35AM in Conference Room 211

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|--------------------------|---------------------------|---------------------------|
| Thomas Yamachika | Tax Foundation of Hawaii | Comments Only | Yes |

Comments: Please see the attached.

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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February 23, 2017 at 9:35 AM
Conference Room 211

Senate Committee on Ways and Means

To: Chair Jill N. Tokuda
Vice Chair Donovan M. Dela Cruz

Re: **Testimony in Support**
SB 403 SD 1, Relating to Health Insurance

The Healthcare Association of Hawaii (HAH), established in 1939, serves as the leading voice of healthcare on behalf of 160 member organizations who represent almost every aspect of the health care continuum in Hawaii. Members include acute care hospitals, skilled nursing facilities, home health agencies, hospices, assisted living facilities and durable medical equipment suppliers. In addition to providing access to appropriate, affordable, high quality care to all of Hawaii's residents, our members contribute significantly to Hawaii's economy by employing over 20,000 people statewide.

The Healthcare Association of Hawaii would like to thank the committee for the opportunity to **support** the intent of SB 403 SD 1, which would preserve a number of consumer protection provisions included in the *Affordable Care Act (ACA)*, including the requirement that individuals in Hawaii purchase health insurance. While Hawaii has long been a national leader in providing access to quality care—in large part because of the visionary Prepaid Health Care Act—the ACA provided the opportunity for thousands of individuals, families and children to newly access insurance coverage.

Without the ACA, it is predicted that 20 million people will lose access to health insurance across the country. According to a recent report from the Urban Institute, the repeal of the ACA will result in 11,000 people who are eligible for a tax credit to purchase insurance losing their individual health insurance and 44,000 adults and children losing Medicaid or CHIP coverage.¹ Lack of access to insurance will not only negatively affect the health of patients who lose their coverage, but will also further strain the health care system in the state. We appreciate the State Legislature's focus on helping to protect access to care for all Hawaii residents and support the intent of this legislation to maintain coverage. Thank you for your consideration of this matter.

¹ <http://www.urban.org/research/publication/partial-repeal-aca-through-reconciliation-coverage-implications-hawaii-residents>

To: Committee on Ways and Means
Sen. Jill Tokuda, Chair
Sen. Donovan M. Dela Cruz, Vice Chair

DATE: Thursday, February 23, 2017 (0935)

FROM: Hawaii Section, ACOG
Dr. Greigh Hirata, MD, FACOG, Chair
Dr. Jennifer Salcedo, MD, MPH, MPP, FACOG, Vice-Chair
Lauren Zirbel, Community and Government Relations

**Statement of the Hawaii Section of the American Congress of Obstetricians and Gynecologists
SB 403: SUPPORT with CPH Amendments**

The Hawaii Section of the American Congress of Obstetricians and Gynecologists (HI ACOG) supports SB 403 and other legislative proposals that increase access to healthcare, decrease discrimination against women in insurance premiums, support access to contraception and other preventive health services, and support a woman's decision to breastfeed. As a Section of the Nation's leading group of physicians dedicated to improving health care for women, HI ACOG represents more than 200 obstetrician/gynecologist physicians in our state.

Importance of Insurance Coverage for Contraception

- Contraception allows women to be as healthy as possible before pregnancy, leading to healthier pregnancies and healthier babies. For example, women who take folic acid supplements before they conceive reduce the risk of serious birth defects of the brain, spine, or spinal cord (neural tube defects) by 50%.¹
- Contraception allows for adequate birth spacing, lowering the risks of low birth weight and preterm birth. A prominent medical study showed that women who became pregnant less than six months after their previous pregnancy were 70% more likely to have early rupture of membranes (breaking of the water) and a 30% higher risk of other complications.¹
- Contraception provides important noncontraceptive benefits, including lowering the risk of certain cancers, treating heavy menstrual bleeding and dysmenorrhea (painful menstruation), and reducing symptoms of endometriosis.¹
- Contraceptive use saves nearly \$19 billion in direct medical costs each year in the U.S. and all contraceptive methods are cost saving over no method use.²

Importance of Insurance Coverage to Support Breastfeeding

- ACOG strongly encourages women to breastfeed exclusively for the first 6 months of an infant's life with continued breastfeeding throughout the first year of life.³
- Women who experience breastfeeding difficulties are at higher risk of postpartum depression.³
- Policies that protect the right of a woman and child to breastfeed, such as insurance coverage for breast pumps and associated equipment, are a vital component of women's health.³

Importance of Eliminating Gender Discrimination in Health Insurance

- Insurance discrimination based on sex should not be tolerated. Over forty years ago, the insurance industry voluntarily abandoned its practice of using race as a rating factor, despite their claim that race rating was actuarially sound. It's time to end rating discrimination against women too.⁴

- 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.⁴
- Pregnancy coverage saves money by improving maternal and child outcomes.⁴

For these reasons, **HI ACOG strongly supports SB 403 with the CPH amendments that further protect coverage of contraceptive and breastfeeding services as below.**

- Recommend specifying, consistent with previous Health and Human Services (HHS) recommendations, that contraceptive coverage must include all FDA-approved contraceptive methods, sterilization procedures, and associated patient education and counseling for all women with reproductive capacity without cost-sharing, with a mechanism for waiving the otherwise applicable cost-sharing for the brand or non-preferred brand version for any individual for whom a particular drug would be medically inappropriate as determined by the individual's health care provider.
- Recommend specifying that breastfeeding equipment includes coverage of a manual or electric breast pump and associated equipment as prescribed by an individual's health care provider.
- Recommend specifying coverage of vasectomy and other FDA-approved contraceptives for men in order to avoid gender discrimination in insurance coverage and to provide additional contraceptive options for women for whom a male partner's use of contraception may be a safer or more acceptable option.

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

¹ American Congress of Obstetricians and Gynecologists. Contraceptive Coverage Essential to Women's Health. <http://www.acog.org/About-ACOG/News-Room/News-Releases/2013/Contraceptive-Coverage-Essential-to-Womens-Health> (accessed 1/28/17).

² Trussel J. The cost of unintended pregnancy in the United States. *Contraception* 2007;75:168-70.

³ Optimizing support for breastfeeding as part of obstetric practice. Committee Opinion No. 658. American College of Obstetricians and Gynecologists. February 2016.

⁴ American College of Obstetricians and Gynecologists. Women's Health in Health Care Reform: Essential Insurance Reforms. April 2009. <https://www.acog.org/-/media/Departments/Members-Only/State-Legislative-Activities/HCFWHCFA-InsuranceReformsState.pdf?dmc=1&ts=20170128T1822269081> (accessed 1/28/17).

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 21, 2017 4:59 PM
To: WAM Testimony
Cc: jbsestak@prodigy.net
Subject: *Submitted testimony for SB403 on Feb 23, 2017 09:35AM*

SB403

Submitted on: 2/21/2017

Testimony for WAM on Feb 23, 2017 09:35AM in Conference Room 211

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Betty Sestak | AAUW Windward | Support | No |

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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THE QUEEN'S HEALTH SYSTEMS

To: The Honorable Jill N. Tokuda, Chair
The Honorable Donovan M. Dela Cruz, Vice Chair
Members, Committee on Ways and Means

From:  Paula Yoshioka, Senior Vice President, The Queen's Health Systems

Date: February 21, 2017

Hrg: Senate Committee on Ways and Means, Decision Making; Thursday, February 23, 2017
at 9:35AM in Room 211

Re: **Support for SB 403 SD1, Relating to Health Insurance**

My name is Paula Yoshioka, and I am a Senior Vice President at The Queen's Health Systems (QHS). I would like to express my **support** for the intent of SB 403 SD1, Relating to Health Insurance. This measure would keep in place key provisions established under the Affordable Care Act (ACA) such as preserving the individual mandate, inclusion of essential health benefits, 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.

Since the enactment of the ACA in 2010, the uninsured rate for the State of Hawaii has fallen by 49 percent, translating to roughly 54,000 Hawaii residents gaining health care coverage. 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

The mission of QHS to provide quality health care services to Native Hawaiians and the people of Hawaii regardless of their ability to pay. Approximately 33,000 residents in Hawaii now have insurance coverage due to the expansion of Medicaid under the ACA.² QHS is concerned that the repeal of the ACA would result in thousands of our patients losing coverage. In 2015, QHS absorbed \$54.2 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 <https://aspe.hhs.gov/sites/default/files/pdf/207946/ACAHistoricIncreaseCoverage.pdf>

² <https://aspe.hhs.gov/compilation-state-data-affordable-care-act>

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.



Hawai'i Psychological Association

For a Healthy Hawai'i

P.O. Box 833
Honolulu, HI 96808

www.hawaiipsychology.org

Phone: (808) 521-8995

COMMITTEE ON WAYS AND MEANS **Senator Jill Tokuda, Chair** **Senator Donovan Dela Cruz, Vice Chair**

Testimony in Support of SB403 SD1

February 23, 2017, 9:35AM, Room 211

The Hawai'i Psychological Association strongly endorses SB403 SD1, which will protect mental health services as originally provided for in the Affordable Care Act.

Hawai'i psychologists believe that it is in the best interest of the public to ensure mental health and substance use disorder services, including behavioral health treatment, mental and behavioral health inpatient services, and substance use disorder treatment as "essential health care benefits."

Research over the past four decades demonstrates that the provision of mental health services (as listed above) not only reduces human suffering, but also results in net savings to the health care economy. HPA would be honored to provide additional information to the legislature and/or serve as a resource for describing the specific services covered under SB403 SD1, how they benefits individuals and families affected by mental health and substance use disorders, and how they can lead to significant reductions in cost to the state of Hawai'i's health care system.

Thank you for this opportunity to offer testimony in support of SB403 SD1.

Respectfully submitted,

Raymond A. Folen, Ph.D., ABPP
Executive Director



An Independent Licensee of the Blue Cross and Blue Shield Association

February 23, 2017

The Honorable Jill N. Tokuda, Chair
The Honorable Donovan M. Dela Cruz, Vice Chair
Senate Committee on Ways and Means

Re: SB 403, SD1 – Relating to Health Insurance

Dear Chair Tokuda, Vice Chair Dela Cruz, and members of the Committee:

The Hawaii Medical Association (HMSA) appreciates the opportunity to testify on SB 403, SD1, which seeks to preserve certain elements of the Affordable Care Act (ACA) within State statute. HMSA appreciates the intent of this Bill, and we offer comments.

For over 40 years, Hawaii's Prepaid Health Care Act (PHCA) ensured Hawaii would have among the lowest levels of uninsured in the nation. The federal enactment of the ACA reduced the number of uninsured further, affording 55,000 more Hawaii residents access to affordable care from doctors and hospitals. That achievement potentially now is jeopardized with the proposed "repeal and replacement" of the ACA. But much confusion surrounds the specific actions Congress and the President will take in replacing the ACA.

All of this uncertainty has forced all sectors of the healthcare system to consider a massive range of scenarios as to how people, families, businesses, and the health insurance market may be impacted. What is certain is that Hawaii, at a minimum, must protect what we had in-place prior to the enactment of the ACA - the PHCA. That will safeguard healthcare coverage for the vast majority of our families, neighbors, and friends.

SB 403 is an important and laudable effort to go one step further – to protect elements of the ACA that have benefitted everyone in Hawaii.

We certainly would appreciate the opportunity to work with the Committee as it further considers the measure. We do have questions about some of the Bill's provisions, including:

- How would we ensure State statute comports with whatever the federal government ultimately enacts as new healthcare law?
- Are government programs exempted from the provisions of this Bill?
- How would provisions of this Bill apply to grandfathered and grandmothers small group plans?

Maintaining the best elements of the ACA is a meritorious objective. However, given the level of uncertainty over the timing and conformation of federal action on the ACA, the Legislature may wish to consider a consortium or working group of public, private, and community healthcare interests to monitor federal action and to plan and recommend appropriate State action.

Thank you for allowing us to testify on SB 403, SD1. Your consideration of our comments is appreciated.

Sincerely,

Mark K. Oto
Director, Government Relations



2/21/17

To: Senate Committee on Ways and Means
Senator Jill N. Tokuda, Chair
Senator Donovan M. Dela Cruz, Vice Chair
Conference Room 211
Hawaii State Capitol
415 South Beretania Street
Honolulu, HI 96813

From: Breastfeeding Hawaii

Time: Twenty-Ninth Legislature Regular Session of 2017
Thursday, February 23, 2017 at 9:35am

TESTIMONY IN SUPPORT, WITH AMENDMENTS, FOR SB403_SD1, RELATING TO HEALTH INSURANCE

Dear Senator Tokuda, Senator Dela Cruz, and committee members:

Thank you for the opportunity to offer testimony on behalf of Breastfeeding Hawaii, in support, with amendments of SB403_SD1 Relating to Health Insurance.

Breastfeeding Hawaii is a 501(c)(3) non-profit organization and the state affiliate to the United States Breastfeeding Committee. Our mission is to protect, promote and support breastfeeding through education of and collaboration with professionals involved in maternal-child health, and serve as a community breastfeeding advocate in the State of Hawaii. We are currently committee members of the Hawaii Maternal and Infant Health Collaborative and we believe that SB403_SD1 can help to achieve the goals of increased access to quality maternal and infant health services.

SB403_SD1 will preserve critical protections of the federal Affordable Care Act (ACA) for Hawaii residents, including: requiring all health insurance entities, including health benefit plans to include ten essential health care benefits, plus additional contraception and breastfeeding coverage benefits; 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.

We appreciate these protections, but do believe that it is important to add additional language in regards to breastfeeding coverage. We propose sections 431:10A (b)(2), 432:1 and 432D(b)(2) to read :
(2)Breastfeeding support and counseling with reimbursement for professional clinical management care of the breastfeeding woman and infant by an International Board Certified Lactation Consultant (IBCLC) or other qualified health professional, and breastfeeding equipment for the duration of breastfeeding.

BREASTFEEDING



HAWAII

P.O. Box 4270 Kaneohe, HI 96744
www.breastfeedinghawaii.org

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 strongly support this measure and respectfully ask that you pass this bill.

Thank you for the opportunity to testify and your consideration in this important health care matter.

Sincerely,

Le'a Minton

Le'a Minton, MSN, APRN, CNM, IBCLC
Board President, Breastfeeding Hawai'i

Testimony of
Jonathan Ching
Government Relations Specialist

Before:
Senate Committee on Ways and Means
The Honorable Jill N. Tokuda, Chair
The Honorable Donovan M. Dela Cruz, Vice Chair

February 23, 2017
9:35 a.m.
Conference Room 211

Re: SB403 SD1 Relating to Health Insurance

Chair Tokuda, Vice Chair Dela Cruz, and Committee Members, thank you for this opportunity to provide testimony on SB403 SD1, which ensures that certain benefits under the federal 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 Hawaii supports the intent of SB403 SD1 and offers the following COMMENTS.

As part of one of the nation's largest nonprofit integrated health care systems, Kaiser Permanente Hawaii seeks to make healthcare more affordable and available to everyone. We believe the ACA is a great-step forward and we are committed to the ACA's insurance exchanges. Currently, we provide all the benefits sought to be preserved in SB403 SD1 to our small group and individual members, including the "essential health benefits", and additional contraception and breastfeeding coverage benefits. Kaiser Permanente Hawaii believes that the benefits under the ACA are based in preventative care, which has always been an essential part of Kaiser Permanente's health plan.

Given that it is estimated that 86,000 people under the age of 65 may lose health insurance in 2019 if the ACA is repealed,¹ Kaiser Permanente Hawaii is committed to ensuring that the benefits identified in SB403 SD1, which seeks to preserve those benefits afforded via the ACA, will continue to be offered to our small group and individual members. We believe that requiring all health plans under chapter 87A, Hawai'i Revised Statutes, to include the "essential health

¹ http://www.urban.org/sites/default/files/publication/87346/partial_repeal_coverage_implications_hawaii_finalized_2.pdf

benefits” and contraception and breastfeeding coverage benefits, is in the best interest of the health and well being of the people of Hawai‘i.

Kaiser Permanente Hawaii seeks clarification on some of SB403 SD1’s provisions, including whether SB403 SD1:

- 1) Will address “grandfathered” and “grandmothered” small group plans, which currently are not required to fully comply with the essential health benefits mandate; and
- 2) Will mandate that the essential health benefit provisions apply to Prepaid and Non-Prepaid groups, including labor & trust and large commercial groups?

As currently drafted, SB403 SD1 appears to mandate additional benefits to groups that have many options on comprehensive plans. Given that these plans are currently exempt from many of the changes required under the ACA, including the essential health benefits, any mandate to require these plans to be subject to these benefits could cause a significant disruption in the marketplace and will increase costs at some point.

Finally, we request the Committee urge the Office of the Attorney General to research whether mandating the changes sought under SB403 SD1 may have the inadvertent effect of jeopardizing the ongoing existence of the State’s Prepaid Health Care Act, given that any substantive changes to the Prepaid Health Care Act can cause the Act to sunset

We look forward to having the opportunity to work with the Committee to further SB403 SD1. Thank you for the opportunity to testify on this measure.



February 21, 2017

To: Hawai'i State Senate Committee on Commerce, Consumer Protection, and Health, and the Hawai'i State Senate Committee on Ways and Means

Hearing Date/Time: Thursday, February 23, 2017 (9:35 a.m.)

Place: Hawai'i State Capitol, Rm. 211

Re: Testimony of American Association of University Women – Hawai'i in **SUPPORT of S.B. 403 S.D. 1**, relating to health insurance

Dear Senator Rozalyn H. Baker (Chair), Senator Clarence K. Nishihara (Vice Chair), Senator Jill N. Tokuda (Chair), Senator Donovan M. Dela Cruz (Vice Chair), and Members of the CPH and WAM Committees,

I am grateful for this opportunity to testify in **strong support of S.B. 403 S.D. 1**, relating to health insurance.

My testimony is on behalf of the approximately 400 members of the American Association of University Women (AAUW) in Hawai'i, who list women's access to medical care as an important current concern. My testimony is informed by many years of living in countries with fabulous public health coverage, such as Canada, the U.K., and New Zealand. Plus, I have spent decades residing in the U.S., with mixed levels of health insurance coverage, depending on state: Hawai'i, Utah, Louisiana, and New York.

Based on these experiences, I argue that passage of S.B. 403 S.D. 1 is important, with the potential to save lives, and to increase quality of life for many living in Hawai'i. I am horrified by what is happening with the ACA nationally, including the loss of consumer protections, and I urge Senators here to help in opposing the impacts of the ACA repeal. For all the residents in your districts, and across the islands, pass this bill, which will maintain ACA-type health protections for us.

I teach at UH-Manoa, and I have been asking my students about how many of the ACA protections, such as being on parents' insurance until age 26, coverage of pre-existing conditions, etc., affect them. They, and many others I encounter are horrified by the realization that they will lose these protections, with the ACA repeal. Please, reassure people here that Hawai'i will maintain these aspects of health care coverage, supported in S.B. 403 S.D. 1.

In conclusion, passage of S.B. 403 S.D. 1 is an important step in improving health coverage and access for families in Hawai'i. Thank you for the opportunity to testify.

Sincerely

Susan J. Wurtzburg, Ph.D.

Policy Chair

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

marchofdimes.org/hawaii

Date: February 22, 2017

To: Senator Jill Tokuda, Chair
Senator Donovan Dela Cruz, Vice Chair

From: Lin Joseph
Maternal & Child Health Director
March of Dimes Hawaii

Re: In support of
SB 403 SD1
Hearing: Thursday, February 23, 2017
Conference Room 211, State Capitol

Chair Tokuda, Vice Chair Dela Cruz, Members of the Committee:

I am writing to express strong support for SB 403 SD1: Health Insurance.

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

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

These gains had a dramatic impact on women of childbearing age as they have gained access to a range of services to help them become healthy before, during, and after pregnancy. The essential health benefits (EHB) requirement that plans cover maternity and newborn care provides vital services and peace of mind to women of childbearing age. Provisions prohibiting plans from discriminating against people with pre-existing conditions (such as prior pregnancy or caesarean section) have provided critical protections for families. The guarantees of access to affordable contraception and counseling services that are consistent with a woman's needs and beliefs have been essential in ensuring that women can space pregnancies appropriately, which is documented to improve birth outcomes.

SB 403 SD1 will preserve this important progress in Hawaii by ensuring that many of these benefits under the Affordable Care Act are protected under state law. Significantly for maternal

 march of dimes®

February 22, 2017
Honorable Jill Tokuda
Honorable Donovan Dela Cruz
Page 2

and child health, this bill ensures that all policies in the state contain essential health benefits which includes pregnancy, maternity, and newborn care. It also requires that these policies provide contraceptive coverage, provide breastfeeding coverage and does not impose any preexisting condition exclusion. These important protections will help to continue the progress that has been made in recent years to increase health coverage for women of childbearing age and to improve birth outcomes.

The March of Dimes supports SB 403 SD1 for the protections and stability it will provide for the health care available to the people of Hawaii given the uncertainty at the federal level. Mahalo for your support.



Date: February 22, 2017

To: The Honorable Jill N. Tokuda, Chair
The Honorable Donovan M. Dela Cruz, Vice Chair
Members of the Senate Committee on Ways and Means

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

Re: **Strong Support for SB 403, SD1 Relating to Health Insurance**

Hrg: February 23, 2017 at 9:35 am at Conference Room 211

Thank you for the opportunity to offer testimony in strong support of SB 403, SD1, Relating to Health Insurance.

The Hawai'i Public Health Institute (HIPHI) supports and promotes policy efforts to create a healthy Hawai'i. HIPHI weaves silos into working relationships as an effective network, ensuring that we come together across sectors to advance collaboration and innovation in public health and work towards making Hawai'i the healthiest place on earth.

HIPHI strongly supports SB 403, SD1 which will preserve critical protections of the federal Affordable Care Act (ACA) for Hawaii residents, including: requiring all health insurance entities, including health benefits plans to include ten essential health care benefits, plus additional contraception and breastfeeding coverage benefits; extending dependent coverage for adult children until age 26; prohibiting health insurance entities from imposing a pre-existing condition exclusion; and prohibiting health insurance entities from using an individual's gender or age to determine premiums or contributions. Access to health care should be a right and not a privilege.

Residents of Hawaii and our nation have benefited from the ACA and we need to ensure that Hawaii continues to implement the ACA as intended. We strongly 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



The Senate
Committee on Ways and Means
Wednesday, Feb. 23, 2017
9:35 a.m.
Conference Room 211

RE: SB 403, SD1: RELATING TO HEALTH INSURANCE

Senator Jill Tokuda, Chair
Senator Donovan Dela Cruz, Vice Chair
Members of the Ways and Means Committee

AARP is a membership organization of people age fifty and over with more than 150,000 members in Hawaii. AARP advocates and provides information on issues that matter to our kupuna and their families, including affordable, accessible, quality healthcare, financial resiliency, and livable communities.

Thank you for the opportunity to weigh in on this important issue. SB 403, SD1 ensures certain insurance protections required under the federal Affordable Care Act remain preserved under the Hawaii law.

AARP Hawaii appreciates the state's desire to maintain many of these insurance protections and would like to emphasize some of the protections that would be most meaningful to our members.

AARP Hawaii believes state legislation should:

- Crack down on insurance companies' overcharging of older Hawaii residents just because of their age and bar any expansion of age rating bands that shift large costs to older adults.
- Lower prescription drug costs.
- Prevent increases to older Hawaii residents out-of-pocket costs for health care.
- Prevent insurance companies from denying coverage based on pre-existing conditions, or limiting coverage if you get sick.
- Improve access to services so seniors and people with disabilities can live in their homes and communities, keeping them out of costly institutional care.

- Crack down on waste, fraud and abuse, and inefficiencies in the system

Thank you for the opportunity to testify.



THE SEX ABUSE TREATMENT CENTER

A Program of Kapi'olani Medical Center for Women & Children

Executive Director
Adriana Ramelli

Advisory Board
President
Mimi Beams

Joanne H. Arizumi
Mark J. Bennett
Andre Bisquera
Marilyn Carlsmith
Dawn Ching
Senator (ret.)
Suzanne Chun Oakland

Monica Cobb-Adams
Donne Dawson
Dennis Dunn
Councilmember
Carol Fukunaga
David I. Haverly
Linda Jameson
Michael P. Matsumoto
Robert H. Pantell, MD
Joshua A. Wisch

Date: February 23, 2017

To: The Honorable Jill N. Tokuda, Chair
The Honorable Donovan M. Dela Cruz, Vice Chair
Senate Committee on Ways and Means

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

RE: Testimony in Support of S.B. 403 S.D. 1
Relating to Health Insurance

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

The Sex Abuse Treatment Center (SATC) supports S.B. 403 S.D. 1, which ensures that certain benefits under 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 (CDC), as of 2014, 1 in 5 (23 million) women and 1 in 71 (1.9 million) men in the United States had been raped in their lifetime. Moreover, the CDC found that 43.9 percent of women and 23.4 percent of men reported experiencing one or more forms of sexual violence in their lifetimes.ⁱ 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.ⁱⁱ 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.

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

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 healthcare 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 provide coverage for specific essential services that are of particular interest to sexual violence survivors, including emergency services, hospitalization, mental health and substance use disorder treatment, prescription drug coverage, rehabilitative services, laboratory services, pregnancy, maternity and newborn care, and contraceptive coverage (without cost-sharing requirements).
- 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 with the CDC's findings that women are disproportionately affected by sexual violence (as noted above), and that more than $\frac{3}{4}$ (78.7%) of rape occurs before the age 25.

Unfortunately, the current presidential administration and majority in congress have stated an intention to eliminate the ACA, with little indication of what, if anything, may replace it.^{iv} S.B. 403 S.D. 1 would mitigate the potentially devastating effects of this proposed federal action 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. 403 S.D. 1.

ⁱ Matthew J. Breidling, *Prevalence and Characteristics of Sexual Violence* (2015), available online: <https://www.cdc.gov/mmwr/pdf/ss/ss6308.pdf>. Rape is defined in the CDC study as completed forced penetration or alcohol- or drug-facilitated penetration. Sexual violence includes rape in addition to attempted rape, being made to penetrate a perpetrator, sexual coercion (nonphysically pressured unwanted penetration), unwanted sexual contact (kissing, fondling, groping), and non-contact unwanted sexual experiences (being flashed or forced to view sexually explicit media).

ⁱⁱ See, e.g., Center for Disease Control and Prevention, "Sexual Violence: Consequences," available online at: <https://www.cdc.gov/violenceprevention/sexualviolence/consequences.html>.

ⁱⁱⁱ See, e.g., Logan Cowan et al, *Costs of Sexual Violence in Utah* (2015), available online at: <http://www.health.utah.gov/vipp/pdf/RapeSexualAssault/costs-sexual-violence-report.pdf>; Jingzhen Yang et al, "Incidence and Cost of Sexual Violence in Iowa," *American Journal of Preventative Medicine* (August 2014), available online at: [http://www.ajpmonline.org/article/S0749-3797\(14\)00170-6/pdf](http://www.ajpmonline.org/article/S0749-3797(14)00170-6/pdf).

^{iv} See, e.g., Maggie Haberman and Robert Pear, “Trump Tells Congress to Repeal and Replace Health Care Law ‘Very Quickly,’” *The New York Times* (January 10, 2017), available online at: <https://www.nytimes.com/2017/01/10/us/repeal-affordable-care-act-donald-trump.html>.

The Twenty-Ninth Legislature
Regular Session of 2017

THE SENATE

Committee on Ways and Means

Senator Jill N. Tokuda, Chair

Senator Donovan M. Dela Cruz, Vice Chair

State Capitol, Conference Room 211

Thursday, February 23, 2017; 9:35 a.m.

**STATEMENT OF THE ILWU LOCAL 142 ON S.B. 403, SD1
RELATING TO HEALTH INSURANCE**

The ILWU Local 142 **supports** S.B. 403, SD1, which ensures that certain benefits under the federal Affordable Care Act are preserved under Hawaii law.

The new Administration in Washington, D.C. has declared war on the Affordable Care Act (ACA) and vows to repeal and replace the law, which could result in millions of Americans once again without health insurance. Even in Hawaii, where the Prepaid Health Care Act has ensured coverage for employees who work at least 20 hours a week for more than four consecutive weeks, the ACA has been able to reduce the numbers of uninsured by allowing children up to age 26 to be covered under their parents' health plans, by prohibiting exclusions for coverage of preexisting conditions, and by requiring all individuals and families to be enrolled in health insurance or face a tax penalty.

With the federal law in jeopardy, S.B. 403, SD1 proposes to insert certain provisions of the ACA into Hawaii statutes to retain the benefits of the Affordable Care Act. Unfortunately, some of the ACA benefits currently available will be lost without federal financial support, namely premium subsidies and tax credits, which has allowed ACA plans to be more affordable.

Ideally, the Administration and Congress will come to their senses and leave the Affordable Care Act alone. However, if that does not happen, S.B. 403, SD1 will at least help to protect some of the best aspects of the law for Hawaii residents.

The ILWU urges passage of S.B. 403, SD1. Thank you for the opportunity to testify on this measure.

LATE

February 22, 2017

To: Senator Jill N. Tokuda, Chair
Senator Donovan M. Dela Cruz, Vice Chair
Committee on Ways and Means

From: Deborah Zysman, Executive Director
Hawaii Children's Action Network

Re: **SB 403 SD 1 – Relating to Health Insurance**
Hawaii State Capitol, Room 211, February 23, 2017, 9:35 AM

**On behalf of Hawaii Children's Action Network (HCAN), we are writing to support SB 403 SD 1–
Relating to Health Insurance**

HCAN supports the intention to continue to provide 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 providing health insurance 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 residents.

Many families and children in Hawaii have benefited from the expanded coverage that ACA has provided.

- Over 20 million people, nationwide, gained health insurance through the ACA.
- 6.1 million young adults, ages 19 through 26, gained health insurance through the ACA.
- 54,000 Hawaii residents gained health insurance through the ACA.
- The ACA expanded Hawaii's Medicaid eligibility, meaning more families could qualify for insurance.
- The State of Hawaii has saved millions in uncompensated care costs (unpaid medical bills) through the ACA.
- 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 committed to building a unified voice advocating for Hawaii's children by improving their safety, health, and education. Last fall, HCAN convened input in person and online from more than 50 organizations and individuals that came forward to support or express interest for a number of issues affecting children and families in our state that resulted in the compilation of 2017 Hawai'i Children's Policy Agenda, which can be accessed at <http://www.hawaii-can.org/2017policyagenda>.



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

**TESTIMONY FOR SENATE BILL 403, SENATE DRAFT 1, RELATING TO HEALTH
INSURANCE**

**Senate Committee on Ways and Means
Hon. Jill N. Tokuda, Chair
Hon. Donovan M. Dela Cruz, Vice Chair**

**Thursday, February 23, 2017, 9:35 AM
State Capitol, Conference Room 211**

Honorable Chair Tokuda and committee members:

I am Kris Coffield, representing IMUAlliance, a nonpartisan political advocacy organization that boasts over 350 members. On behalf of our members, we offer this testimony **in strong support of** Senate Bill 403, SD 1, relating to health insurance.

President Donald Trump and Republicans who currently control Congress have announced their intent to repeal the Affordable Care Act, more commonly known as Obamacare. 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 repeal.

Health care is a human right. 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 preserves the individual health insurance mandate for taxpayers; requires all health insurers to cover contraception and breastfeeding; extends 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.

We cannot retreat from the fight for universal health care. We must protect access to wellness for all of Hawai'i's people. Mahalo for the opportunity to testify **in support** of this bill.

Sincerely,
Kris Coffield
Executive Director
IMUAlliance



American Heart Association testimony in support of SB 403, SD1, Relating to Health Insurance

The American Heart Association supports SB 403, SD1.

The American Heart Association has a longstanding commitment to the patient's perspective when it comes to improving health care. We believe there are six critical principles that must be addressed if health care in the U.S. is to be effective, equitable and excellent. These principles concentrate on access to care, preventive services, quality health care, the elimination of health disparities, continued biomedical research to improve the prevention and treatment of heart disease and stroke, and an adequate and diverse workforce.

Principle 1: All residents of the U.S. should have meaningful, affordable health care coverage.

Principle 2: Preventive benefits should be an essential component of meaningful health care coverage, and incentives should be built into the health care system to promote appropriate preventive health strategies.

Principle 3: All U.S. residents should receive affordable, high quality health care.

Principle 4: Race, gender and geographic disparities in health care must be eliminated.

Principle 5: Support of biomedical and health services research should be a national priority, and inflation-adjusted funding for the NIH must be maintained and expanded.

Principle 6: The United States' health care workforce should continue to grow and diversify through a sustained and substantial national commitment to medical education and clinical training.

While some of these principles can only be achieved through federal support, SB 403, SD1 will help to achieve several of the listed principles through state level policy. Hawaii has a long history of valuing and providing health care to most of its residents through its pre-paid health care act. By adding provisions of the Affordable Care Act (ACA) to Hawaii state law, SB 403 would insure that key benefits its residents have come to enjoy and rely on through the ACA will remain available to them should those benefits be eliminated from federal law.

Thank you for this opportunity to provide testimony in support of SB 403, SD.

Respectfully submitted,

A handwritten signature in black ink that reads "Donald B. Weisman".

Donald B. Weisman
Hawaii Government Relations Director

*"Building healthier lives,
free of cardiovascular
diseases and stroke."*

life is why™ es por la vida™ 全为生命™

Please remember the American Heart Association in your will.



From: mailinglist@capitol.hawaii.gov
Sent: Thursday, February 23, 2017 8:45 AM
To: WAM Testimony
Cc: mgolojuch@hotmail.com
Subject: *Submitted testimony for SB403 on Feb 23, 2017 09:35AM*

Follow Up Flag: Follow up
Flag Status: Flagged

SB403

Submitted on: 2/23/2017

Testimony for WAM on Feb 23, 2017 09:35AM in Conference Room 211

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

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

Do not reply to this email. This inbox is not monitored. For assistance please email webmaster@capitol.hawaii.gov

To: Senate Ways and Means Committee, Senator Jill Tokuda, Chair

Date: Feb 23, 2017

Room 211

Time: 9:35 a.m.

RE: **SB 403, SD1 Relating to Health Insurance**

Chair Tokuda and Committee members:

Thank you for the opportunity to submit written testimony in **STRONG SUPPORT** of **SB 403, SD1** Relating to Health Insurance.

My name is Geoffrey Casburn and I am a retired Civil Engineer. My wife and I live in Hilo.

The Affordable Care Act (ACA) followed in the footsteps of other seminal federal legislation, including the Social Security Act, the Voting Rights Act and Medicare. The ACA provides security to a large part of our population:

- ACA health care can be the difference between life and death for the chronically ill.
- ACA health care provides a cushion against the financial ruin caused by the high cost of un-insured medical treatment.

As an example, it would be difficult to find a person over the age of 50 who does not have a single health related problem. I am in good health but have several on-going health issues that would become pre-existing if I change my health insurance carrier. Under the ACA this is not a PROBLEM. Without the ACA, ???

Please favorably consider continuing provision of this very important health program in the State of Hawaii.

Thank you,

Geoffrey Casburn
District of Hilo

Aloha Chair Tokuda, Vice Chair Dela Cruz and committee members.

I am a senior citizen and a resident of House District 19 and Senate District 9. I am a member of AARP, Kokua Council, the Hawaii Alliance of Retired Americans and the Legislative Committee of PABEA.

I am testifying in strong support of SB403, SD1, to ensure that benefits under the Affordable Care Act are preserved. Some of those benefits are coverage under parents' policies for adult children up to age 26, ten essential health care benefits and prohibiting the exclusion of pre-existing conditions, among others.

Please move SB403, SD1 forward, so that beneficiaries of the Affordable Care Act are left without coverage.

Thank you for the opportunity to testify.

Barbara J. Service

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 21, 2017 4:53 PM
To: WAM Testimony
Cc: joyamarshall0416@gmail.com
Subject: *Submitted testimony for SB403 on Feb 23, 2017 09:35AM*

SB403

Submitted on: 2/21/2017

Testimony for WAM on Feb 23, 2017 09:35AM in Conference Room 211

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

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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From: mailinglist@capitol.hawaii.gov
Sent: Wednesday, February 22, 2017 9:01 AM
To: WAM Testimony
Cc: dgsinhawaii@yahoo.com
Subject: *Submitted testimony for SB403 on Feb 23, 2017 09:35AM*

SB403

Submitted on: 2/22/2017

Testimony for WAM on Feb 23, 2017 09:35AM in Conference Room 211

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Diana G. Smith | Individual | Support | No |

Comments:

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To: Committee on Ways and Means

Subject: Pass SB 403, SD 1 to maintain protections established by the Affordable Care Act

Dear Senator Tokuda, Senator Dela Cruz and other members of the Senate Ways and Means Committee:

I am an Assistant Professor at the University of Hawaii, John A. Burns School of Medicine, Department of Obstetrics, Gynecology and Women's Health. I was raised in Honolulu, and have been an obstetrician-gynecologist here for the last 16 years. I am writing in strong support of Senate Bill 403.

I see patients primarily at community health centers, like Queens Emma Clinic, Waianae Coast Comprehensive Health Center, and Planned Parenthood. I have had the privilege of taking care of many women who have benefitted from the Affordable Care Act. Women like Carole (pseudonym), a spunky young-at-heart, 50-something year-old woman I saw a few years before the ACA who had a history of breast cancer but had not had a mammogram or even a breast exam in several years. When I asked her why, despite being high risk, she had not had basic preventive care, she said it was because she did not have insurance. After her breast cancer diagnosis, she made some life affirming decisions like divorcing her abusive husband and following a dream to start her own business. But in pursuing her life dreams, she lost the insurance that she had through her husband's employer and she could not get her own insurance because of her pre-existing condition. Fast-forward a few years and she has a successful business, but more importantly, she is cancer free and getting regular exams and mammograms thanks to the ACA.

Mary (pseudonym) was a hotel housekeeper who also benefitted from the ACA. She had a medical condition that made pregnancy life-threatening for her, and she needed to undergo surgery before she could safely carry a pregnancy to full term. She came to me for an abortion after her contraception failed, and I wrote to her insurance company explaining that she needs a reliable method of contraception, like an intrauterine device, until she is able to get her surgery. Her insurance wrote back saying that her copay would be \$600. Needless to say, that was beyond what Mary could afford.

The ACA eliminated the copay on contraception for everyone like Mary, but also for the hundreds of young women I see who are pursuing life dreams like college and careers, whose goals would become undeniably more challenging and maybe even impossible if they have an unintended pregnancy. The ACA allows hundreds of women I see access preventive health care services like life-saving cancer screenings, mammograms, and annual exams.

We in Hawai'i have a strong history of being leaders in prioritizing the health of our people. It's a history of which we should be proud. We have the examples of great ali'i

like Queen Emma and Queen Kapi'olani who had the foresight to establish hospitals and maternity centers for our people. The plantations, what brought so many people to our islands in the 19th and 20th centuries, employed doctors to take care of the plantation workers. And then in 1974 we had the Hawaii Prepaid Health Care Act that required employers to provide basic health benefits to employees. This trailblazing in health care has been the legacy passed on to us by our kupuna who knew how critical health care was. They knew that health care is a basic human right.

We in Hawai'i can continue to be leaders in health care and show the rest of the nation what real Aloha is. Do your part to ensure that people in Hawai'i continue to benefit from these critical and life-saving protections by passing Senate Bill 403, SD 1 which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

Keep Hawaii healthy by passing SB 403 to ensure that nobody loses access to the care and protections they rely on.

Aloha,

A handwritten signature in black ink, appearing to read 'Reni Soon', with a large, sweeping flourish above the name.

Reni Soon, MD, MPH

Assistant Professor

Department of Obstetrics, Gynecology, & Women's Health

University of Hawai'i John A. Burns School of Medicine

1319 Punahou Street, Ste 824

Honolulu, HI 96826

rsoon@hawaii.edu

TO: The Honorable Jill N. Tokuda, Chair, The Honorable Donovan M. Dela Cruz, Vice Chair, and members of the Senate Committee on Ways and Means

RE: SB403 SD1

HEARING DATE/TIME: Thursday, February 23, 2017, 9:35 a.m.

HEARING PLACE: Conference Room 211, Hawaii State Capitol

My name is Younghi Overly and I am a retiree and a resident of Honolulu. I am writing to express my support for S.B. 403, which will preserve critical protections of the federal Affordable Care Act (ACA) for Hawaii residents, including: the individual health insurance mandate for taxpayers; requiring all health insurance entities, including health benefits plans to include 10 essential health care benefits, plus additional contraception and breastfeeding coverage benefits; extending dependent coverage for adult children until the children turn 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.

This is especially important to me because both I and my husband had cancer and without the protection of the federal Affordable Care Act (ACA), no insurance company will provide the health care coverage we need. We will need to return to paid work, if we can find a job, to get the health care coverage OR be prepared to lose our house and retirement savings if one or both of us were to get sick. We will need to skip pre-screenings for cancer if we cannot afford them. Health care should be a service provided to the citizens and rights of citizens.

I realize that my story is one of similar stories of hundreds of thousands of citizens of Hawaii. So thank you for taking time to read this letter and for considering my situation.

Sincerely,



Younghi Moon Overly
1600 Ala Moana Blvd Apt. 1206
Honolulu, HI 96815

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 21, 2017 5:53 PM
To: WAM Testimony
Cc: ndavlantes@aol.com
Subject: *Submitted testimony for SB403 on Feb 23, 2017 09:35AM*

SB403

Submitted on: 2/21/2017

Testimony for WAM on Feb 23, 2017 09:35AM in Conference Room 211

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Nancy Davlantes | Individual | Support | No |

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 21, 2017 3:23 PM
To: WAM Testimony
Cc: emmaharberwhite@gmail.com
Subject: Submitted testimony for SB403 on Feb 23, 2017 09:35AM

SB403

Submitted on: 2/21/2017

Testimony for WAM on Feb 23, 2017 09:35AM in Conference Room 211

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Emily White | Individual | Support | No |

Comments: Please support SB 403. A healthy Hawaii benefits us all. If we do not preserve the ACA, the costs will become higher in the long run. Mahalo, Emily White, JD, MA Kahului Voter

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 21, 2017 7:20 PM
To: WAM Testimony
Cc: redahi@hawaii.rr.com
Subject: Submitted testimony for SB403 on Feb 23, 2017 09:35AM

SB403

Submitted on: 2/21/2017

Testimony for WAM on Feb 23, 2017 09:35AM in Conference Room 211

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| B.A. McClintock | Individual | Support | No |

Comments: Please support this important bill. Mahalo

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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From: mailinglist@capitol.hawaii.gov
Sent: Thursday, February 23, 2017 12:03 PM
To: WAM Testimony
Cc: lizhansen222@gmail.com
Subject: Submitted testimony for SB403 on Feb 23, 2017 09:35AM

SB403

Submitted on: 2/23/2017

Testimony for WAM on Feb 23, 2017 09:35AM in Conference Room 211

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| elizabeth hansen | Individual | Support | No |

Comments: passage of S.B. 403 S.D. 1 is important, with the potential to save lives, and to increase quality of life for many living in Hawai'i. I am horrified by what is happening with the ACA nationally, including the loss of consumer protections, and I urge Senators here to help in opposing the impacts of the ACA repeal. For all the residents in your districts, and across the islands, pass this bill, which will maintain ACA-type health protections for us.

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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Feb 21, 2017

Hawaii Senate Committee On Ways And Means HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403.

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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

Please do your part to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403, which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

I know many people who only have insurance because of the ACA, and we need to make sure that they are still able to obtain reliable and critical health care. Please help preserve that human right in Hawaii.

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. Amanda Steiner
77-6463 Ono Rd
Kailua Kona, HI 96740-7904
(510) 847-3494
ams@houlding.com

Feb 21, 2017

Hawaii Senate Committee On Ways And Means HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403.

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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

Please do your part to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403, which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

Health emergencies happen to all of us and the ACA has helped me with major expenses. We need these protections.

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. Pamela Kantarova
15660 Haleakala Hwy
Kula, HI 96790-8010
(808) 268-8518
pjk@mauiwatershed.org

Feb 21, 2017

Hawaii Senate Committee On Ways And Means HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403.

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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

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Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. Jennifer Schwarz

PO Box 835

Honolulu, HI 96726-0835

(808) 328-9348

jenschwarz@hawaiiantel.net

Feb 21, 2017

Hawaii Senate Committee On Ways And Means HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403.

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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

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Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. Ashley Gandiza

91-1074 Koanimakani St

Kapolei, HI 96707-2934

(808) 497-9877

ashley.gandiza@ppvnh.org

Feb 22, 2017

Hawaii Senate Committee On Ways And Means HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403.

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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

Please do your part to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403, which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. hana morrison
2255 Round Top Dr
Honolulu, HI 96822-2063
(808) 554-6724
hmorrison17@punahou.edu

Feb 22, 2017

Hawaii Senate Committee On Ways And Means HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403.

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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

Please do your part to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403, which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. Rika Sarkar
1420 Victoria St Apt 604
Honolulu, HI 96822-3500
(808) 454-3492
rsarkar17@punahou.edu

Feb 22, 2017

Hawaii Senate Committee On Ways And Means HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403.

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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

Please do your part to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403, which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. Sarah Yi
2410 Cleghorn St Apt 901
Honolulu, HI 96815-3118
(808) 779-6925
syi17@punahou.edu

From: mailinglist@capitol.hawaii.gov
Sent: Thursday, February 23, 2017 8:40 AM
To: WAM Testimony
Cc: mjmermaid@aol.com
Subject: Submitted testimony for SB403 on Feb 23, 2017 09:35AM

Follow Up Flag: Follow up
Flag Status: Flagged

SB403

Submitted on: 2/23/2017

Testimony for WAM on Feb 23, 2017 09:35AM in Conference Room 211

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Mary Jo Morrow | Individual | Support | No |

Comments: ACA protects millions of women and helps with preventative care services, i.e., birth control, life saving cancer prescriptions and cancer screenings. In Hawaii alone 560,000 people with pre-existing coverage could no longer be provided. Preventative coverage for contraception, mammograms and cancer screening could no longer be provided. Keep supporting our needy citizens.

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From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Barb Travis](#)
To: [WAM Testimony](#)
Subject: Pass SB 403 to maintain protections established by the Affordable Care Act
Date: Tuesday, February 21, 2017 5:32:31 PM

Feb 21, 2017

Hawaii Senate Committee On Ways And Means
HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403. 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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

Please do your part to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403, which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. Barb Travis
91-999 Laaulu St
Ewa Beach, HI 96706-3863
(808) 685-4460
barbtravis@hawaiiintel.net

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Maile Heyer](#)
To: [WAM Testimony](#)
Subject: Pass SB 403 to maintain protections established by the Affordable Care Act
Date: Tuesday, February 21, 2017 9:32:50 PM

Feb 22, 2017

Hawaii Senate Committee On Ways And Means
HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403. 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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

Please do your part to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403, which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Miss Maile Heyer
3641 Diamond Head Rd
Honolulu, HI 96816-4430
(808) 783-7207
mheyer17@punahou.edu

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Greta Reis](#)
To: [WAM Testimony](#)
Subject: Pass SB 403 to maintain protections established by the Affordable Care Act
Date: Tuesday, February 21, 2017 9:32:51 PM

Feb 22, 2017

Hawaii Senate Committee On Ways And Means
HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403. 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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

Please do your part to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403, which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. Greta Reis
330 Dune Cir
Kailua, HI 96734-2139
(808) 285-5476
greis17@punahou.edu

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Morgen Trube](#)
To: [WAM Testimony](#)
Subject: Pass SB 403 to maintain protections established by the Affordable Care Act
Date: Tuesday, February 21, 2017 10:32:48 PM

Feb 22, 2017

Hawaii Senate Committee On Ways And Means
HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403. 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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

As a young adult, if the Affordable Care Act gets repealed, I'm really scared to lose my health insurance. I am a college student and I have been apart of my parent's health insurance my whole life. If I lost this ability, I would have no way to afford health insurance, healthcare and I wouldn't even know where to begin to find it.

Also as a young woman, birth control co-pays have been an issue not only for me, but for other young women as well. The ACA has made it so there are no longer co-pays for women to access their birth control. I personally couldn't afford my birth control co-pay during my first semester of college and had to count out change to pay for it. Also the ACA makes it so insurance companies can't discriminate against pre-existing conditions. Being a potential child-baring woman, if the ACA gets repealed, insurance companies can discriminate against me for just being a young woman.

Please do your part to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403, which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. Morgen Trube
1696 Kamamalu Ave
Unit B

Honolulu, HI 96813-1716
(208) 599-2540
morgentrube@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Sydney Costales](#)
To: [WAM Testimony](#)
Subject: Pass SB 403 to maintain protections established by the Affordable Care Act
Date: Tuesday, February 21, 2017 11:02:54 PM

Feb 22, 2017

Hawaii Senate Committee On Ways And Means
HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403. 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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

Please do your part to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403, which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. Sydney Costales
38 S Judd St Apt 3a
Honolulu, HI 96817-2605
(808) 754-0623
scostales17@punahou.edu

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Maile Edwards](#)
To: [WAM Testimony](#)
Subject: Pass SB 403 to maintain protections established by the Affordable Care Act
Date: Tuesday, February 21, 2017 11:32:56 PM

Feb 22, 2017

Hawaii Senate Committee On Ways And Means
HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403. Losing the critical protections established by the Affordable Care Act would be devastating for the women, men, and families in Hawaii who depend on them.

I am the second oldest of eight kids. I'm a full-time college student taking 18 credits. I work 30 hours a week, and I'm an intern. I am here to tell you that millennials are not lazy. We have student loans, some of us are working full-time, even 2-3 jobs and going to college at the same time. I am currently insured under Med-Quest, but I turn 21 this June so I will have to go under my dad's health insurance plan - that is, if I am still eligible to. If the ACA is repealed, I can no longer stay under my parents' health insurance plan until I'm 26 years old, and that is a really scary concept for me. I'm struggling just to make my bills as it is, and knowing for a fact that my health insurance is stable is a huge comfort and safety blanket. I urge you to consider how important this issue is for myself and thousands of young people just like me who are working so hard just to keep our heads above the water.

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. Maile Edwards
84-850 Hana St
Waianae, HI 96792-2248
(808) 457-5116
mailedwards16@gmail.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Katja Berthold](#)
To: [WAM Testimony](#)
Subject: Pass SB 403 to maintain protections established by the Affordable Care Act
Date: Wednesday, February 22, 2017 6:56:44 AM

Feb 22, 2017

Hawaii Senate Committee On Ways And Means
HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403. 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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

Please do your part to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403, which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. Katja Berthold
2637 Manoa Rd
Honolulu, HI 96822-1767
(808) 393-1231
kberthold17@punahou.edu

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Amy Agbayani](#)
To: [WAM Testimony](#)
Subject: Pass SB 403 to maintain protections established by the Affordable Care Act
Date: Wednesday, February 22, 2017 8:26:49 AM

Feb 22, 2017

Hawaii Senate Committee On Ways And Means
HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403. 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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

Please do your part to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403, which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Ms. Amy Agbayani
3432b1 Kalihi St
Honolulu, HI 96819-3034
(808) 783-4867
amy_agbayani@yahoo.com

From: [Planned Parenthood Votes Northwest and Hawaii](#) on behalf of [Kiana Loo](#)
To: [WAM Testimony](#)
Subject: Pass SB 403 to maintain protections established by the Affordable Care Act
Date: Wednesday, February 22, 2017 1:27:42 PM

Feb 22, 2017

Hawaii Senate Committee On Ways And Means
HI

Dear Ways And Means,

Thank you for the opportunity to submit testimony on Senate Bill 403. 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.

In Hawaii alone, after the Affordable Care Act was passed, 54,000 people gained insurance coverage, 560,000 people with pre-existing coverage could no longer be denied coverage, and over 630,000 people benefited from being able to access a broad range of preventive services.

Please do your part to ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403, which would put in place many of the ACA's most important protections at the state level, no matter what happens at the federal level.

Sincerely,
Kiana Loo

Keep Hawaii healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Sincerely,

Miss Kiana Loo
1793 Laukahi St
Honolulu, HI 96821-1357
(808) 341-5469
kloo17@punahou.edu