

# SB403

Measure Title: RELATING TO HEALTH INSURANCE.

Report Title: Health Insurance; Individual Mandate; Essential Benefits; Covered Services; Extended Coverage; Preexisting Conditions

Description: Ensures certain benefits 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 benefits plans under chapter 87A, HRS, to include ten essential health care 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; and prohibiting health insurance entities from using an individual's gender to determine premiums or contributions.

Companion:

Package: None

Current Referral: CPH, WAM

Introducer(s): BAKER, INOUE, KIDANI, NISHIHARA, RUDERMAN, English, Ihara, Taniguchi

DAVID Y. IGE  
GOVERNOR

SHAN TSUTSUI  
LT. GOVERNOR



STATE OF HAWAII  
**DEPARTMENT OF TAXATION**  
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HONOLULU, HAWAII 96809  
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MARIA E. ZIELINSKI  
DIRECTOR OF TAXATION

DAMIEN A. ELEFANTE  
DEPUTY DIRECTOR

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

Date: Tuesday, January 31, 2017  
Time: 9:00 A.M.  
Place: Conference Room 229, State Capitol

From: Maria E. Zielinski, Director  
Department of Taxation

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

The Department of Taxation (Department) appreciates the intent of S.B. 403 and provides the following comments on section 2 of the bill for your consideration.

S.B. 403 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, which applies after December 31, 2017, 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 amount of gross income with respect to the taxpayer for the taxable year,” or one-half of the applicable amount if the individual is under the age of 18. The \$695 is adjusted annually to take into account the cost of living.

First, the Department notes that the term “applicable dollar amount,” which is used in subsections (e) and (f), is not defined and appears to be used interchangeably with “monthly penalty amount.” The Department suggests amending subsections (e) and (f) for clarity as follows:

(e) If an individual has not attained the age of eighteen as of the beginning of a month, the ~~[applicable dollar amount for the penalty]~~ monthly penalty amount with respect to such individual ~~[for the month]~~ shall be equal to one-half of the ~~[applicable dollar amount for the calendar year in which the month occurs.]~~ amount described in subsection (d).

(f) For every calendar year beginning after December 31, 2018, the [~~applicable dollar~~] amount [~~for the penalty~~] under subsection (d)(1) shall be \$695, increased by an amount equal to \$695 multiplied by the cost of living adjustment determined pursuant to section 1(f)(3) of the Internal Revenue Code of 1986, as amended.

Second, the Department notes that the penalty amount in subsection (d)(2) is calculated by using a percentage of the “excess of the taxpayer’s household income for the taxable year over the amount of gross income.” This is substantially different from the Affordable Care Act, which uses a percentage of the “excess of the taxpayer’s household income for the taxable year over the amount of gross income *specified in section 6012(a)(1)*.” IRC § 5000A(c)(2)(B) (emphasis added).

The term “gross income” means “all income from whatever source derived.” IRC § 61(a); Haw. Rev. Stat. § 235-1. The term “gross income specified in section 6012(a)(1)” refers to the filing threshold, or the minimum gross income an individual must make, taking into account age and filing status, to be required to file a tax return. IRC §§ 5000A(c)(2)(B), 6012(a)(1); see also 26 C.F.R. § 1.5000A-4(b)(3).

If the intent of this bill is to mirror the Affordable Care Act, the Department suggests amending subsection (d)(2) as follows:

- (2) 2.5 per cent of the excess of the taxpayer’s household income for the taxable year over the [~~amount of gross income with respect to the taxpayer~~] taxpayer’s applicable filing threshold as determined under this chapter for the taxable year.

Third, the Department suggests defining the term “household income” in subsection (d)(2), as it may be subject to multiple meanings. If the intent of this bill is to mirror the Affordable Care Act, the Department suggests defining “household income” as follows:

For purposes of this section, "household income" means, with respect to any taxpayer for any taxable year, an amount equal to the sum of the adjusted gross income, as determined under this chapter, of the taxpayer plus the aggregate adjusted gross income, as determined under this chapter, of all individuals for whom the taxpayer is allowed a deduction under section 151 (relating to allowance of deduction for personal exemptions) of the Internal Revenue Code of 1986, as

amended, for the taxable year and who were required to file a tax return under section 235-92.

Fourth, the Department notes that the definition of “qualifying health insurance coverage” is broad, as it includes any arrangement by any person that provides financing or delivery of health care services or benefits. This may include coverage consisting solely of excepted benefits (benefits designed to supplement comprehensive medical coverage), such as stand-alone vision or dental care, workers’ compensation, or accident or disability policies, or a reimbursement plan with a nominal amount. If this is not the intent, the Department suggests adopting the definition used by the Affordable Care Act and related regulations by replacing all references to “qualifying health insurance coverage” with “minimum essential coverage” and amending the definition as follows:

For purposes of this section, "minimum essential coverage" means the same as in section 5000A(f) of the Internal Revenue Code of 1986, as amended, and title 26 Code of Federal Regulations 1.5000A-2, as of January 1, 2017.

Finally, the Department notes that it will be able to implement the changes in this bill for tax years beginning after December 31, 2017.

Thank you for the opportunity to provide comments.





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  
COMMERCE, CONSUMER PROTECTION, AND HEALTH

TWENTY-NINTH LEGISLATURE  
Regular Session of 2017

Tuesday, January 31, 2017  
9:00 a.m.

**TESTIMONY ON SENATE BILL NO. 403 – RELATING TO HEALTH INSURANCE.**

TO THE HONORABLE ROSALYN H. BAKER, 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 this bill’s intent, a companion to H.B. 552, and submits these 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.

The Department supports the intent of this bill as it may serve as the base for further collaboration and planning to address the complexities of the health care system, the uncertainty of the future of the ACA, and the goal 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, reinsurance, risk corridors – 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



PANKAJ BHANOT  
DIRECTOR

BRIDGET HOLTHUS  
DEPUTY DIRECTOR

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

January 31, 2017

TO: The Honorable Senator Rosalyn H. Baker, Chair  
Senate Committee on Commerce, Consumer Protection & Health

FROM: Pankaj Bhanot, Director

SUBJECT: **SB 403 – RELATING TO HEALTH INSURANCE**

Hearing: January 31, 2017, 9:00 a.m.  
Conference Room 229, 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; 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; and prohibiting health insurance entities from using an individual's gender to determine premiums or contributions.

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 essential 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 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.

However, the bill does not provide any financial assistance with health insurance premiums to help individuals and families afford the health insurance premiums. Without such assistance, affording health insurance may be out of reach for many who would then face penalties if they remained uninsured. Additionally, it may be necessary to collaborate to work to reduce the costs of health care so that health care insurance can be more affordable to more.

Thank you for the opportunity to testify on this bill.

DAVID Y. IGE  
GOVERNOR

SHAN S. TSUTSUI  
LIEUTENANT GOVERNOR



LINDA CHU TAKAYAMA  
DIRECTOR

LEONARD HOSHIJO  
DEPUTY DIRECTOR

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January 31, 2017

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

Date: Tuesday, January 31, 2017  
Time: 9:00 a.m.  
Place: Conference Room 229, State Capitol

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

**Re: S.B. No. 403 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 may drive up the costs of health insurance.

**II. CURRENT LAW**

Chapter 393-11, HRS, requires that an employer provide an eligible employee with health insurance by a prepaid health care (PHC) plan qualifying under chapter

393-7, Hawaii Revised Statutes (HRS). Plans that qualify under chapter 393-7, HRS, must be reviewed by the Prepaid Health Care Advisory Council and approved by the director of labor and industrial relations.

### **III. COMMENTS ON THE SENATE 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 in the prevalent plan may increase costs.

- Medical plans are normally submitted well in advance of the implementation date to allow time for government review and approval. The bill takes effect upon approval, which would not allow the review process to be completed.

HAWAII  
STATE  
COMMISSION  
ON THE  
STATUS  
OF  
WOMEN



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LESLIE WILKINS

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January 30, 2017

To: Senator Rosalyn Baker, Chair  
Senator Clarence Nishihara, Vice Chair  
Members of the Senate Committee on Commerce, Consumer  
Protection and Health

From: Cathy Betts  
Executive Director, Hawaii State Commission on the Status of Women

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

Thank you for this opportunity to testify in support of SB 403, which would codify certain provisions of the Affordable Care Act (“ACA”) into state statute. The current United States Congress is poised to repeal most, if not all, important provisions under the ACA.

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, SB 403 represents an important and timely opportunity to ensure that no one loses the health care they depend on, no matter what happens at the federal level. SB 403 would keep Hawaii healthy by keeping in place all of the lifesaving protections that hundreds of thousands of men, women, and families in Hawaii have depended on since the ACA went into effect.

If the ACA is repealed, people in Hawaii could once again be denied coverage for pre-existing conditions, such as being a survivor of domestic violence or for having been previously pregnant. Women would lose access to birth control, cancer screenings, and other lifesaving care. And insurance companies could once again charge women more than men for insurance, just because of their gender.

The Commission strongly supports SB 403 and urges this Committee to seize upon this important opportunity to protect our health care coverage.

Thank you for this opportunity to testify.



## Hawaii Women's Coalition

### **COMMITTEE ON COMMERCE, CONSUMER PROTECTION, AND HEALTH**

**Senator Rosalyn H. Baker, Chair**

**Senator Clarence K. Nishihara, Vice Chair**

DATE: Tuesday, January 31, 2017

TIME: 9:00 a.m.

PLACE: Conference Room 229

### **STRONG SUPPORT FOR**

Good afternoon Chair Baker, Vice Chair Nishihara and members,

The Coalition is in strong support of SB 403 ensuring that certain benefits under the federal Affordable Care Act are preserved under Hawaii law.

With the ongoing threat to the Affordable Care Act (ACA) from the Trump administration and the Tea-Party-led Congress we MUST insure that those who have coverage in our state under the ACA continue to be covered, including women's health care, to include mammograms, pap smears, birth control and a host of other health services covered under ACA.

After the Affordable Care Act was passed, in Hawaii 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.

Please pass this important bill out of committee.

Mahalo for the opportunity to testify,

Ann S. Freed Co-Chair, Hawai'i Women's Coalition

Contact: [annsfreed@gmail.com](mailto:annsfreed@gmail.com) Phone: 808-623-5676



To: Hawaii State Senate Committee on Commerce, Consumer Protection and Health  
Hearing Date/Time: Tuesday, Jan. 31, 2017, 9:00 a.m.  
Place: Hawaii State Capitol, Rm. 229  
Re: Testimony of Planned Parenthood Votes Northwest and Hawaii in strong support of S.B. 403, relating to Health Insurance

Dear Chair Baker and Members of the Committee,

Planned Parenthood Votes Northwest and Hawaii (“PPVNH”) writes in strong support of S.B. 403, 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 SB 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 Senate Bill 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 Senate Bill 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





January 28, 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: Monday, January 30, 2017 (9:00 a.m.)

Place: Hawai'i State Capitol, Rm. 229

Re: Testimony of American Association of University Women – Hawai'i in **SUPPORT of S.B. 403**, 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**, 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 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.

In conclusion, passage of S.B. 403 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



## HAWAII MEDICAL ASSOCIATION

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[www.hawaiimedicalassociation.org](http://www.hawaiimedicalassociation.org)

FROM:

HAWAII MEDICAL ASSOCIATION

Dr. Chris Flanders, Executive Director

Lauren Zirbel, Community and Government Relations

TO:

COMMITTEE ON COMMERCE, CONSUMER PROTECTION, AND HEALTH

Senator Rosalyn H. Baker, Chair

Senator Clarence K. Nishihara, Vice Chair

DATE: Tuesday, January 31, 2017

TIME: 9:00 a.m.

PLACE: Conference Room 229  
State Capitol

Position: Support

On behalf of the physician and medical student members of the Hawaii Medical Association, we are writing regarding our ongoing commitment to reform of the health care system.

The HMA and AMA have long advocated for health insurance coverage for all Americans, as well as pluralism, freedom of choice, freedom of practice, and universal access for patients. These policy positions are guided by the actions of the AMA House of Delegates, composed of representatives of more than 190 state and national specialty medical associations, and they form the basis for HMA consideration of reforms to our health care system.

Health system reform is an ongoing quest for improvement. The AMA supported passage of the Affordable Care Act (ACA) because it was a significant improvement on the status quo at that time. We continue to embrace the primary goal of that law—to make high quality, affordable health care coverage accessible to all Americans. We also recognize that the ACA is imperfect and there a number of issues that need to be addressed. As such, we welcome proposals, consistent with the policies of our House of Delegates, to make coverage more affordable, provide greater choice, and increase the number of those insured.

In considering opportunities to make coverage more affordable and accessible to all Americans, it is essential that gains in the number of Americans with health insurance coverage be maintained.

We stand ready to work with you to continue the process of improving our health care system and ensuring that all residents of Hawaii have access to high quality, affordable health care

### HMA OFFICERS

President – Bernard Robinson, MD President-Elect – William Wong, Jr., MD Secretary – Thomas Kosasa, MD

Immediate Past President – Scott McCaffrey, MD Treasurer – Michael Champion, MD

Executive Director – Christopher Flanders, DO



## **HAWAII MEDICAL ASSOCIATION**

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coverage. We believe that this measure will help to solidify the gains made by the ACA for the people of Hawaii.

### **HMA OFFICERS**

President – Bernard Robinson, MD    President-Elect – William Wong, Jr., MD    Secretary – Thomas Kosasa, MD  
Immediate Past President – Scott McCaffrey, MD    Treasurer – Michael Champion, MD  
Executive Director – Christopher Flanders, DO



January 31, 2017 at 9:00 AM  
Conference Room 229

**Senate Committee on Commerce, Consumer Protection, and Health**

To: Chair Rosalyn H. Baker  
Vice Chair Clarence K. Nishihara

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

Re: **Testimony in Support**  
**SB 403, 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, 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.<sup>i</sup> 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.

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

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Friday, January 27, 2017 5:21 PM  
**To:** CPH Testimony  
**Cc:** dshaw@lanaicommunityhealthcenter.org  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/27/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Diana Shaw	Lanai Community Health Center	Support	No

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

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:** Saturday, January 28, 2017 10:09 AM  
**To:** CPH Testimony  
**Cc:** jbsestak@prodigy.net  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/28/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Betty Sestak	AAUW Windward	Support	No

Comments: Strongly support to ensure healthy Hawaii.

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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To: Committee on Commerce, Consumer Protection, and Health  
Sen. Rosalyn H. Baker, Chair  
Sen. Clarence K. Nishihara, Vice Chair

DATE: Tuesday, January 31, 2017 (0900)

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 & SUGGEST ADDITIONS**

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%.<sup>1</sup>
- 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.<sup>1</sup>
- 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.<sup>1</sup>
- 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.<sup>2</sup>

**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.<sup>3</sup>
- Women who experience breastfeeding difficulties are at higher risk of postpartum depression.<sup>3</sup>
- 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.<sup>3</sup>

**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.<sup>4</sup>

- 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.<sup>4</sup>
- Pregnancy coverage saves money by improving maternal and child outcomes.<sup>4</sup>

For these reasons, **HI ACOG strongly supports SB 403 and urges the Legislature to consider adding language to further protect coverage of contraceptive and breastfeeding services.**

- 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.

<sup>1</sup> 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).

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

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

<sup>4</sup> 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:** Monday, January 30, 2017 7:25 AM  
**To:** CPH Testimony  
**Cc:** thotemapacwinhi@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/30/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Tomoko Hotema	Pacific Women's Indigenous Network	Support	Yes

Comments: RE: Testimony in Strong Support of S.B. 403 (Relating to Health Insurance) Good morning Chair Baker, Vice Chair Nishihara, and members of the Senate Committee on Commerce, Consumer Protection, and Health: 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 particularly important to me because (share your personal thoughts about why health care coverage matters to you and your family). In addition, residents of Hawaii and our nation at large have benefited hugely from the ACA for the following reasons: 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 Hundreds of thousands of Hawaii residents benefited from new protections under 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 Please help us to protect the residents of Hawaii by ensuring health insurance is there when people need it. Thank you for supporting S.B. 403. Sincerely, Tomoko Hotema

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](mailto:webmaster@capitol.hawaii.gov)



## THE QUEEN'S HEALTH SYSTEMS

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To: The Honorable Rosalyn H. Baker, Chair  
The Honorable Clarence K. Nishihara, Vice Chair  
Members, Committee on Commerce, Consumer Protection, and Health

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

Date: January 27, 2017

Hrg: Senate Committee Commerce, Consumer Protection, and Health Hearing; Tuesday,  
January 31, 2017 at 9:45AM in Room 229

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

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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, 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.<sup>1</sup>

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.<sup>2</sup> 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.

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<sup>1</sup> <https://aspe.hhs.gov/sites/default/files/pdf/207946/ACAHistoricIncreaseCoverage.pdf>

<sup>2</sup> <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.*

Testimony of  
Jonathan Ching  
Government Relations Specialist

Before:  
Senate Committee on Commerce, Consumer Protection, and Health  
The Honorable Rosalyn H. Baker, Chair  
The Honorable Clarence K. Nishihara, Vice Chair

January 31, 2017  
9:00 a.m.  
Conference Room 229

**Re: SB403 Relating to Health Insurance**

Chair Baker, Vice Chair Nishihara, and committee members, thank you for this opportunity to provide testimony on SB403, 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 Hawaii's residents regardless of the status of the ACA.

**Kaiser Permanente Hawaii SUPPORTS THE INTENT of SB403.**

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 to our 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,<sup>1</sup> Kaiser Permanente Hawaii is committed to ensuring that the benefits identified in SB403, which seeks to preserve those benefits afforded via the ACA, will continue to be offered to our members. We feel that requiring all health plans under chapter 87A, Hawaii Revised Statutes, to include the "essential health benefits" and contraception and breastfeeding coverage benefits, is in the best interest of the health and well being of the people of Hawaii.

Therefore, Kaiser Permanente Hawaii urges the committee to **PASS** SB403. Thank you for the opportunity to testify on this measure.

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<sup>1</sup> [http://www.urban.org/sites/default/files/publication/87346/partial\\_repeal\\_coverage\\_implications\\_hawaii\\_finalized\\_2.pdf](http://www.urban.org/sites/default/files/publication/87346/partial_repeal_coverage_implications_hawaii_finalized_2.pdf)



An Independent Licensee of the Blue Cross and Blue Shield Association

January 31, 2017

The Honorable Rosalyn H. Baker, Chair  
The Honorable Clarence K. Nishihara, Vice Chair  
Senate Committee on Commerce, Consumer Protection  
and Health

Re: SB 403 – Relating to Health Insurance

Dear Chair Baker, Vice Chair Nishihara, and Committee Members:

The Hawaii Medical Association (HMSA) appreciates the opportunity to testify on SB 403, 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 advancement potentially now is jeopardized with the proposed "repeal and replacement" of the ACA. But much uncertainty and 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?
- The ACA provides incentives for individuals to purchase plans (subsidies). Would current ACA Individual plan members have access to financial assistance?

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

Sincerely,

Mark K. Oto  
Director, Government Relations



Tuesday, January 31, 2017 at 9:00 AM  
Conference Room 229

healthy  
mothers  
healthy  
babies

COALITION  
OF HAWAII

**To:** The Honorable Rosalyn H. Baker, Chair, The Honorable Clarence K. Nishihara, Vice Chair, and members of the Senate Committee on Commerce, Consumer Protection, and Health

**From:** Lisa Kimura, Executive Director, Healthy Mothers Healthy Babies of Hawaii

**Re:** Testimony in Strong Support of S.B. 403

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

With the particularly troubling current events on the federal level, and the potential loss of comprehensive health insurance coverage under the federal Affordable Care Act (ACA), Healthy Mothers Healthy Babies Coalition of Hawaii (HMHB) strongly supports S.B. 403, which will preserve critical protections of the ACA for Hawaii residents, including:

- preserving 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
- prohibiting health insurance entities from using an individual's gender to determine premiums or contributions.

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

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

Part of the ongoing goals of the Hawaii Maternal & Infant Health Collaborative (HMIHC), of which HMHB is a work group leader, include **expanding the availability of lactation services statewide; the ACA is a critical component to ensuring that we can successfully implement these strategies, which in turn, contributes to both mother and baby's lifelong health.** To codify the ACA into state law means that we will be able to continue the trajectory of long-term improvements to public health.

Additionally, the expansion of Medicaid in Hawaii means that more mothers are now able to access health services at the most vulnerable times of their life, including during pregnancy and postpartum, and to receive comprehensive options for contraception to plan future pregnancies. **The HMIHC also worked intimately with providers, birthing hospitals and insurance carriers to ensure that all women have access to long-acting reversible contraception (LARC), and that it is adequately available to all women after childbirth.** We cannot turn back the clock on access to family planning tools and information.

In addition, residents of Hawaii and our nation at large have benefited hugely from the ACA for the following reasons:

- 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
- Hundreds of thousands of Hawaii residents benefited from new protections under 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
- 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.

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

Thank you for supporting S.B. 403 and for the opportunity to submit testimony.



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

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

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

[ywcaoahu.org](http://ywcaoahu.org)

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

Hearing Date/Time: Tuesday, January 31, 2017, 9:00 AM

Place: Hawaii State Capitol, Rm. 229

Re: Testimony of YWCA O'ahu in support of S.B 403, relating to health insurance

Chair Baker, Vice Chair Nishihara, and members of the committee, on behalf of YWCA O'ahu we thank you for the opportunity to share our testimony in **strong support of SB 403**, relating to health insurance.

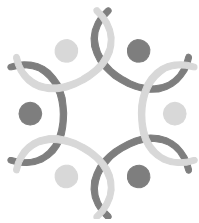
Senate Bill 403 would prevent insurance companies from reviving the practice of discriminating against women. The nation made great strides in equality with the passage of the Affordable Care Act and the adoption of protections for women and their health. As a state, we now have the opportunity to ensure those protections stand.

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

YWCA O'ahu **strongly supports SB 403** and the protections it preserves for women and their families. Thank you for your consideration and for the opportunity to provide testimony on this matter.

Kathleen Algire  
Advocacy Coordinator

**YWCA IS ON A MISSION**



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

January 29, 2017

To: Senator Rosalyn Baker, Chair  
Senator Clarence Nishihara, Vice Chair  
Committee on Commerce, Consumer Protection, and Health

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

Re: **SB 403 – Relating to Health Insurance**  
**Hawaii State Capitol, Room 016, January 31, 2017, 9:00 AM**

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**On behalf of Hawaii Children's Action Network (HCAN), we are writing to support SB 403 – 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 a Hawaii based non-profit 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>.



# AcuPlan Hawaii

Oriental Medicine...5000 years of quality healthcare

January 28, 2017

RE: Support of SB403  
RELATING TO HEALTH INSURANCE

I am here representing both the Hawaii Acupuncture and Oriental Medicine Association and AcuPlan Hawaii. We are in support of SB 403 and its intention of maintaining the many benefits that the Affordable Care Act (ACA) provided to Hawaii consumers.

One of the positive impacts of the ACA to consumers was Section 2076 that prevented discrimination against type of providers: *“health insurance coverage shall not discriminate with respect to participation under the plan or coverage against any health care provider who is acting within the scope of that provider’s license or certification under applicable State law. This section shall not require that a group health plan or health insurance issuer contract with any health care provider willing to abide by the terms and conditions for participation established by the plan or issuer. Nothing in this section shall be construed as preventing a group health plan, a health insurance issuer, or the Secretary from establishing varying reimbursement rates based on quality or performance measures.”*

Basically, while it **does not mandate** coverage of acupuncture, it does mean that if an acupuncturist performs a service within our scope of practice that is covered by the patient’s insurance (such as an examination), then the patient will be reimbursed according to their coverage for that service.

We respectfully request that SB403 specifically include Section 2076 of the ACA so that if the ACA is repealed nationally, Hawaii consumers will continue to benefit from this consumer protection.

Sincerely,

Dr. Joni Kroll, D.Ac.  
Legislative Liaison Hawaii Acupuncture and Oriental Medicine Association and AcuPlan Hawaii

The Honorable Rosalyn H. Baker, Chair, The Honorable Clarence K. Nishihara, Vice Chair, and members of the Senate Committee on Commerce, Consumer Protection, and Health  
Re: Testimony in Strong Support of S.B. 403 (Relating to Health Insurance)

Date: 1/31/17

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

I am writing to express my strong support for S.B. 403, which will preserve critical protection of the federal Affordable Care Act (ACA) for Hawaii residents, including: preserving 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.

As the Coordinator for the Early Childhood Action Strategy, I know how many women 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.
- Hundreds of thousands of Hawaii residents benefited from new protections under the ACA.
- The ACA expanded Hawaii's Medicaid eligibility, meaning more families could qualify for insurance.
- The ACA insured people with previous conditions, who could not find healthcare otherwise.
- 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.

Please help us to protect the residents of Hawaii by ensuring health insurance is there when we need it. Thank you for supporting S.B. 403.

Sincerely,

Kerrie Urosevich, PhD

Coordinator, Early Childhood Action Strategy, Collaborative Leaders Network

700 Bishop St. Suite 1701

Honolulu, HI 96744

## Testimony in support of SB 403, Relating to Health Insurance

We represent a coalition supporting universal health care for Hawaii, and we are testifying in support of SB 403.

Implementing a truly universal health care system will require careful planning, federal waivers, and new legislation, all of which would need 2-4 years to accomplish, and maybe longer given the hostility of the Trump administration to effective reforms. Even if we do get the necessary waivers, such a system would have to be implemented all at once, and not in increments, because any incremental changes that affected our Prepaid Health Care Act would void the act and the hard-won protections we have come to enjoy in Hawaii. We would not want to risk unraveling the benefits of our Prepaid Health Care Act until we were fully ready to implement something clearly superior.

In the meantime, it is in the interest of everyone in Hawaii to protect and perpetuate the positive features of the Affordable Care Act for Hawaii, even if they are repealed or compromised at the national level by the Trump administration. This is what SB 403 seeks to accomplish. The bill has our support.

Our coalition is also very much concerned that the Hawaii Health Authority be retained and revitalized to do its critical long-term work. That work is to provide the comprehensive planning and other building-blocks that would lead to adoption of a universal health care system covering everyone in Hawaii. This would be a substantial long-term improvement over both the ACA model and our Prepaid Health Care Act, which is based on employment and private insurance coverage.

Thank you.

Stephen B. Kemble, MD (contact at <[stephenbkemble@gmail.com](mailto:stephenbkemble@gmail.com)>

Alan Burdick

Dennis Miller

Daria Fand

Erynn Fernandez

Bart Dame

Leslie Gise, MD



AMERICANS FOR DEMOCRATIC ACTION

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Karin Gill, Secretary	Chuck Huxel			

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January 29 , 2017

TO: Honorable Chair Baker and Members of Commer, Consumer Protection,  
and Heealth Committee

RE: SB 403 Relating to Health Insurance  
Support for hearing on Jan. 31

Americans for Democratic Action is an organization founded in the 1950s by leading supporters of the New Deal and led by Patsy Mink in the 1970s. We are devoted to the promotion of progressive public policies.

We support SB 403 as it would keep certain benefits 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 benefits plans under chapter 87A, HRS, to include ten essential health care 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; and prohibiting health insurance entities from using an individual's gender to determine premiums or contributions.

In these days of a Republican dominated federal government, we do fear for the loss of benefits. We see the need for this legislation as a stop-gap measure. Long-term solutions to our rising health care costs and gaps in coverage are still best achieved through a single-payer system. Therefore we also encourage the reinvigoration of the Hawaii Health Authority in its role of transitioning our state to single-payer.

Thank you for your consideration.

Sincerely,

John Bickel  
President

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# TAX FOUNDATION OF HAWAII

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126 Queen Street, Suite 304

Honolulu, Hawaii 96813 Tel. 536-4587

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**SUBJECT:** INCOME, Extend Obamacare Individual Mandate to Hawaii Law

**BILL NUMBER:** SB 403

**INTRODUCED BY:** BAKER, INOUE, KIDANI, NISHIHARA, RUDERMAN, English, Ihara, Taniguchi

**EXECUTIVE SUMMARY:** Reacting to threatened changes to Obamacare, this bill attempts to enact the Obamacare individual mandate in Hawaii, but without the exemptions and credits contained in the federal scheme. As such, it would impose an individual penalty for failing to have insurance coverage on nonresidents, prisoners, and people who can't afford coverage, among others. In addition, the bill does not provide for information reporting so DOTAX might not have sufficient information to enforce the penalty?

**BRIEF SUMMARY:** Amends HRS chapter 235 to impose a penalty on any individual who is not covered with qualifying health insurance coverage, or whose dependent is not covered, in any month. The amount of the penalty is the same as that imposed under the current Affordable Care Act.

Makes extensive changes to HRS chapter 431 article 10A, chapter 432 article 1, and chapter 432D defining essential health care benefits that are required for policies issued or renewed in the State.

**EFFECTIVE DATE:** Upon approval.

**STAFF COMMENTS:** The proposed measure is a reaction to the threat by Republicans in the U.S. House, U.S. Senate, and the White House to repeal some or all of the Patient Protection and Affordable Care Act of 2010, commonly known as "Obamacare." The proposal basically says, "Even if the national Obamacare law is repealed, we can and will still have it in Hawaii."

The individual mandate proposed in this bill looks like the federal one in Internal Revenue Code section 5000A, but with significant differences. The federal fee for not having insurance in 2016 is \$695 per adult and \$347.50 per child (up to \$2,085 for a family), or 2.5% of household income above the tax return filing threshold for the individual's tax filing status, whichever is greater. One-twelfth of the total fee is owed for each full month in which a family member went without coverage or an exemption. Those provisions are mirrored in the bill.

The federal law allows for several exemptions, including exemptions for individuals who are out of the country, individuals who are incarcerated, individuals who cannot afford coverage, taxpayers with income below the filing threshold, members of Indian tribes, short coverage gaps (less than three consecutive months), and individuals who are determined to have suffered a hardship with respect to the capability to obtain coverage under a qualified health plan. The following chart of exemptions is taken from the instructions to IRS Form 8965:

### Types of Coverage Exemptions

This chart shows all of the coverage exemptions available for 2016, including information about where each can be obtained and the code that is to be used on Form 8965 when you claim the exemption. If your coverage exemption was granted by the Marketplace, you will need to enter the Exemption Certificate Number (ECN) provided by the Marketplace (see the instructions for *Part f*). For additional detail about the eligibility rules for the coverage exemptions that are claimed on the tax return, see the instructions for lines 8–13, column (c), later.

Coverage Exemption	Granted by Marketplace	Claimed on Tax Return	Code for Exemption
<b>Income below the filing threshold</b> —Your gross income or your household income was less than your applicable minimum threshold for filing a tax return.		✓	No Code See Part II
<b>Coverage considered unaffordable</b> —The required contribution is more than 8.13% of your household income.		✓	A
<b>Short coverage gap</b> —You went without coverage for less than 3 consecutive months during the year.		✓	B
<b>Citizens living abroad and certain noncitizens</b> —You were: <ul style="list-style-type: none"> <li>• A U.S. citizen or a resident alien who was physically present in a foreign country or countries for at least 330 full days during any period of 12 consecutive months;</li> <li>• A U.S. citizen who was a bona fide resident of a foreign country or countries for an uninterrupted period that includes the entire tax year;</li> <li>• A bona fide resident of a U.S. territory;</li> <li>• A resident alien who was a citizen or national of a foreign country with which the U.S. has an income tax treaty with a nondiscrimination clause, and you were a bona fide resident of a foreign country for an uninterrupted period that includes the entire tax year;</li> <li>• Not lawfully present in the U.S. and not a U.S. citizen or U.S. national. For more information about who is treated as lawfully present in the U.S. for purposes of this coverage exemption, visit <a href="http://www.HealthCare.gov">www.HealthCare.gov</a>; or</li> <li>• A nonresident alien, including (1) a dual-status alien in the first year of U.S. residency and (2) a nonresident alien or dual-status alien who elects to file a joint return with a U.S. spouse. This exemption doesn't apply if you are a nonresident alien for 2016, but met certain presence requirements and elected to be treated as a resident alien. For more information, see Pub. 519.</li> </ul>		✓	C
<b>Members of a health care sharing ministry</b> —You were a member of a health care sharing ministry.	-	✓	D
<b>Members of Indian tribes</b> —You were either a member of a Federally-recognized Indian tribe, including an Alaska Native Claims Settlement Act (ANCSA) Corporation Shareholder (regional or village), or you were otherwise eligible for services through an Indian health care provider or the Indian Health Service.	-	✓	E
<b>Incarceration</b> —You were in a jail, prison, or similar penal institution or correctional facility after the disposition of charges.	-	✓	F
<b>Aggregate self-only coverage considered unaffordable</b> —Two or more family members' aggregate cost of self-only employer-sponsored coverage was more than 8.13% of household income, as was the cost of any available employer-sponsored coverage for the entire family.		✓	G
<b>Resident of a state that did not expand Medicaid</b> —Your household income was below 138% of the federal poverty line for your family size and at any time in 2016 you resided in a state that didn't participate in the Medicaid expansion under the Affordable Care Act.		✓	G
<b>Eligible for health coverage tax credit (HCTC)</b> —You were eligible for the health coverage tax credit in the month. (For this purpose, you are considered eligible for the HCTC if you would have been eligible had you enrolled in HCTC-qualifying coverage.) This exemption is available only for July through December of 2016.		✓	G
<b>Member of tax household born or adopted during the year</b> —The months before and including the month that an individual was added to your tax household by birth or adoption. You should claim this exemption only if you are also claiming another exemption on your Form 8965.		✓	H
<b>Member of tax household died during the year</b> —The months after the month that a member of your tax household died during the year. You should claim this exemption only if you are also claiming another exemption on your Form 8965.		✓	H
<b>Members of certain religious sects</b> —The Marketplace determined that you are a member of a recognized religious sect.	✓		Need ECN See Part I
<b>Ineligible for Medicaid based on a state's decision not to expand Medicaid coverage</b> —The Marketplace found that you would have been determined ineligible for Medicaid solely because the state in which you resided didn't participate in Medicaid expansion under the Affordable Care Act.	✓		Need ECN See Part I
<b>General hardship</b> —The Marketplace determined that you experienced a hardship that prevented you from obtaining coverage under a qualified health plan.	✓		Need ECN See Part I
<b>Coverage considered unaffordable based on projected income</b> —The Marketplace determined that you didn't have access to coverage that is considered affordable based on your projected household income.	✓		Need ECN See Part I
<b>Unable to renew existing coverage</b> —The Marketplace determined that you were notified that your health insurance policy was not renewable and you considered the other plans available to be unaffordable.	✓		Need ECN See Part I
<b>Certain Medicaid programs that are not minimum essential coverage</b> —The Marketplace determined that you were (1) enrolled in Medicaid coverage provided to a pregnant woman that is not recognized as minimum essential coverage; (2) enrolled in Medicaid coverage provided to a medically needy individual (also known as Spend-down Medicaid or Share-of-Cost Medicaid) that is not recognized as minimum essential coverage; or (3) enrolled in Medicaid coverage provided to a medically needy individual and were without coverage for other months because the spend-down had not been met.	✓		Need ECN See Part I

\*As of September 1, 2016, the coverage exemptions for members of health care sharing ministries, members of Indian tribes, and those who are incarcerated are no longer granted by the Marketplace, except in Connecticut. Taxpayers who have an ECN issued by the Marketplace for one or more of these three exemptions may report the ECN on a Form 8965 filed with their income tax return for 2016. Taxpayers who qualify for one or more of these exemptions but who do not have an ECN issued by the Marketplace may claim these exemptions on Part III of Form 8965.

No exemptions at all are provided for in the bill.

At a minimum, serious consideration should be given to the exemptions that are now in the Affordable Care Act. Shouldn't there be allowances for persons who were not even in the state, or those who are but are in prison, or who are unemployed and couldn't afford coverage? The Affordable Care Act provided tax credits for people who bought coverage but were not making enough to afford it. No tax credits are provided for in this bill.

In addition, the Affordable Care Act required insurers or employers to report coverage to the covered individuals and to the IRS on Form 1095. If the Affordable Care Act is substantially repealed and Form 1095 reporting is no longer required, how do we expect the Department of Taxation, which is tasked with enforcing the penalty provisions because they are in the Income Tax Law, to know who is or is not covered?

Digested 1/25/2017



I support SB 403B. As a pediatrician in the community, I strongly support this bill. The ACA has had far reaching positive effects on the children, teens and young adults of Hawaii. It allows our office to provide in office support of breast feeding and comprehensive care for all of our patients. Prior to this we had many children whose parents were not bringing them in for routine care and immunizations due to concerns about their medical coverage. This puts our children and communities at risk and ultimately drives up our healthcare costs. With the coverage of dependents until the age of 26 we have been able to expand our care to young adults who typically were receiving no care. Please support our communities.



To Senator Rosalyn Baker, Chair  
Senator Clarence K. Nishihara, Vice Chair  
Members of the Committee on Commerce and Consumer Protection

From Patricia Bilyk, APRN, MSN, MPH, IBCLC  
Breastfeeding Hawaii  
Board Member

RE: Strong Support of SB 403 Relating to Health Insurance

Date and Time: Tuesday, January 31, 2017 9 AM

Good Morning Chair Baker, Vice Chair Nishihara and Committee Members. I am Patricia Bilyk, a Board Member of Breastfeeding Hawaii. I am an Advanced Practice Registered Nurse and International Board Certified Lactation Consultant ( in our State for 30 years). I am speaking on behalf of Breastfeeding Hawaii in strong support of SB 403.

Breastfeeding Hawaii is a 501c3 non profit organization supporting, protecting and promoting breastfeeding in the State of Hawaii. In the past, Breastfeeding Hawaii has worked with the Legislature to create laws to significantly help the breastfeeding mother, her infant and her family. Some of the laws past were: Breastfeeding in the Workplace, normalizing Breastfeeding in Public and most recently the Exemption from Jury Duty of a Breastfeeding Mother.

For your added information, an International Board Certified Lactation Consultant (IBCLC) is a health professional who has gone through rigorous clinical education, and practice in the specialty of Human Lactation,

including passing a proficiency examination. The individual is then certified by the International Board of Lactation Consultant Examiners (IBLCE), independently accredited by the National Commission for Certifying Agencies of the Institute for Credentialing Excellence. We estimate in Hawaii there are approximately 50 IBCLCs in our State, mostly practicing in the hospital setting.

I would like to share my story of being a IBCLC in our State. As I said previously, I have been an IBCLC for 30 years. In the early 90s I started a private practice Breastfeeding Consultants of Hawaii. My idea was to have Lactation Consultants on all the Islands providing services to women and infants in a clinic setting and in the home. At that time HMSA would not make me a provider, even with my credentials, and cover any breastfeeding service or product I might provide. By the way, they still won't except for the coverage of breast pumps. People would say to me when they asked how much my fee was, "is this covered under my Insurance?" I would have to say no and some would not continue with my service. In my direct pay business, I was able to pay my bills but have nothing left over. Thank goodness I had a husband. Though I knew the great need for breastfeeding services was after the mother and infant are discharged from the hospital,(and this situation continues to this very day), I eventually had to discontinue my private practice and work in the hospitals-Kapiolani and Kaiser. As I mentioned previously that is why most of the IBCLCs are in the hospital or a clinic they need a steady paycheck.

Today the need is still the greatest when a mom and baby goes home and there are limited specialized breastfeeding services for them due to inadequate reimbursement. Mothers and babies are medically more complex these days than ever before with conditions that impact on the breastfeeding relationship such as diabetes, and prematurely to name only a few.

It was the hope with the Affordable Care Act of 2010, our Insurance companies would see the value and cost saving of breastfeeding services and provide reimbursement for breastfeeding clinical support, and breastfeeding products. They give presently poor reimbursement for clinical support and provide an electric breast pump in most cases.

Breastfeeding Hawaii has been in discussions with HMSA regarding making IBCLCs a Provider and the benefits for a more robust reimbursement of services even showing them the record of other Blue Cross and Blue Shield affiliates on the Mainland that have been reimbursing for breastfeeding services and products, but they have not been interested.

A Survey conducted by Healthy Mothers Healthy Babies Coalition of Hawaii in 2014 entitled “Assessment of Parents’ and Providers Knowledge and Use of Breastfeeding Support Resources in Hawaii” (1) under Barriers to Breastfeeding, participants identified a variety of barriers to access and use of existing resources including that “insurance does not cover lactation support or equipment especially for low SES and neighbor island mothers and there is a lack of qualified IBCLCs in the community.” It is our hope that with this legislation, local insurance companies would be more willing to allow more IBCLCs to become providers and reimburse them and other qualified health professionals with a fair reimbursement rate for care rendered. Changing the reimbursement structure offered by Insurance companies will improve greatly the access to specialized breastfeeding management care throughout our State and increase breastfeeding duration rates which has been proven time and time again to decrease insurance costs and improve overall health for the woman and infant.

Within this bill, we support the 10 essential health care benefits, and coverage of contraceptive services, preexisting conditions and dependents until 26 years old. Also, we specifically support the coverage of services and products for breastfeeding women and their infants for the duration of breastfeeding. In that regard, we would like to propose an alternative wording to the section 432D (b)(2) to read : **(2)Breastfeeding coverage and 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.**

We concur with various other organizations around the State, that extending the Affordable Care Act’s provisions in Hawaii, especially in regards to breastfeeding, is very good public health policy ensuring women

and children access to the services they need.

We encourage this Committee to favorably pass this bill with our suggested amendment.

Thank you for this opportunity to share our viewpoint on this issue.

\*\*\*\*\*

(1) Healthy Mothers Healthy Babies Coalition of Hawaii

“An Assessment of Parents’ and Providers’ Knowledge and Use of Breastfeeding Support Resources in Hawaii” July, 2014

Prepared by Lisa Kimura, Executive Director

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](http://marchofdimes.org/hawaii)

Date: January 27, 2017

To: Senator Rosalyn Baker, Chair  
Senator Clarence Nishihara, Vice Chair

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

Re: In support of  
**SB 403**  
Hearing: Tuesday, January 31, 2017  
Conference Room 229, State Capitol

Chair Baker, Vice Chair Nishihara, Members of the Committees:

I am writing to express strong support for SB 403: 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 will preserve this important progress in Hawaii by ensuring that many of these benefits under the Affordable Care Act are protected under state law. Significantly for maternal and child

.....  
.....  
The logo for the March of Dimes, featuring the words "march" and "of dimes" in a lowercase, sans-serif font, with a stylized icon of a woman holding a child between the words.

January 27, 2017  
Honorable Rosalyn Baker  
Honorable Clarence Nishihara  
Page 2

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 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.

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, January 26, 2017 11:27 PM  
**To:** CPH Testimony  
**Cc:** bautista.aprilk@icloud.com  
**Subject:** \*Submitted testimony for SB403 on Jan 31, 2017 09:00AM\*

**SB403**

Submitted on: 1/26/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
April Bautista	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:** Thursday, January 26, 2017 9:42 PM  
**To:** CPH Testimony  
**Cc:** feelfreetolisten@yahoo.com  
**Subject:** \*Submitted testimony for SB403 on Jan 31, 2017 09:00AM\*

**SB403**

Submitted on: 1/26/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Krista Anderson	Individual	Support	No

Comments:

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, January 26, 2017 9:03 PM  
**To:** CPH Testimony  
**Cc:** pulermq@gmail.com  
**Subject:** \*Submitted testimony for SB403 on Jan 31, 2017 09:00AM\*

**SB403**

Submitted on: 1/26/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
RuthMarie Quirk	Individual	Support	No

Comments:

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Thursday, January 26, 2017 7:58 AM  
**To:** CPH Testimony  
**Cc:** mmiyoshi@hawaii.edu  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/26/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Mari Miyoshi	Individual	Support	No

Comments: Hello senators, my name is Mari Miyoshi and I am a constituent from the Honolulu area. I strongly support this bill. As I believe that access to health care is a basic human right, I fully support the need for the state to protect our citizen's access to health care coverage. I am proud that our state currently provides quality care to its people, and we should continue doing so. Mahalo.

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Wednesday, January 25, 2017 8:50 PM  
**To:** CPH Testimony  
**Cc:** aprilhail1@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/25/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
April Hail	Individual	Support	No

Comments: My name is April Hail, and I am a resident of Manoa. I strongly support this and any other measures that our state can take to preserve the benefits instituted by the Affordable Care Act. These benefits are essential for the wellbeing of our young adults, women, and low income citizens. Health care should be a right of all Hawaii's people, not a privilege of the wealthy.

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, January 25, 2017 3:58 PM  
**To:** CPH Testimony  
**Cc:** susanbwood@hotmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/25/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Susan Wood	Individual	Support	No

Comments: Please support SB 403! It is critical that we keep the essential benefits for our families!

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Wednesday, January 25, 2017 12:58 PM  
**To:** CPH Testimony  
**Cc:** cchaudron08@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/25/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Camila Chaudron	Individual	Support	No

Comments: Hello senators, my name is Camila Chaudron and I am a constituent from the Manoa/Makiki area. I strongly support this bill. As I believe that access to health care is a basic human right, I fully support the need for the state to protect our citizen's access to health care coverage. I am proud that our state currently provides quality care to its people, and we should continue doing so. 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.

Do not reply to this email. This inbox is not monitored. For assistance please email [webmaster@capitol.hawaii.gov](mailto:webmaster@capitol.hawaii.gov)

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Joanna Amberger <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 7:52 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

I was one of the people with a "pre-existing condition" that prevented me from getting health insurance. After my husband left the Army, I had to find health insurance and was denied coverage because I suffer from migraines. After the ACA came into effect, I was able to get coverage and have been in the same plan since that time. Losing coverage would put me at risk of losing this coverage that is critical in my life.

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. Joanna Amberger  
1800 Laniloa Pl Apt A  
Wahiawa, HI 96786-5954  
(808) 489-2813  
amberger@3financialgroup.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Georgia Mccullough <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 7:40 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Georgia Mccullough  
355 Aoloa St  
Apt D204  
Kailua, HI 96734-3017  
(714) 310-7544  
georgiaoc@gmail.com



**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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,

A handwritten signature in black ink, appearing to be 'Kimberly Nagamine', with a long horizontal line extending to the right.

Kimberly Nagamine, MD  
1319 Punahou St. Suite 824  
Honolulu, HI 96826  
kkmn@hawaii.edu

**Tiffany Peek, Community Member  
95-2047 Waikalani Place  
Mililani, HI 96789**

**Testimony for SB403 Public Hearing, January 31, 2017**

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Dear Commerce, Consumer Protection, and Health Committee Members,

Mahalo for the opportunity to submit testimony on Senate Bill 403. I am currently a student in the Social Work program at UH Manoa, proud intern and supporter of Planned Parenthood Votes Northwest and Hawaii, and most importantly, a community member of Hawaii, and **I stand in support of Senate Bill 403.**

In Hawaii alone, after the Affordable Care Act was passed, over 630,000 people benefited from being able to access a broad range of preventive services. That's about half of the Hawaii population who have benefited from what Obama coined the "patient's bill of rights". Such measures are necessary at home when 1 in 6 Hawaii residents live in poverty (Census Bureau Supplemental Poverty Measure, 2016).

Furthermore, before ACA (and even now) there were many whose incomes are right "on the borderline" of receiving public benefits. In other words, they make just a little too much to meet the criteria to qualify for Medicaid or Medicare, yet they made too little to be able to truly afford alternative options for themselves and their family. A significant portion found within this population are those like myself, those who are just "starting out in life". Those of us who have taken and are taking the necessary steps to gain stable employment, to grow into a responsible adulthood, and become contributing members of society, yet still cannot afford to live on our own, let alone afford medical coverage. (At UH Manoa, the lowest estimated rate for student insurance this semester is \$1488.32, or approximately \$330/month for 4 ½ months (UH Student Plan, University Health Services Manoa). With many of us unemployed, working minimum wage or close to min wage jobs and oftentimes as part-time employees, and providing for family at home on top of managing schooling, this is certainly an expensive rate for a student.) Mandates of the ACA addressed this large gap in accessibility.

As a 23 year old young woman, there are particular parts of the ACA I find extremely relevant to my personal well-being. While there are many parts of this act that should be preserved, I will be speaking specifically and personally here due to my personal experiences on that of requiring the inclusion of contraceptives to the list of mandatory preventive services in insurance plans.

Only in 2000 did the Equal Opportunity Commission rule excluding birth control from company-provided insurance discriminatory; just 17 years ago, it was illegal to discriminate against women in this way. Potential employers still discriminate against women who are pregnant or expecting to be pregnant to this day; we are sometimes outright asked during interviews if we are pregnant or expect to be pregnant anytime soon. Constantly, women must take extra measures to prove their worth despite being functioning females, including by saying we are not and do not plan to be pregnant. We are often asked to make unspoken sacrifices without the compensation or

aid. What with the blatant discrimination against pregnancy in today's age (and the high cost of having a child) is it too much to ask for assistance in being "responsible adults" through insurer provided birth control? Sex, a basic human need according to Maslow's hierarchy of needs, should not be made an act of privilege barred to only those who can afford it.

Again, I stand in support of SB403, and I urge the committee to do the same. With the newly installed Trump administration, the future of the ACA is uncertain, but those who have gained insurance through this policy and have seen better quality of insurance through this act should not have to face an uncertain future as neither respectful residents of Hawaii nor rightful citizens of America. Especially what with no secure alternative currently being introduced nor implemented to replace the ACA, there is every reason for effective components of the ACA to be adopted and kept for the people's sake.

I hope this testimony has been informative and helpful in your decision-making. Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tiffany Peek', with a long horizontal flourish extending to the right.

Tiffany Peek

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Monday, January 30, 2017 7:43 AM  
**To:** CPH Testimony  
**Cc:** arce101@outlook.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/30/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Anthony Arce	Individual	Support	No

Comments: I passionately support this measure because, quite simply, it protects and saves lives. My father is a diabetic. Without these protections he would find it nearly impossible to find coverage and definitely impossible to find affordable coverage. He also doesn't have steady employment so insurance from an employer is not reliable. Last year in June he was diagnosed with cancer. I am not sure what my family would have done without the insurance he had because of the rights given to people because of the ACA. Being able to have healthcare should be a right. If my dad did not have healthcare I am not sure if he would be alive today. We cannot let our people suffer and die because of a broken healthcare system. We must work to fix it and this is a step in the right direction for the state of Hawaii.

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**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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 an Associate Professor of Obstetrics, Gynecology and Women's Health and an adjunct Associate Professor of Psychiatry at the University of Hawaii. I have been serving the women of Hawaii for the past 14 years and I have seen how the provisions of the Affordable Care Act have benefited these women. I started the Path clinic 10 years ago with pilot funds from the state legislature to help women with a history of addiction and their children. Women struggling with addiction now have had access to medically-assisted treatment to help assure that they can remain off illicit drugs and have healthy pregnancies. They have had access to long-acting contraception, so that they can focus on their sobriety and raising the children they have without having to worry how an unintended pregnancy will sabotage their efforts. They have access to addiction treatment before they get pregnant, so that they enter pregnancy in a more optimal state. They have protections against discrimination of a pre-existing condition, so that when they are able to get off public assistance, they and their employers can afford their health care coverage.

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,

Tricia E. Wright MD MS  
1319 Punahou St.  
Ste. 824  
808-203-6450  
doctricia@me.com

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Monday, January 30, 2017 5:47 AM  
**To:** CPH Testimony  
**Cc:** mjnjunkmail@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/30/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Michael Nieling	Individual	Support	No

Comments: Date: January 31, 2017 at 9:00am To: The Honorable Rosalyn H. Baker, Chair, The Honorable Clarence K. Nishihara, Vice Chair, and members of the Senate Committee on Commerce, Consumer Protection, and Health RE: Testimony in Strong Support of S.B. 403 (Relating to Health Insurance) Good morning Chair Baker, Vice Chair Nishihara, and members of the Senate Committee on Commerce, Consumer Protection, and Health: 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. In addition, residents of Hawaii and our nation at large have benefited hugely from the ACA for the following reasons: 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 Hundreds of thousands of Hawaii residents benefited from new protections under 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 Please help us to protect the residents of Hawaii by ensuring health insurance is there when people need it. Thank you for supporting S.B. 403. Sincerely, Michael Nieling 915 Waiiki St Honolulu, HI 96821

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Monday, January 30, 2017 5:34 AM  
**To:** CPH Testimony  
**Cc:** pate@patientpractice.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/30/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Petri Pieron	Individual	Comments Only	No

Comments: Please vote to preserve the protections of the Affordable Care Act (ACA) for Hawaii residents, which has resulted in 54,000 Hawaii residents gaining insurance coverage, and hundreds of thousands who benefited from the provisions. Losing the protections of the ACA would be devastating for all the women, children and families in Hawaii who depend on the essential preventative health care benefits, contraception and breastfeeding coverage, protection from exclusion for a preexisting condition, non-discrimination to determine premiums, and much more. Thank you for continuing to protect the programs and supports that remain in the best interests of Hawaii's residents and the State's overall wellbeing.

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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**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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.

I am a medical student training to practice in Hawai'i and serve our state. If we are to succeed in delivering preventative and primary care, rather than relying on expensive emergent and tertiary care measures, our legislation must also reflect our commitment to health and wellbeing. 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,

A handwritten signature in black ink that reads "Michele Kanemori". The signature is written in a cursive, flowing style.

Michele Kanemori  
mkanemori@gmail.com

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Sunday, January 29, 2017 10:23 PM  
**To:** CPH Testimony  
**Cc:** michaelbishop1981@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/29/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Michael Bishop	Individual	Support	No

Comments: I strongly support the effort to preserve the protections afforded by the ACA here in Hawaii. With federal policy likely taking a sharp turn in the opposite direction of the values upheld here in the islands, we need to take this opportunity to protect the most vulnerable members of our community. Thank you for considering this bill.

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**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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 a graduate of the University of Hawai'i at Manoa, and was recently an intern for a year. During that time the ACA allowed me to receive healthcare, which enabled me to pursue training for a state job in conservation. Without the protections that came with my healthcare I would have been under far greater stress and may have decided not to do the internship at all. The ACA protections cover people from all walks of life and are a vital necessity.

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,

Ryan Rautureau  
1525 Kewalo St. Apt. 1202  
Honolulu, HI 96822  
ryanrautureau@gmail.com

**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

I am a second-year medical student at the University of Hawaii, John A. Burns School of Medicine. I was born and raised on Maui and intend on practicing medicine here in Hawai'i. I am writing in strong support of Senate Bill 403.

Thank you for this 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 Hawai'i who depend on them.

I, along with so many others, have directly benefited from the inclusive coverage benefits under the Affordable Care Act. Many of these benefits have improved my own quality of life and have enabled me to pursue my education and become a contributing member of my community here in Hawai'i. Furthermore, the preventive healthcare coverage made possible through the Affordable Care Act reduces costs that would be incurred for long-term disease management and acute treatment in emergency settings. Healthcare is a human right and should be accessible by all. Access to healthcare allows the people of Hawai'i to be more productive, perform their jobs more effectively, gain more out of their education, and overall live more fulfilling lives.

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. The value of these human lives is immeasurable.

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.

Please keep Hawai'i healthy by supporting Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections their lives depend on.

Sincerely,

Celina Hayashi  
1525 Kewalo Street #1202  
Honolulu, HI 96822  
celinajh@hawaii.edu

**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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,

Sara Harris  
1448 Young Street #1810  
Honolulu, HI, 96814  
[scharris@hawaii.edu](mailto:scharris@hawaii.edu)

**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH 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 19<sup>th</sup> and 20<sup>th</sup> 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, 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: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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,

Quinn Ng  
1531 Kewalo Street  
Honolulu, Hawaii, 96822  
qng@hawaii.edu



**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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,

Arcelita Imasa  
2904 Kaimuki Ave Honolulu HI 96816  
arcelita@hawaii.edu

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Sunday, January 29, 2017 6:51 PM  
**To:** CPH Testimony  
**Cc:** jeanetteleitner@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/29/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Jeanette Leitner	Individual	Support	No

Comments: As a Pediatric Nurse Practitioner, I have seen the many benefits of the ACA. I believe, health Insurance should be given to all, and not only for the people that can afford it. We are here to support the vulnerable: the sick and those who cannot advocate for themselves. So many of the families I care for have received thorough care by being part of our medical home. Also, children under age 26 can go on their parents' plans, which allows them to have health care that they might not normally have. The many premature babies, and developmentally challenged have gained more aide. Adolescents, the age when most mental illnesses arise, have more support and surveillance now. Foster children, probably one of the most vulnerable have benefited. At least eighteen year old female, who is left on her own after being in foster care her entire life, is supported and has health insurance. We need these safety nets. If the ACA is banned, many vulnerable populations and communities will be left to suffer. And furthermore, who are we to deny comprehensive health care to the members of our society who need it the most.

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**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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. As a medical student, I was able to receive an IUD free of charge so that I could fulfill my dreams of becoming an Ob/Gyn. I am now proud to be a practicing Ob/Gyn resident who is able to help many women like myself have reproductive freedom thanks to the ACA.

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,

Jennifer Chin  
1676 Ala Moana Blvd  
Honolulu, HI 96815  
chinj@hawaii.edu

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Sunday, January 29, 2017 1:32 PM  
**To:** CPH Testimony  
**Cc:** sharvey@hawaii.edu  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/29/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Scott Harvey, MD	Individual	Comments Only	No

Comments: To: Committee on Commerce, Consumer Protection, and Health Subject: Pass SB 403 to maintain protections established by the Affordable Care Act Dear Senator Baker, Senator Nishihara and other members of the CPH Committee: 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 fact, if they do not receive preventative care that they need, we can guarantee more Emergency Room and Intensive Care Unit visits, which can be crippling on an already stressed health system. I am our state's only Obstetric Intensivist (an ICU doctor for pregnant and postpartum women). I know from first hand experience that a woman's risk of death, horrible illness, ICU admission, and length of hospital stay is inversely correlative to access of care and outpatient medical treatment. In other words, if women have access to care in clinics, by being provided insurance coverage, they do not need to be hospitalized and are more healthy and productive in society. Having insurance coverage is crucial to this! 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, Scott A Harvey, MD, MS, FACOG Assistant Professor, University of Hawai'i, John A Burns School of Medicine Department of Obstetrics & Gynecology and Women's Health Department of Surgery (Surgical & Trauma Critical Care) Kapi'olani Medical Center Adult Intensive Care Unit Director Queen's Medical Center Surgical Intensive Care Unit Quality Director Maternal Mortality Review, Hawai'i State Chair 1319 Punahou Street Suite 824 Honolulu, HI 96826

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**Date:** January 31, 2017

**To:** Rosalyn Baker, Clarence Nishihara and members of the Committee on Commerce, Consumer Protection, and Health

**From:** Ghazaleh Moayedi, DO

**Re:** SB 403 to maintain protections established by the Affordable Care Act

**Position:** Strong support

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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,

A handwritten signature in black ink, appearing to be 'Ghazaleh Moayedi', written in a cursive style.

Ghazaleh Moayedi, DO  
1144 Loho St.  
Kailua, HI 96734  
gmoayedi@hawaii.edu

**Date: January 31, 2017**

**To: Rosalyn Baker, Clarence Nishihara, Stanley Chang, Will Espero, Les Ihara Jr, Michelle Kidani, Russel Ruderman and the members of the Committee on Commerce, Consumer Protection, and Health**

**From: Bruce Kinney, DO**

**Re: SB 403 to maintain protections established by the Affordable Care Act**

**Position: Strong support**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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,

Bruce Kinney, DO  
1144 Loho St  
Kailua, HI 96734  
kinney.bruce@gmail.com

**Date:** January 31, 2017 at 11:30AM

**To:** The Honorable Rosalyn H. Baker, Chair, The Honorable Clarence K. Nishihara, Vice Chair, and members of the Senate Committee on Commerce, Consumer Protection, and Health

**RE:** Testimony in Strong Support of S.B. 403 (Relating to Health Insurance)

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

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 particularly important to me because I am a Women's Health Nurse Practitioner and have experienced, first hand, the difference between quality and inequality in health care due to insurance coverage or lack thereof.

In addition, residents of Hawaii and our nation at large have benefited hugely from the ACA for the following reasons:

- 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
- Hundreds of thousands of Hawaii residents benefited from new protections under 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



Please help us to protect the residents of Hawaii by ensuring health insurance is there when people need it. Thank you for supporting S.B. 403.

Sincerely,

Dr. Eileen Gawrys

91-1094 A'awa Drive, Ewa Beach, HI 96706

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Sunday, January 29, 2017 10:27 AM  
**To:** CPH Testimony  
**Cc:** joanne.amberg@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/29/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Joanne Amberg	Individual	Support	No

Comments: Date: January 31, 2017 at 9:00am To: The Honorable Rosalyn H. Baker, Chair, The Honorable Clarence K. Nishihara, Vice Chair, and members of the Senate Committee on Commerce, Consumer Protection, and Health RE: Testimony in Strong Support of S.B. 403 (Relating to Health Insurance) Good morning Chair Baker, Vice Chair Nishihara, and members of the Senate Committee on Commerce, Consumer Protection, and Health: 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 particularly important to me because I work at a FQHC in Honolulu, and I see the needs of our most vulnerable residents daily. In addition, residents of Hawaii and our nation at large have benefited hugely from the ACA for the following reasons: 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 Hundreds of thousands of Hawaii residents benefited from new protections under 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 Please help us to protect the residents of Hawaii by ensuring health insurance is there when people need it. Thank you for supporting S.B. 403. Sincerely, Joanne B. Amberg 548 Kaimake Loop Kailua, Hawaii 96734

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**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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 an Obstetrician/Gynecologist and I have been fortunate enough to receive my specialty training in Hawaii over the last four years. As a resident physician I provide care in many of the local community health centers including Queen Emma Clinic and Kalihi Kokua Valley OB/GYN clinic. In these facilities, I provide care for women who have greatly benefitted from the Affordable Care Act. Previously uninsured women across Hawaii are now able to receive routine cancer screenings-pap smears and mammograms, comprehensive contraception and necessary surgical treatments. While in my specialty the primary focus is caring for women, I realize that these patients are often the head of households, the only provider for their children or caregiver for the generation before them. Taking care of these women is critical for the lives and happiness of their entire family.

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,



Jessica Johns, MD  
1617 S. Beretania St. #1205  
Honolulu, HI, 96826  
jljohns@hawaii.edu

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Sunday, January 29, 2017 9:07 AM  
**To:** CPH Testimony  
**Cc:** malnpete@hawaiiintel.net  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/29/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Mallory Armstrong	Individual	Comments Only	No

Comments: Date: January 31, 2017 at 9:00am To: The Honorable Rosalyn H. Baker, Chair, The Honorable Clarence K. Nishihara, Vice Chair, and members of the Senate Committee on Commerce, Consumer Protection, and Health RE: Testimony in Strong Support of S.B. 403 (Relating to Health Insurance) Good morning Chair Baker, Vice Chair Nishihara, and members of the Senate Committee on Commerce, Consumer Protection, and Health: 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 particularly important to me because I have a pre-existing condition of skin cancer. I have been diligent in keeping this condition under control by regular visits to my dermatologist. If I lose my insurance, I surely will have great difficulty in stopping my cancer from becoming a full blown and life threatening condition. In addition, residents of Hawaii and our nation at large have benefited hugely from the ACA for the following reasons: 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 Hundreds of thousands of Hawaii residents benefited from new protections under 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 Please help us to protect the residents of Hawaii by ensuring health insurance is there when people need it. Thank you for supporting S.B. 403. Sincerely, Mallory Armstrong Haiku, Maui

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Sunday, January 29, 2017 8:16 AM  
**To:** CPH Testimony  
**Cc:** pamelapcm@gmail.com  
**Subject:** \*Submitted testimony for SB403 on Jan 31, 2017 09:00AM\*

**SB403**

Submitted on: 1/29/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Pamela M Williams	Individual	Oppose	No

Comments:

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Sunday, January 29, 2017 6:28 AM  
**To:** CPH Testimony  
**Cc:** reddy2rust@aol.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/29/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Judy McCluskey	Individual	Support	Yes

Comments: I would like to register my strong support of S. B 403 relating to health insurance. Health care is of concern to everyone and should be available to patients without concern for costs in a time of medical crisis. Lack of affordable health care can lead to death, debilitation, bankruptcy and lifelong consequences for families. In my own experience, my neighbor, a newlywed, was not able to live with her husband because his home and business was 200 miles away from her job, which she had to keep because of a preexisting condition of diabetes. Five years later this marriage ended in divorce. Folks without insurance were going to the emergency room for health care. Hospitals were left with unpaid bills because patients couldn't pay. It was more expensive to treat patients this way than if they had regular check-ups and monitored medical conditions. Of all the priorities in public spending, health care should come first in a civilized country. Please do all possible to support SB 403 for the good of everyone. Hawaii, as in so many cases, can show the way. Thank you for your efforts in behalf of all citizens. Judy McCluskey

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Dear Senators

I am writing as a concerned citizen in SUPPORT of the passage of SB 403. I am writing to share my professional perspectives as a retired Human Resources Executive who worked in hospitals who also holds a Master's Degree in Counseling and provided mental health services in various settings.

Passing SB 403 is essential to not only the health of our citizens, but also the health of our local hospitals. Federal law requires that all hospitals who receive federal funds (such as payment through Medicare) must provide care to the uninsured. Before the passage of the Affordable Healthcare Act hospitals across America provided millions of dollars of unreimbursed care that caused hospitals no choice but to either go bankrupt (which was the case throughout the country), or inflate fees for the insured to offset the cost of uninsured care. If the Affordable Healthcare Act is repealed with no viable replacement, the financial strength of Hawaii's hospitals will be seriously impacted. It is only when hospitals are financially healthy can they invest in new technologies and treatments that save lives. Healthy hospitals are ESSENTIAL to a healthy Hawaii.

The Affordable Healthcare Act has been a "lifesaver" for our citizens. My husband's cousin is a good example. At age 55 her job was outsourced to India. She is now 61 years old and although she continues to diligently search for a job with benefits, she has only been able to secure "contract" work. As an Independent Contractor, she is not eligible for insurance coverage by an employer. Between her lay-off and the enactment of the Affordable Healthcare Act she did not have the financial means to see a doctor. Although she was on blood pressure medication at the time of her lay-off, without funds or insurance, once her medication ran out, she went without until she once again had insurance under the Affordable Healthcare Act. Not taking blood pressure medication can be life-threatening! Without medical care for several years, by the time she once again had ACA-provided insurance and could see a doctor, she spent the first year of her ACA coverage under constant medical care, including surgeries to repair conditions that went untreated and were preventable. Is this what we want for the citizens of Hawaii – that because they are uninsured they defer medical care and develop more serious (and costly) medical conditions? If it weren't for the pre-existing conditions protections of the Affordable Care Act, even if she could have afforded private insurance after her job was outsourced to a foreign country, she would not have been able to get coverage because she had pre-existing conditions.

SB 403 protects the citizens of Hawaii and Hawaii's hospitals in so many ways that are essential. With the Federal law in jeopardy with no viable replacement, I urge you to pass SB 403 so that the coverage and protection of the Affordable Healthcare Act will continue in Hawaii despite whatever action our federal lawmakers may take.

Thank you for your service to us, the people of Hawaii.

Beverly Munson  
590 Farrington Hwy.  
Ste. 524

Kapolei, HI 96707

**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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.

As a second year medical student at the John A. Burns School of Medicine, I will soon enter the physician workforce with the duty to promote the health and wellbeing of all Hawai'i's people. Extending the protections and coverages under the ACA will enable thousands of people to access vital healthcare and will allow me to put the best of my training to use. 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.

The Affordable Care Act allowed me to be where I am today. Because I was able to stay on my parents' health insurance until I was 26 I was able to spend time after college in unpaid volunteer and part-time research positions that prepared me to enter medical school with real-world experiences in underserved communities which will guide my decisions as a physician. Many of my classmates benefited from this aspect of the ACA, as the medical school application process has increasingly become a multi-year process.

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,

Emily Kathleen Jones  
2045 Alaeloa St.  
Honolulu, HI 96821  
ekjones@hawaii.edu

**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH 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 have been an obstetrician-gynecologist here for the last 12 years. I am writing in strong support of Senate Bill 403.

I see patients primarily at community health centers, like Kalihi-Palama Health Center. I have had the privilege of taking care of so many women who have benefitted from the Affordable Care Act. Women like Grace (pseudonym), who was pregnant and didn't qualify for Quest due to her immigration status. She purchased insurance through the exchange and delivered a healthy term infant despite her poor obstetric history. She was able to afford a medication that helped prevent preterm birth and she was able to receive appropriate antepartum care. Had the ACA not been in place, she would not have qualified for insurance; not only would this be financially devastating for herself but also for the clinic and the hospital, who would have had no reimbursement for services provided. After delivery she was able to obtain an intrauterine device, which would have cost her more than \$500 in cash had she not had insurance.

The Affordable Care Act has allowed my patients to receive contraception, breast pumps, preventative health care, and other critical health services.

Please pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Aloha,

Ann Lee Chang, MD, MPH  
1319 Punahou Street, Ste 824  
Honolulu, HI 96826  
annchang@hawaii.edu

**January 30, 2017**  
**09:00 AM**  
**Senate Conference Room 229**  
**State Capitol**

**To: Senator Rosalyn Baker, Chair**  
**Senator Clarence Nishihara, Vice Chair**  
**House Committee on Consumer Protection and Commerce**

**From: Debra Ogata-Arakaki, RN**

**Re: SB403 Relating to Health Insurance**  
**Position: Strongly Support**

Dear Chair Baker, Vice Chair Nishihara and Members of the Consumer Protection & Commerce:

I strongly urge you to pass SB403, to codify the Affordable Care Act in the State of Hawaii. I can testify that my son directly benefitted from the ACA as he graduated from college at 23 years of age but has been unable to find work that would provide him health coverage. We were able to cover him until he turned 26. I know of many other individuals who have received necessary health care because of the ACA.

Thank you for the opportunity to provide this testimony.

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Saturday, January 28, 2017 8:18 PM  
**To:** CPH Testimony  
**Cc:** marseel@aol.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/28/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Marilyn	Individual	Comments Only	No

Comments: Date: January 31, 2017 at 9:00am To: The Honorable Rosalyn H. Baker, Chair, The Honorable Clarence K. Nishihara, Vice Chair, and members of the Senate Committee on Commerce, Consumer Protection, and Health RE: Testimony in Strong Support of S.B. 403 (Relating to Health Insurance) Good morning Chair Baker, Vice Chair Nishihara, and members of the Senate Committee on Commerce, Consumer Protection, and Health: 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 particularly important to me because (share your personal thoughts about why health care coverage matters to you and your family). In addition, residents of Hawaii and our nation at large have benefited hugely from the ACA for the following reasons: 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 Hundreds of thousands of Hawaii residents benefited from new protections under 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 Please help us to protect the residents of Hawaii by ensuring health insurance is there when people need it. Thank you for supporting S.B. 403. Sincerely, Marilyn Seely 46 402 Haiku Plantations Drive Kaneohe, HI 96744

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Date: January 31, 2017 at 9:00am

To: The Honorable Rosalyn H. Baker, Chair, The Honorable Clarence K. Nishihara, Vice Chair, and members of the Senate Committee on Commerce, Consumer Protection, and Health

RE: Testimony in Strong Support of S.B. 403 (Relating to Health Insurance)

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

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.

This is particularly important to me because I work every day with working class and low income residents who rely on Medicaid and/or the ACA for health care and economic stability; and because all citizens of Hawaii pay for poor health insurance coverage: when residents are uninsured or underinsured, they show up in our ER's and hospitals, which drives up costs for hospitals and insurance companies, and they in turn pass it on to all citizens of Hawaii with increases in our health insurance premiums – like the huge increase many saw this year.

Residents of Hawaii and our nation at large have benefited from the ACA for the following reasons:

- 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
- Hundreds of thousands of Hawaii residents benefited from new protections under 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

Please help us to protect the residents of Hawaii by ensuring health insurance is there when people need it. Thank you for supporting S.B. 403.

Sincerely,

Doris Segal Matsunaga

Aiea, Hawaii 96701



**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Saturday, January 28, 2017 5:24 PM  
**To:** CPH Testimony  
**Cc:** laurarnr@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/28/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Laura Reichhardt	Individual	Support	No

Comments: Dear Chair Baker and Vice Chair Nishihara, I write this testimony on behalf of myself in strong support of SB 403. The provisions in ACA supporting women's health, including contraception and breastfeeding coverage benefits, coverage of pre-existing conditions, and protection against gender-based premium adjustments have been critical to my health and wellbeing as an adult with an emerging career. Further, as a child and young adult, my health care providers made an informed and weighted decision not to seek diagnoses for a condition they suspected I have with the rationale that should I receive the diagnosis, I may be denied extensive amounts of health coverage for the rest of my life. Nearly 20 years later, I still suffer from symptoms related to this condition and spent thousands of dollars out of pocket seeking relief prior to ACA. The pre-existing condition protection is critical for ensuring appropriate diagnosis and treatment for conditions without the worry of how that diagnosis may affect later access to quality and affordable care. As a health care provider, I am now worried that I will have to make the same decision with my patients: do we seek diagnosis for conditions that are not life-threatening or progressive, but do disrupt the patient's quality of life? Or do we withhold diagnosis so that the patient's insurance coverage is not threatened and manage the symptoms as best we can without a diagnosis? It's a risk I feel contradicts my commitment to do no harm and I applaud you for your interest and efforts in ensuring that the people of our state maintain access to health insurance despite pre-existing conditions, gender, or age.

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January 28, 2017

To: The Honorable Rosalyn H. Baker, Chair, The Honorable Clarence K. Nishihara, Vice Chair, and members of the Senate Committee on Commerce, Consumer Protection, and Health

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

The Honorable Rosalyn H. Baker, Chair, The Honorable Clarence K. Nishihara, Vice Chair, and members of the Senate Committee on Commerce, Consumer Protection, and Health

Re: Testimony in Strong Support of S.B. 403 (Relating to Health Insurance)

Date: 1/31/17

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

I am writing to express my strong support for S.B. 403, which will preserve critical protection of the federal Affordable Care Act (ACA) for Hawaii residents, including: preserving 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.

As an active member of the Hawaii Maternal and Infant Health Collaborative I know how many women 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.
- Hundreds of thousands of Hawaii residents benefited from new protections under the ACA.
- The ACA expanded Hawaii's Medicaid eligibility, meaning more families could qualify for insurance.
- The ACA insured people with previous conditions, who could not find healthcare otherwise.
- 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.

Please help us to protect the residents of Hawaii by ensuring health insurance is there when we need it. Thank you for supporting S.B. 403.

Sincerely,  
JoAnn Farnsworth  
1565 Kalani Iki Street  
Honolulu

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Saturday, January 28, 2017 3:47 PM  
**To:** CPH Testimony  
**Cc:** rebeccaahina@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/28/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Rebecca Ahina	Individual	Support	No

Comments: Good morning Chair Baker, Vice Chair Nishihara, and members of the Senate Committee on Commerce, Consumer Protection, and Health: 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 particularly important to me because it directly impacts myself, my husband and our 8 year old daughter. In addition, residents of Hawaii and our nation at large have benefited hugely from the ACA for the following reasons: 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 Hundreds of thousands of Hawaii residents benefited from new protections under 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 Please help us to protect the residents of Hawaii by ensuring health insurance is there when people need it. Thank you for supporting S.B. 403. Sincerely, Rebecca Ahina 60 N Kalaheo Ave, Kailua HI 96734

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Saturday, January 28, 2017 3:03 PM  
**To:** CPH Testimony  
**Cc:** kathleen.elliott808@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/28/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Kathleen Elliott	Individual	Support	No

Comments: As a physician assistant, PA-C, in Hawai'i, I strongly support this bill that would continue to provide much needed health insurance in Hawai'i.

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Friday, January 27, 2017 9:40 PM  
**To:** CPH Testimony  
**Cc:** laura.morihara@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/27/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Laura E Morihara	Individual	Comments Only	No

Comments: As a dietitian and lactation consultant working with low to middle income women who are pregnant or postpartum, I can assure you the provisions of the Affordable Care Act (ACA) related to lactation support help women achieve their breastfeeding goals. Through the ACA, women returning to work, women of premature infants unable to nurse at the breast, women who have breastfeeding challenges due to inverted nipples or an infant with cleft palate or ankyloglossia - all of these women can obtain a high quality double electric pump allowing them to express milk efficiently for their baby and maintain their milk supply. These are just a few examples of when breast pumps can be a critical tool for breastfeeding success. This equipment can be costly - hence, the ACA lactation provisions has been an equalizer, allowing women of any economic background to provide their precious breastmilk to their infants. The ACA also assures the mother of lactation support. Lactation Consultants, working with primary care providers, are an essential part of peripartum care and positively impact a mother's breastfeeding experience. Breastmilk is cost-saving. It provides immunity, decreases risk of certain cancers, diabetes, ear infections and enhances gut and brain development. It helps children reach their fullest potential, not just during infancy, but throughout life. The provisions of the ACA, while they may result in some up-front expenditures at the beginning of a child's life, result in big cost savings as time unfolds. Healthier babies and children mean less visits to the doctor and fewer serious diseases. Mothers who breastfeed are healthier, too. They have a lower risk of type 2 diabetes, certain cancers, metabolic syndrome and osteoporosis. I urge you to consider retaining the very helpful aspects of the ACA. Enlist the help of lactation specialists to enhance this law further to assure our community optimal breastfeeding success and a healthier Hawaii. Sincerely, Laura Morihara, RDN, IBCLC

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](mailto:webmaster@capitol.hawaii.gov)

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Friday, January 27, 2017 6:30 PM  
**To:** CPH Testimony  
**Cc:** jmjensendresel@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/27/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Jodie Dresel	Individual	Support	No

Comments: Aloha, I'm a registered nurse and board certified lactation consultant. I know the ACA saves lives from women who suffer domestic violence to cancer patients. I know as a lactation consultant that more women breastfeed because of the ACA, they are getting Lactation assistance and breast-pumps to help them keep providing breastmilk after they go back to work. According to the world health organization \$300 billion US dollars and 800,000 lives would be saved each year if everyone breastfed. Premature infants get necrotizing enterocolitis and life threatening diseases without human milk. Human milk prevents heart diseases, childhood cancers, diabetes, asthma, allergies and many other diseases. Please choose health and life for all humans and our most importantly the tiny ones, the future. Healthcare is important. The ACA has raised breastfeeding rates and saves lives, let's keep what's best for all of us. The ACA is so important. Thank you for your time and support. Mahalo, Jodie Dresel International Board Certified Lactation Consultant and Registered Nurse

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](mailto:webmaster@capitol.hawaii.gov)

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Friday, January 27, 2017 3:29 PM  
**To:** CPH Testimony  
**Cc:** amymonk99@hotmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/27/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Amy Monk	Individual	Support	No

Comments: I strongly support this bill. It retains the best of the Affordable Care Act by providing in Hawaii law ACA healthcare protections for Hawaii's men, women, and families. Bravo, legislators.

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](mailto:webmaster@capitol.hawaii.gov)



**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Friday, January 27, 2017 2:37 PM  
**To:** CPH Testimony  
**Cc:** sylvialitchfield@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/27/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
sylvia litchfield	Individual	Support	No

Comments: Please do not leave people without health care. The system needs fixing, such as switching to single-payer - but meanwhile we have to keep people covered. Thank you.

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](mailto:webmaster@capitol.hawaii.gov)

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Christine Weger <ppaction@ppvnh.org>  
**Sent:** Sunday, January 29, 2017 11:09 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 30, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

It is well known that under the affordable care act persons with pre-existing conditions could no longer be denied coverage. But often overlooked are people in my situation--I am a small business owner with only one employee, but she had two major health crises over a two year period. Before the ACA, premiums were determined based on health status or usage of healthcare, and my premiums had skyrocketed. After passage of the ACA, my premiums were 40% less.

It seems to me to be an unconscionable burden to place on an employer. The whole purpose of insurance is your spread the risk among many people -- the ACA protected against this problem.

Please support 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.

Mahalo!

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. Christine Weger  
7920 Makaaoa Pl  
Honolulu, HI 96825-2847  
(808) 741-6205  
cweger@hawaii.rr.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Kristy Washizaki <ppaction@ppvnh.org>  
**Sent:** Sunday, January 29, 2017 9:09 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 30, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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 Kristy Washizaki  
1456 Thurston Ave  
Honolulu, HI 96822-3682  
(951) 326-6205  
kristywashizaki@yahoo.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Laura Berthold <ppaction@ppvnh.org>  
**Sent:** Sunday, January 29, 2017 9:26 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 30, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

Let's be the best state we can be and the healthiest!

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 Laura Berthold  
2465 Olinda Rd  
Makawao, HI 96768-7138  
(808) 269-9381  
lberthold@yahoo.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Morgen Trube <ppaction@ppvnh.org>  
**Sent:** Sunday, January 29, 2017 9:09 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 30, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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 college student here in Hawaii, if the Affordable Care Act is taken away there is no way that I could afford health insurance on my own. Leaving not only me, but many other students in my position without health care.

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

**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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,

A handwritten signature in black ink, appearing to be 'Kimberly Nagamine', with a long horizontal line extending to the right.

Kimberly Nagamine, MD  
1319 Punahou St. Suite 824  
Honolulu, HI 96826  
kkmn@hawaii.edu

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Kerry Ach <ppaction@ppvnh.org>  
**Sent:** Saturday, January 28, 2017 8:05 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 28, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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 was born and raised in Kailua on Oahu, spent college and the following 30 years on the mainland, and have recently moved back home.

I am a 10-year cancer survivor. Without the protections provided by the ACA, I am also uninsurable. No cancer survivor chooses to contemplate the what-ifs of a relapse, but on top of the fear of death from cancer, a relapse -- along with its accompanying hundreds-of-thousands-of dollars of treatment regimens -- now poses the added potential devastation for my family of bankruptcy.

I respectfully ask for your help in ensuring that people in Hawaii like me 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.

Thank you for your service to our community.

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. Kerry Ach  
1030 Aoloa Pl  
Apt 202b  
Kailua, HI 96734-5264  
(970) 618-5786  
kerryach1030@gmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Jean Adair-Leland <ppaction@ppvnh.org>  
**Sent:** Sunday, January 29, 2017 5:08 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 29, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Dr. Jean Adair-Leland  
1487 Hiikala Pl Apt 13  
Honolulu, HI 96816-5633  
(808) 384-5172  
jeanadair@gmail.com



## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Lisa Alskog <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 10:03 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Lisa Alskog  
1105 Acacia Rd Apt 309  
Pearl City, HI 96782-2580  
(253) 722-4496  
lisaalskog@hotmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Sara Barnes <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:32 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

You know the statistics - 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.

Everyone in our beautiful State deserves access to quality medical care. Please pass 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. And please use your Congressional contacts to do everything you can to ensure that as much of ACA is preserved throughout our country.

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. Sara Barnes  
92-1001 Aliinui Dr  
Apt 24a  
Kapolei, HI 96707-2257  
(808) 680-0150  
swbarnes800@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Cynthia Baylor <ppaction@ppvnh.org>  
**Sent:** Monday, January 30, 2017 8:58 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 30, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Cynthia Baylor  
1069 Spencer St  
Apt 401  
Honolulu, HI 96822-3762  
(310) 486-3339  
cbaylor@hawaii.edu

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Mary Brandt <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 6:22 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Dr. Mary Brandt  
51 Dowsett Ave  
Honolulu, HI 96817-1107  
(808) 595-7465  
mb96817@yahoo.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Joycelyn Cameron <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 11:33 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Joycelyn Cameron  
882 Hoolaulea St  
Hilo, HI 96720-3606  
(808) 217-9341  
hazwell@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Martha chantiny <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:26 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Martha chantiny  
47-371 Kapehe St  
Kaneohe, HI 96744-4818  
(808) 956-0000  
chantiny@lava.net

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Sheree Chase <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:23 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

After working from the age of 16 I lost a professional career position in 2008 and again in 2014 it was the ACA that allowed me to continue my very good and very affordable health care insurance. A work related injury required I get surgery and this saved me! I am 61 and without the ACA I would either have no insurance or a sub par plan. I have spent my life working as a professional with non profits, I have paid all my taxes and have contributed to my community as a volunteer while raising children. I have earned the right to have insurance at an affordable rate. Thank you for sticking up for the middle class!

Aloha  
Sheree Chase  
POBox 1588  
Kealakekua, HI 96750

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. Sheree Chase  
PO Box 1588  
Kealakekua, HI 96750-1588  
(808) 937-4549  
shereechase@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of gwenyth claughton <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 6:04 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. gwenyth claughton  
gwenythc@sbcglobal.net  
honolulu, HI 96822  
(808) 690-7456  
gwenythc@sbcglobal.net



## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Stefanie Cruz <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:27 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Stefanie Cruz  
91-1088 Kekaiholo St  
Ewa Beach, HI 96706-6214  
(808) 348-0697  
stefanie@stefaniecruz.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Lenane Day <ppaction@ppvnh.org>  
**Sent:** Sunday, January 29, 2017 5:56 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 29, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

As an English Literature PhD student, I am currently on the Affordable Care Act as I finish working on my dissertation. Due to the lack of funding for public universities, I was unable to obtain graduate student funding and thus, had to go on leave to finish my dissertation.

The Affordable Care Act made it possible for me to afford health insurance while I pursue my scholarship. I am an educator and will be an active member of our community as a teacher and mentor. Losing the Affordable Care Act would affect numerous individuals besides myself and I am advocating that the people in Hawaii will continue to have state level protection.

Hawaii has the opportunity to lead the country in establishing state precedents for protecting the Affordable Care Act and for the thousands in our community to have access to affordable care and preventive sources. As we have already witnessed, Washington, California, and New York are paving the way to resist the debilitating effects of federal policy aimed at disenfranchising the most vulnerable. We, as a state, and as a consistently caring and liberal state, have this opportunity to protect Hawaii's population.

I write this testimony on behalf of all of my fellow graduate students who are also benefiting from the Affordable Care Act as well as the thousands of men and women who I know now have reliable access to health care. This is not some frivolous or extraneous benefit to have health care, but it is a basic right to be able to seek care and protection.

Please support Senate Bill 403. This is a crucial matter for both myself and our community. Let's Pass SB 403 to set the leading example as a state.

Sincerely,  
Leanne Day

1330 Wilder Avenue #308  
Honolulu, HI 96822  
Leanne.day@gmail.com

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 Lenane Day  
1330 Wilder Ave Apt 308  
Honolulu, HI 96822-4272  
(808) 271-2758  
leanne.day@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Mia Delano <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 9:36 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Mia Delano  
92-1061D Koio Drive  
Kapolei, HI 96707  
(719) 233-5700  
miandelano@yahoo.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Natalie Dotseth <ppaction@ppvnh.org>  
**Sent:** Saturday, January 28, 2017 8:24 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 29, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Natalie Dotseth  
1111 Wilder Ave  
Apt 9a  
Honolulu, HI 96822-2758  
(619) 607-2500  
nataliedotseth@gmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Lisa Freudenberger <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:23 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Lisa Freudenberger  
75-5669 Kuakini Hwy Apt 3-201  
Kailua Kona, HI 96740-3600  
(808) 753-1056  
lisa\_freudenberger@yahoo.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of eve furchgott <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:23 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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 know many people who have benefitted from the ACA and many over the years whose lives were vastly improved via access to Planned Parenthood.

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. eve furchgott  
PO Box 184  
Hakalau, HI 96710-0184  
(808) 963-6313  
even@hawaii.rr.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Ashley Gandiza <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:24 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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 am thankful for the ACA because I am able to get my birth control with no-copays. I qualified for Medicaid coverage when I was a college student with a part time job. I don't know what I would have done without that coverage. I urge you to continue this coverage in the state for thousands of people like me who benefit from coverage.

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



## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Lorraine Garnier <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 10:04 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 28, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

Aloha....I am one of the 54,000 people who can get health insurance because of the Affordable Care Act. I have worked long and hard, and now in my late 50's I have been able to return to college to continue my education, before ACA I absolutely could not afford insurance due to my part time income. When ACA came into affect I was walked through the process and have just signed onto my third year with ACA. I will not be able to afford health care again and dental also, if we pass Senate Bill 403, I can continue along with others here, who live in an already expensive environment, but call Hawaii home.

Thank you so much for hearing my story.

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. Lorraine Garnier  
150 Hamakua Dr  
# 830  
Kailua, HI 96734-2825  
(808) 375-0248  
lorraineparis@msn.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Emma-Lei Gerrish <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 10:04 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

My sister has health insurance under the ACA, and when I graduate from college I will enroll too. Without the ACA's expansion of medicaid, we would not be able to afford health insurance.

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. Emma-Lei Gerrish  
PO Box 91  
Paauilo, HI 96776-0091  
(808) 785-4397  
emma7@hawaii.edu

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Elizabeth Gilliland <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:23 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Elizabeth Gilliland  
3029 Lowrey Ave Apt 2124  
Honolulu, HI 96822-1861  
(530) 792-1227  
betsygilliland@gmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Jessie Gonsalves <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:27 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Jessie Gonsalves  
RR 2 Box 6259  
Pahoa, HI 96778-9758  
(808) 430-9370  
jessieleialoha@yahoo.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Pamela Gring-Fee <ppaction@ppvnh.org>  
**Sent:** Monday, January 30, 2017 9:28 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 30, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Pamela Gring-Fee  
2801 Lai Rd Apt M  
Honolulu, HI 96816-3549  
(808) 739-3877  
pgring@gmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Tristan Holmes <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 6:34 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

Hawaii has the opportunity to be a model for the rest of the United States. By preserving these protections that allow our people to live healthier, more productive lives, we will show every other state in the Union that providing healthcare for all is a benefit to all, no matter what an individual's health situation may be.

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,

Mr. Tristan Holmes  
1538 Kewalo St  
Apt 306  
Honolulu, HI 96822-4247  
(808) 679-1334  
tristanh314@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Geraldine Ibarra <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:31 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Geraldine Ibarra  
2003 Makiki St  
Honolulu, HI 96822-2036  
(917) 803-8998  
gjsibarra@gmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Jake Jacobs <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 9:03 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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 remember when Hawaii became the first state in the nation to mandate employer paid health insurance. Look how far we've come (not in a good way). The way to fix our national healthcare crisis is to do what every other advanced country does: Guaranteed government (taxpayer) funded health insurance, i.e. Medicare for all. I know it's crazy to think that we could expand the most efficient and cost effective program we have to include everyone....just like Canada. Where's the PROFIT in that, eh?

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,

Mr. Jake Jacobs  
73-1165 Ahulani St  
Kailua Kona, HI 96740-8419  
(808) 325-0499  
jake.jacobs@startmail.com



## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Majken Johansson <ppaction@ppvnh.org>  
**Sent:** Saturday, January 28, 2017 6:54 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 28, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Majken Johansson  
630 Halela St  
Kailua, HI 96734-2569  
(808) 673-1163  
majkenlaila@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of George Johnsen <ppaction@ppvnh.org>  
**Sent:** Saturday, January 28, 2017 6:54 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 28, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

While I and my wife are fortunate enough to afford our health insurance, our son who is a student teacher in training and has the pre-existing condition of Crohn's disease, has been able to stay reasonably healthy with treatment made possible through the provisions in the ACA..

George and Denise Johnsen  
46-4061 Old Mamalahoa Hwy.  
Honokaa, HI 96727

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,

Mr. George Johnsen  
46-4061 Mamalahoa Hwy  
Honokaa, HI 96727  
(808) 775-0197  
gejsen@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Inez Johnson <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 10:03 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Inez Johnson  
3316 Stommes Pl  
Honolulu, HI 96818-4258  
(808) 371-0232  
inez@hawaii.edu

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Bliss Kaneshiro <ppaction@ppvnh.org>  
**Sent:** Saturday, January 28, 2017 9:24 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 28, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

As a physician, I know the benefits the ACA has brought to my patients. This health care law is critical to our state and our country.

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,

Dr. Bliss Kaneshiro  
1319 Punahou St Ste 824  
Honolulu, HI 96826-1032  
(808) 372-7560  
blissk@hawaii.edu

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Victoria Kim <ppaction@ppvnh.org>  
**Sent:** Saturday, January 28, 2017 5:36 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 28, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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 medical student at the University of Hawaii's John A. Burns School of Medicine, I have seen firsthand how the ACA has changed the lives of many in Hawaii, especially those who are count among the most vulnerable in our communities.

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. Victoria Kim  
580 Lunalilo Home Rd Unit 324  
Honolulu, HI 96825-1735  
(808) 343-3787  
vicsrkim@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Minami Konishi <ppaction@ppvnh.org>  
**Sent:** Saturday, January 28, 2017 1:36 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 28, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Minami Konishi  
2002 Hunnewell St Apt G  
Honolulu, HI 96822-2182  
(808) 349-5631  
minamik@hawaii.edu

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Penny Larin <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 8:33 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Penny Larin  
1505 Kewalo St  
Apt 203b  
Honolulu, HI 96822-4222  
(808) 725-5057  
penny.larin@gmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Maria Lopez-Fisher <ppaction@ppvnh.org>  
**Sent:** Saturday, January 28, 2017 11:06 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 28, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

Our island has a deficiency of health care providers, Plan Parenthood is a needed resource for affordable comprehensive health care resource that provided my hanai sister with the early cancer diagnosis which was key to keeping her alive. Please support funding for Plan Parenthood, it allows for preventive care and early diagnosis of women's care. Please support the ACA program that will ensure that people with preexisting conditions won't be sentenced to death by insurance coverage denial.

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. Maria Lopez-Fisher  
76-6200 Papala St  
Kailua Kona, HI 96740-3013  
(808) 987-1273  
melopez@hawaiiantel.net



## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Laura Margulies <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 8:33 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

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 have a pre-existing condition that excluded me from getting health insurance . My family could get into an HMO but I was rejected. With the life saving ACA I was able to get the same insurance as my family.

I am extraordinarily grateful to Obama for making that happen. Please work to keep health care coverage for all people. Please support Senate Bill 403. Pass SB 403 to ensure that nobody loses access to the care and protections they rely on.

Mahalo,  
Laura Margulies  
118 Hawaii Loa Street  
Honolulu, Hawaii  
96821

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. Laura Margulies  
118 Hawaii Loa St  
Honolulu, HI 96821-2009  
(808) 351-5950  
laura@lauramargulies.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Joy Marshall <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:32 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of B.A. McClintock <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 6:34 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 26, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. B.A. McClintock  
Waikiki beach  
Honolulu, HI 96815  
(808) 000-0000  
redahi@hawaii.rr.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Joy McDougall <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 8:34 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Joy McDougall  
59-014 Oopuola St  
Haleiwa, HI 96712-9748  
(808) 638-0014  
sunsetyards@mac.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Ronelle Melekai <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 12:03 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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 hope life and death issues like this are considered top priorities.

Already people cannot afford good insurance even under the ACA. My wife and I currently pay \$1248 monthly to have medical insurance with nearly a \$14,000 annual deductible. This is hard to afford but it could be tragic not to have any coverage. In 2016 I broke my wrist and had to pay close to \$7,000 out of pocket for medical expenses in addition to the monthly premium. And I know my situation is nothing compared to many with terrible and sometimes terminal diseases.

Please put Ohana first!

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,

Mrs. Ronelle Melekai  
84-575 Kili Dr Apt 15  
Waianae, HI 96792-1593  
(425) 918-1590  
ronellej@aol.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Angelina Mercado <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 11:04 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Angelina Mercado  
2930 Laelae Way  
Honolulu, HI 96819-2920  
(808) 888-7293  
angelraybpc@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Mary Miller <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 12:33 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Mary Miller  
HC 3 Box 13514  
Keaau, HI 96749-9210  
(808) 443-9918  
gina1645@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Madison Moore <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:27 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Madison Moore  
3075 Ala Poha Pl Apt 111  
Honolulu, HI 96818-1680  
(714) 788-0620  
happymaddilalala@gmail.com



## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Ann Moriyasu <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:33 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Ann Moriyasu  
1004 Lunaai Pl  
Kailua, HI 96734-4630  
(808) 778-6698  
anniemoriyasu@gmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Alicia Morrier <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 10:03 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Alicia Morrier  
PO Box 2324  
Kealahou, HI 96750-2324  
(808) 938-3583  
alemorrier@gmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Irene Morrow <ppaction@ppvnh.org>  
**Sent:** Saturday, January 28, 2017 9:23 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 28, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

My mother in-law and father in-law who live in rural Maui utilize the benefits that ACA affords them. They are in jeopardy of losing benefits should ACA not be protected here in the state of Hawaii.

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. Irene Morrow  
3009 Ala Makahala Pl  
Honolulu, HI 96818-1698  
(808) 371-4228  
irenemorrow@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Margaret Murchie <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:22 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

Please also support a larger pool of choices. HMSA is a rip off. Kaiser is good but my monthly bill is now over \$1000. Even though I do not get subsidies I am signed up through Healthcare.gov and that concerns me should it not be an easy transition

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 Margaret Murchie  
1636 Saint Louis Dr  
Honolulu, HI 96816-1923  
(808) 226-6600  
margaret@margaretm.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of  
Cindy Nawilis <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:32 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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, one of which is myself. 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.

Without the coverage I got through ACA, I would have not been able to get insurance because my employer is a startup company that only started providing employer-sponsored health plan effective Jan. 1st, 2017. I am one of the lucky ones that have not been injured or diagnosed with illnesses in the past several years, which meant that my coverage was more for peace of mind. But had I been injured or diagnosed in the past several years, my coverage would have been crucial -- and that's coverage that I would not have been able to get without ACA.

Please do your part to ensure that people in Hawaii such as myself 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. Cindy Nawilis  
905 Spencer St  
Apt 504  
Honolulu, HI 96822-3737  
(808) 393-7233  
cnawilis@gmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Molly Neal <ppaction@ppvnh.org>  
**Sent:** Saturday, January 28, 2017 1:23 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 28, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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 work as a Nurse Practitioner at a large community health center here on Oahu, and I have seen firsthand how wonderful the protections afforded under the ACA have been for our patients. So many of our patients have gained coverage, and now they can finally seek the preventive and primary care services they desperately need. Without coverage, these people had waited until illnesses became overwhelming, and relied on emergency room services for care. This not only was unhealthy (likely deadly, for some), but also put a huge financial burden on healthcare facilities and emergency departments that would provide services without reimbursement. We cannot go back to this unsustainable model.

In addition, the ACA has allowed me to provide preventive health services for people that previously did not have coverage. Providing free or very low cost contraception has decreased the unintended pregnancy rate and abortion rate, and has helped women to plan families and break the cycle of poverty.

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,

Mrs. Molly Neal  
3409 Sierra Dr  
Honolulu, HI 96816-3215  
(510) 220-5376  
molly.ashkenas@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Joy Nelson <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:27 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Joy Nelson  
PO Box 792016  
Paia, HI 96779-2016  
(808) 280-7855  
westmango7@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Gary Passon <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:23 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mr. Gary Passon  
1390 S Kihei Rd  
Kihei, HI 96753-8138  
(808) 874-0321  
gary@alohaaku.com



## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Tess Patalano <ppaction@ppvnh.org>  
**Sent:** Sunday, January 29, 2017 10:38 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 29, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Tess Patalano  
3711 Lower Honoapiilani Rd  
Apt 33  
Lahaina, HI 96761-5954  
(516) 330-5353  
tess.patalano@gmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Tonya Piano <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 10:03 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Tonya Piano  
33 E Makahehi Pl  
Kahului, HI 96732-2546  
(808) 264-0953  
tonyapianomaui@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of  
Jaye Plumb <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:24 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

PLEASE HELP US.

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 Jaye Plumb  
78-6401 Mamalahoa Hwy  
Holualoa, HI 96725-9731  
(808) 464-5496  
plumb.jaye@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Sandra Pohl <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 6:33 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 26, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

We are the healthiest state in the nation for a reason. Let's keep it that way.

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. Sandra Pohl  
1519 Nuuanu Ave Unit 2  
Honolulu, HI 96817-3762  
(808) 521-1812  
sandypohl@hawaiiantel.net

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of David Raatz <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 6:06 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 26, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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 more than 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,

Mr. David Raatz  
2547 Main St  
Wailuku, HI 96793-1663  
(808) 276-3488  
daveraatz@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Taylor Schultz <ppaction@ppvnh.org>  
**Sent:** Sunday, January 29, 2017 6:56 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 29, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

It is crucial that this bill is passed to ensure thousands of individuals keep their access to affordable health care. Receiving health care is a right, not a privilege.

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,

Mrs. Taylor Schultz  
94-203 Haea Pl  
Waipahu, HI 96797-5455  
(307) 575-4077  
trs9@hawaii.edu

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Rachel Schutz <ppaction@ppvnh.org>  
**Sent:** Saturday, January 28, 2017 1:06 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 28, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

It is our responsibility to act here at home when rights are being denied at the federal level. By voting for Clinton, the people of Hawai'i voted in the last election to support the basic tenets of the ACA, and as they are dismantled in Washington, they should be built up here.

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,

Dr. Rachel Schutz  
1504 Uluhao St  
Kailua, HI 96734-4421  
(516) 528-6059  
r.g.schutz@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Frankie Servetti-Coleman <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 10:33 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

Please pass bill 403

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,

Mrs. Frankie Servetti-Coleman  
1148 Kupulau Dr  
Kihei, HI 96753-9235  
(808) 276-8887  
fscmaui@gmail.com



## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Sarah Shewmaker <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:21 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Sarah Shewmaker  
249 Kaoko Way  
Haiku, HI 96708-5380  
(510) 306-6151  
sarahshew79@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Kathy Shimata <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 6:33 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 26, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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 ensure that people in Hawaii continue to benefit from these critical and life-saving protections by passing Senate Bill 403. It 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,

Mrs. Kathy Shimata  
3453 Pawaina St  
Honolulu, HI 96822-1356  
(808) 988-2540  
kshimata@hawaiiantel.net

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Sharoldine Sisneros <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 9:03 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Sharoldine Sisneros  
PO Box 910  
Kaneohe, HI 96744-0910  
(719) 369-5247  
desireurfuture@gmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Luana Smith <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 11:04 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

My father was a recipient of this crucial medical coverage. He was too young to qualify for Medicare but his limited income from social security wasn't enough for him to purchase insurance on his own. We all know that the cost of living in Hawaii is extremely high compared to the rest of the nation and we shouldn't have to force our parents and grandparents and elderly community members to choose between food and housing, or the medicine they need. Please look into your heart and let the Aloha, which the entire world recognizes us for, help to guide you to make the right decision.

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 Luana Smith  
HC 1 Box 5119  
Keaau, HI 96749-9508  
(808) 982-3656  
luanas117@yahoo.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Jennifer Snowden <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:24 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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 Jennifer Snowden  
648 Halela St  
Kailua, HI 96734-2436  
(817) 907-8080  
jensnow02@yahoo.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Jaime Stevens <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 10:04 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Dr. Jaime Stevens  
2140 Kuhio Ave Apt 2010  
Honolulu, HI 96815-2312  
(860) 919-2314  
jaimestevens@hotmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Thomas Strong <ppaction@ppvnh.org>  
**Sent:** Monday, January 30, 2017 8:57 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 30, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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 HIV+. The protections offered to people with HIV, and all people with so-called "pre-existing conditions," give us access to care and coverage that helps to keep us alive. For people with HIV, the debate about the ACA is not an abstract political issue. It is real issue that directly affects our lives. Without the ACA, people will lose access to insurance, care, and medicines: in short more people will get sick, and it stands to reason that more people will die unnecessarily.

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,

Mr. Thomas Strong  
1778 Ala Moana Blvd  
Apt 1620  
Honolulu, HI 96815-1622  
(808) 859-0526  
strongthomas@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Abigail Sylvester <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 11:33 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Abigail Sylvester  
5255 Halapepe St  
Honolulu, HI 96821-1715  
(808) 225-0232  
abidelia@gmail.com



## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Maria Tijerina <ppaction@ppvnh.org>  
**Sent:** Saturday, January 28, 2017 9:54 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 28, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Maria Tijerina  
1552 Young St Apt 502  
Honolulu, HI 96826-1906  
(808) 450-1583  
mtrtijerina@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Barb Travis <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 9:34 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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@hawaiiantel.net

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Terry Travis <ppaction@ppvnh.org>  
**Sent:** Thursday, January 26, 2017 9:34 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mr. Terry Travis  
91-999 Laaulu St  
Ewa Beach, HI 96706-3863  
(808) 685-4460  
terrytravis@hawaiiantel.net

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Cheri Vasek <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:32 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

We need to do our best to protect the people of Hawaii, regardless of federal action on the Affordable Care Act.

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.

Lets take care of our ohana right.

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. Cheri Vasek  
4559a Sierra Dr  
Honolulu, HI 96816-4039  
(808) 687-0782  
cherivasek@mac.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Cyma Wilson <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 12:33 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Dr. Cyma Wilson  
PO Box 62055  
Honolulu, HI 96839-2055  
(808) 256-6518  
cyma.wilson@gmail.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Carlynn Wolfe <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:32 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

Our emergency medical systems are pushed to the max - but it is frequently the only option for people who don't have insurance. It is such a blessing that more people in our state can get proper preventative care. Please pass SB 403.

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. Carlynn Wolfe  
1020 Green St  
Apt 108  
Honolulu, HI 96822-3688  
(808) 753-2561  
wolfec004@hawaii.rr.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Melinda Wood <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:34 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

Hawaii has a long history of caring for its people and their health. After the Affordable Care Act was passed, 54,000 people in Hawaii gained insurance coverage, people with pre-existing conditions 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,

Dr. Melinda Wood  
1505 Alexander St  
Honolulu, HI 96822-4978  
(808) 945-0135  
mwood17@hawaii.rr.com

## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Cherry Yamane <ppaction@ppvnh.org>  
**Sent:** Sunday, January 29, 2017 6:56 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 29, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

It is Hawaii's job to ensure the continuation of providing health care for our people with the kua of the ACA. As a young, Native Hawaiian female I am at a disadvantage for health disparities, and actually have pre-existing conditions. If the state does not protect this bill I, like many other people will have lost our opportunities to maintain and attain health care access. If this happens, then I personally would be at a loss because other health care insurance plans that I have been on will look at my pre-existing conditions and deny me access to health.

If you fail to protect this bill at a state level, then I lose out as well as the other people you are supposed to be protecting! I hold you responsible to fulfill your job and work on maintaining access to health care for everyone 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. Cherry Yamane  
84-748 Farrington Hwy  
Apt D  
Waianae, HI 96792-1911  
(808) 457-0401  
cherry@hawaii.edu



## CPH Testimony

---

**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Blanche Yarnell <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:22 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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,

Mrs. Blanche Yarnell  
95-1017 Haalohi St  
Mililani, HI 96789-3002  
(808) 382-8899  
blanche1012@aol.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Patricia Young Glaser <ppaction@ppvnh.org>  
**Sent:** Friday, January 27, 2017 5:52 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 27, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Patricia Young Glaser  
2118 Kuhio Ave  
Apt 204  
Honolulu, HI 96815-2304  
226-1330  
pattyglaser46@gmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Eileen Herring <ppaction@ppvnh.org>  
**Sent:** Monday, January 30, 2017 10:57 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 30, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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. Eileen Herring  
1428 Dominis St Apt D  
Honolulu, HI 96822-3244  
(808) 947-0148  
herring.eileen@gmail.com

**TESTAMONY IN SUPPORT OF S.B. 403**

Aloha and good morning.

My name is Brenda Wong and I am a private citizen speaking in favor of SB 403.

I am employed and receive excellent health insurance coverage through my employer. However, many of my friends and neighbors are not as fortunate. They depend on the provisions of the Affordable Care Act to assure that they have access to health insurance for preventative health care, contraception and family services and protection from discrimination due to a preexisting health condition.

Given the current uncertainty in Washington DC that the Affordable Care Act will continue to be in place, I ask on behalf of my friends and neighbors that you support the passage of SB 403. As a state, we have always put the needs of our people before our political differences.

Mahalo.

Brenda Wong  
2944 Papali Place  
Honolulu, HI 96819  
brendahltyahoo.com

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Monday, January 30, 2017 9:09 AM  
**To:** CPH Testimony  
**Cc:** drmlb@yahoo.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/30/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Marguerite Bartholomew	Individual	Comments Only	No

Comments: To: Committee on Commerce, Consumer Protection, and Health Subject: Pass SB 403 to maintain protections established by the Affordable Care Act Dear Senator Baker, Senator Nishihara and other members of the CPH Committee: 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. I am a women's health care provider. I take care of the most high risk pregnant women in our state. I am acutely aware of the importance of keeping the ACA alive particularly universal contraception coverage. Please make Hawaii an example for the rest of the country to follow in this critical time for women's health! Sincerely, Marguerite L Bartholomew MD 728 Kanaha Street Kailua, HI 96734 drmlb@yahoo.com

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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**To: Committee on Commerce, Consumer Protection, and Health**

**Subject: Pass SB 403 to maintain protections established by the Affordable Care Act**

Dear Senator Baker, Senator Nishihara and other members of the CPH Committee:

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.

I am an OBGYN Resident Doctor, and see on a daily basis how many patients benefit from these services. Women's health services are especially vulnerable, should the ACA protections be removed. It is imperative that these protections are maintained for the health of individual women, and the long-lasting impacts that they have on the families and communities of Hawaii.

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,

Dr. Danielle Ogez  
2163 Atherton Rd, Apt A  
Honolulu, HI, 96822

**To:** The Honorable Rosalyn H. Baker, Chair, The Honorable Clarence K. Nishihara, Vice Chair, and members of the Senate Committee on Commerce, Consumer Protection, and Health

**RE:** Testimony in Strong Support of S.B. 403 (Relating to Health Insurance)

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 protection is particularly important to me because I know firsthand the difficulties of obtaining health insurance if you have a pre-existing condition. At the young age of 25 I came down with pneumonia and pleurisy after a simple cold took a turn for the worse. It took months to recover. A few years later when I was working as an independent contractor, and tried to obtain an affordable insurance plan on my own, but was turned down time and again because I had been so sick a few years previous. I went years without insurance even though I was a very healthy person. I lived in constant fear of getting sick or injured. This was all before the Affordable Care Act was passed.

Please help us to protect the residents of Hawaii by ensuring health insurance is there when people need it. Thank you for supporting S.B. 403.

Sincerely,

Melissa Hawkins

Honolulu, HI

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Monday, January 30, 2017 1:20 PM  
**To:** CPH Testimony  
**Cc:** ming.tanigawalau@gmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**SB403**

Submitted on: 1/30/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Ming Tanigawa-Lau	Individual	Support	No

Comments: I strongly support this bill and am proud that my state is making efforts to preserve health care for everyone.

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## **baker4 - Mary Kate**

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Juliana Chaize <ppaction@ppvnh.org>  
**Sent:** Monday, January 30, 2017 12:10 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act

Jan 30, 2017

Commerce, Consumer Protection, and Health Committee Members HI

Dear Committee Members,

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.

Our state has many teen pregnancies. I would like to know that their access to reproductive medical help, birth control and counseling are secure.

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. Juliana Chaize  
46-071 Lilipuna Rd  
Kaneohe, HI 96744-3617  
(808) 520-5327  
jchaize@mac.com

# ALAN B. BURDICK

Post Office Box 51  
Honolulu, Hawaii 96810-0051

Tel. 808.486.1018

[Burdick808@gmail.com](mailto:Burdick808@gmail.com)

January 30, 2017

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

Re: SB 403 – Adaptation of Federal ACA provisions into Hawaii law  
Hearing: Tuesday, January 31, 2017, 9:00 a.m. Room 229

Position: Support with Questions and Concerns

Dear Chair Baker and Members of the Committee:

I support generally the goals of this bill as a critically important stop-gap measure if the ACA is repealed, even though my strong preference is for universal coverage that does not rely on private insurance. I thank Chair Baker and the other Members of the Committee for being alert to this critical issue.

After carefully reading the bill three or more times, I continue to have questions about key matters that do not seem to be addressed by the bill, but such apparent omissions seem to be important and to need resolution. These concerns include the following:

1. **ACA has exclusions from the individual mandate for many large classes of people, but SB 403 appears not to have any similar exclusions.** Large groups of Hawaii residents are currently exempt from the ACA's individual mandate. These groups include active duty U.S. military personnel and dependents; persons receiving medical services from the Department of Veterans' Affairs; Medicare beneficiaries; children covered under CHIP; and presumably many other categories of people who currently receive healthcare through the Federal government under other systems and programs. Such exclusions do not appear to be recognized in SB 403.

I assume that SB 403 is not intended to extend the individual mandate to these people, but I believe that the bill's intention needs to be expressed by an explicit disclaimer.

2. **Need for clear transitional provisions to this law from present Federal law.** SB 403 would mandate compliance as of December 2017. This mandate appears to presume that, as of that date, the ACA will be a dead letter. However, it is unclear what is to happen if the ACA is **not** repealed, in whole or in part, and thus remains in effect as of that date. SB 403 does not appear to have any provision that would delay the state-law mandate for compliance if the ACA remains in effect as of December 2017.

It appears that a transitional provision needs to be added that would set the effective dates of the mandates to coincide with the actual effective repeal of the ACA, whenever that might be.

**3. What happens if Medicaid funds are severely cut?** Currently, many tens of thousands of Hawaii residents are covered under the ACA because the ACA raised the ceiling of income eligibility for Medicaid benefits for low-income people. Such a provision is probably essential under the due process protections of the U.S. Constitution, because otherwise these thousands of people would be required to purchase healthcare insurance without the financial means to do so.

It is unclear in SB 403 how these people will be protected if the Federal government severely restricts Medicaid funds and makes it impossible for them to afford to have health insurance coverage.

I believe that this is one of the most important issues that needs clarification in SB 403.

**4. Need for assurance that annual and lifetime benefits are not limited.** SB 403 does not appear to have any provisions to assure that patients' benefits are not limited by either annual or lifetime caps that insurers might impose. I believe that this is an important issue and that the bill should specifically address this problem.

**5. Addressing the healthcare needs of indigent Micronesians ineligible for Medicaid-Quest or other Federal financial assistance.** Under the Compacts of Free Association, Micronesians are free to come and reside and work in the United States. And, as we know, Hawaii has a disproportionately large Micronesian population. Not all of them are indigent by any means. Many of them are working and paying taxes like the rest of us. But a substantial number of them are indigent.

Problems arose when the Federal "welfare reform" law was enacted in 1996. Few people realized it at the time, but that law cut most non-citizens out of most social services unless they were green-card immigrants who are present in the United States for 5 years or more.

Most Micronesians enter the United States via a special NON-immigrant visa program under the Compacts. That visa program does not qualify them for green-card status – ever. So, they are forever cut out of most Federal welfare benefits. When Governor Lingle tried to cut Micronesians off of Med-Quest in October 2010, local Micronesians filed a major lawsuit in Federal District Court in Honolulu. The Federal District Court issued an injunction that prevented the State from removing them from Medicaid-Quest, pending the outcome of the lawsuit. In early November 2014, the U.S. Supreme Court denied review of a Ninth Circuit decision from mid-2013, which had declared that Micronesians had no right to Medicaid.

Since late 2014, the Hawaii State government has been covering indigent Micronesians' healthcare under a patchwork of programs, and the State has been using some federal impact aid money for the rest of the amount needed to provide these services. All of that appears now to be seriously in jeopardy. It is unclear how SB 403 would address the predicament that these people will be in.

\* \* \*

Thank you very much for the opportunity to testify on this important matter. I apologize for the delay in getting these comments to you.

Very truly yours,

/s/

ALAN B. BURDICK

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Monday, January 30, 2017 1:56 PM  
**To:** CPH Testimony  
**Cc:** linseysek@gmail.com  
**Subject:** \*Submitted testimony for SB403 on Jan 31, 2017 09:00AM\*

**SB403**

Submitted on: 1/30/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Linsey	Individual	Support	No

Comments:

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Monday, January 30, 2017 4:00 PM  
**To:** CPH Testimony  
**Cc:** EILEENM@HAWAII.EDU  
**Subject:** \*Submitted testimony for SB403 on Jan 31, 2017 09:00AM\*

**SB403**

Submitted on: 1/30/2017

Testimony for CPH on Jan 31, 2017 09:00AM in Conference Room 229

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
EILEEN-JOY MATEO	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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