



Date: January 30, 2017

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

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

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

Hrg: January 31, 2017 at 9:00 am at Conference Room 229

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

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

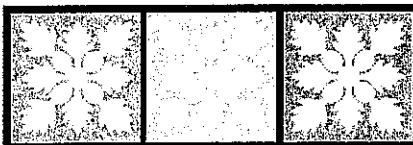
HIPHI strongly supports SB 403 which will preserve critical protections of the federal Affordable Care Act (ACA) for Hawaii residents, including: requiring all health insurance entities, including health benefits plans to include ten essential health care benefits, plus additional contraception and breastfeeding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

Residents of Hawaii and our nation have benefited from the ACA and we need to ensure that Hawaii continues to implement the ACA as intended. We strongly support this measure and respectfully ask that you pass this bill out of committee.

Thank you for the opportunity to provide testimony.

A handwritten signature in black ink that reads 'Jessica Yamauchi'.

Jessica Yamauchi, MA  
Executive Director



## Hawaii Association of Health Plans

January 31, 2017

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

From: Beth Giesting, Hawai'i Association of Health Plans

**Re: Comments on SB 403, Relating to Health**

The Hawai'i Association of Health Plans (HAHP) thanks you for the opportunity to submit comments on Senate Bill 403, which would incorporate eligibility and benefit aspects of the federal Affordable Care Act into Hawai'i statutes.

While Hawai'i has long had a good record of robust insurance coverage because of the Prepaid Health Care Act and progressive Medicaid policy, the ACA has been able to address the remaining gaps in coverage and affordability. Our comments on this measure include the following:

- Individual coverage that offers the essential health benefits and is available regardless of pre-existing conditions may not be affordable if the federal government repeals the ACA without retaining meaningful premium and co-share subsidies. Without the assurances of affordability, it is problematic to mandate coverage.
- We also note the profound uncertainty of federal policy at this point. While we appreciate that the Legislature must act during this timeframe it is difficult to estimate costs and impact while we have so little information about changes being formulated in Congress and the Trump Administration that are likely to affect Medicaid, individual subsidies, employer-sponsored coverage, and quality and cost strategies.

We appreciate the intent of this bill and look forward to working with lawmakers to ensure that Hawai'i residents continue to have the health insurance they need and that our health care providers are able to continue to provide high quality care.



49 South Hotel Street, Room 314 | Honolulu, HI 96813  
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COMMITTEE ON CONSUMER PROTECTION AND HEALTH

TUESDAY, January 31, 2017, 9:00 a.m., Room 449  
SB 403, RELATING TO HEALTH INSURANCE

**TESTIMONY**

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

Chair Baker, Vice-Chair Nishimoto and Committee Members:

**The League of Women Voters of Hawaii supports SB403.** We believe that all Hawaii residents should have access to a basic level of quality healthcare in Hawaii. We support controlling health care costs.

The prospect that the Affordable Health Care Act would be repealed threatens thousands of Hawaii's citizens.

Preparing us now for this possibility is forward and positive thinking as well as legislation.

Thank you for the opportunity to submit testimony.

The Twenty-Ninth Legislature  
Regular Session of 2017

**THE SENATE**

Committee on Commerce, Consumer Protection, and Health  
Senator Rosalyn H. Baker, Chair  
Clarence K. Nishihara, Vice Chair  
State Capitol, Conference Room 229  
Tuesday, January 31, 2017; 9:00 a.m.

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

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

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

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

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

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

## CPH Testimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Tuesday, January 31, 2017 10:04 AM  
**To:** CPH Testimony  
**Cc:** mgolojuch@hotmail.com  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**Categories:** Late, Green Category

### **SB403**

Submitted on: 1/31/2017

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

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

Comments: The LGBT Caucus of the Democratic Party of Hawai'i stands in STRONG SUPPORT. We are very happy to see the Legislature taking these pro-active steps to protect Hawai'i residents from the new Federal Administration.

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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## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Winnifred Groves <ppaction@ppvnh.org>  
**Sent:** Monday, January 30, 2017 5:52 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act  
**Categories:** Late

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.

Personally, the past year has shown me the importance of having a safety net. The day after I graduated from UH Manoa school of social work, my husband was hit by a car while riding his bicycle to work as a restaurant manager. He was the main bread winner, and helped to put me through school. He sustained a traumatic brain injury, and we have lost our income, his health insurance, and now with a baby on the way, we are moving back to his families house. If he wasn't able to get health care through quest & the ACA, I don't know where we would be right now. I now understand how a person could become homeless to no fault of their own, just going to work to work another 12-16 hour day. Please protect what health care access we have here in Hawaii.

Mahalo,

Winnie Groves

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. Winnifred Groves  
2810 Winam Ave Apt F  
Honolulu, HI 96816-1006  
(808) 888-9082  
wpitts@hawaii.edu

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Savannah Murray <ppaction@ppvnh.org>  
**Sent:** Monday, January 30, 2017 5:53 PM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act  
**Categories:** Late

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 Savannah Murray  
3214 Waialae Ave  
Honolulu, HI 96816-5851  
(808) 723-4133  
savannah.lani96@gmail.com

## CPH Testimony

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**From:** Planned Parenthood Votes Northwest and Hawaii <ppaction@ppvnh.org> on behalf of Annie Graefe <ppaction@ppvnh.org>  
**Sent:** Tuesday, January 31, 2017 1:02 AM  
**To:** CPH Testimony  
**Subject:** Pass SB 403 to maintain protections established by the Affordable Care Act  
**Categories:** Late

Jan 31, 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 conditions (including myself) 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. Annie Graefe  
PO Box 1218  
Kilauea, HI 96754-1218  
(540) 797-2813  
annie.graefe@gmail.com



## CPH Testimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Monday, January 30, 2017 5:55 PM  
**To:** CPH Testimony  
**Cc:** moneha@waimanalohealth.org  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM

**Categories:** Late

### 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
Mary Frances Oneha	Individual	Support	No

Comments: I strongly support ensuring that 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. Of particular interest, to change the trajectory of chronic illness for newborns, is breastfeeding coverage, including breastfeeding support, counseling, and equipment for the duration of breastfeeding. I urge your support of SB 403. Mahalo for the opportunity to provide testimony.

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## CPH Testimony

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Tuesday, January 31, 2017 7:55 AM  
**To:** CPH Testimony  
**Cc:** janetmason@hawaiiantel.net  
**Subject:** Submitted testimony for SB403 on Jan 31, 2017 09:00AM  
**Attachments:** LWV Test SB 403.pdf

### **SB403**

Submitted on: 1/31/2017

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

Submitted By	Organization	Testifier Position	Present at Hearing
Janet Mason	Individual	Support	No

### Comments:

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