



HOUSE COMMITTEE ON HEALTH, HUMAN SERVICES, & HOMELESSNESS
The Honorable Ryan I. Yamane, Chair
The Honorable Adrian K. Tam, Vice Chair

**H.C.R. NO. 9 REQUESTING THE AUDITOR TO CONDUCT A SOCIAL AND
FINANCIAL ASSESSMENT OF PROPOSED MANDATORY HEALTH INSURANCE
COVERAGE**

**H.R. NO. 6 REQUESTING THE AUDITOR TO CONDUCT A SOCIAL AND
FINANCIAL ASSESSMENT OF PROPOSED MANDATORY HEALTH INSURANCE
COVERAGE**

Hearing: Tuesday, March 29, 2022, 10:00 a.m.

The Office of the Auditor appreciates the opportunity to testify on H.C.R. No. 9 and H.R. No. 6, requesting the auditor to conduct a social and financial assessment of proposed mandatory health insurance coverage. We have concerns about our ability to perform the work required by the resolutions and offer the following comments.

The list of services enumerated in the resolutions is significant and we have strong concerns about our capacity to perform the work required by these resolutions without additional staff.

We currently are statutorily mandated to regularly audit the Office of Hawaiian Affairs, the Hawai'i Tourism Authority, and the Deposit Beverage Container Program; to review departments' special funds, revolving funds, trust funds, and trust accounts; to assess proposed special and revolving funds; and to analyze the State's tax incentives. We are concerned we do not have the capacity to perform, internally, the work required by the resolutions.

Thank you for considering our testimony related to H.C.R. No. 9 and H.R. No. 6.

To: Hawai'i State House Committee on Health, Human Services, and Homelessness
Hearing Date/Time: Tuesday, Mar. 29, 2021, 10:00 am
Place: Hawai'i State Capitol, Rm. 329 and videoconference
Re: Testimony of Planned Parenthood Alliance Advocates – Hawai'i in strong support of HCR 9

Dear Chairs Baker and Members of the Committees,

All people in Hawai'i – regardless of income, gender identity, or type of insurance – should have access to the full range of preventive sexual and reproductive health services at no cost, especially as communities recover from COVID-19 and high inflation. Planned Parenthood Alliance Advocates – Hawai'i (PPAA) strongly supports HCR 9 to conduct a social and financial assessment of the mandatory health insurance coverage proposed under 2021's HB 249, the Reproductive Health Equity Act (“RHEA”), a critical bill to fortify ACA health benefits, safeguard more equitable access to abortion care, expand coverage of critical cost-saving preventive services, and save money in the budget down the road.

The Reproductive Health Equity Act is a critical step toward health equity in Hawai'i by requiring insurance coverage of the full range of sexual and reproductive health care and a series of critical preventive care services. Given the lingering effects of federal attacks on basic rights and health care and the Supreme Court considering a direct attack to *Roe v. Wade*, it is more important than ever that the legislature act to ensure that nobody loses access to the health care and protections they depend on. RHEA will do just that. We need legislation to codify the Affordable Care Act (ACA) preventive service coverage requirements in state law, ensuring that people in Hawai'i don't lose their access to no-cost preventive services such as birth control, well-person exams, and life-saving cancer screenings. RHEA would also strengthen and expand these coverage requirements by requiring coverage of the full range of sexual and reproductive health care services, including abortion and vasectomy. And it would make sure that all people in Hawai'i can access these important services, regardless of gender, gender identity, or sexual orientation.

While state law requires insurance plans to pay the full range of FDA-approved contraceptives without cost-sharing, thousands of people must pay out-of-pocket for other basic, preventive health services. Without action, people in Hawai'i will continue to delay or forego care altogether due to these out-of-pocket costs, risking their health and economic security. Even with the Affordable Care Act, one in five women with private insurance still pay some out-of-pocket costs for their contraceptive care, and 25 percent of women who are not using their preferred method say it is because they cannot afford it.¹ We are also already experiencing some of the consequences of Hawai'i's coverage gaps in health outcomes: for example, Hawai'i's sexually transmitted infections (STIs) rates are the highest they have been in 30 years, with the STI rates more than doubling over the last ten years.

¹ Frederiksen, B. et al, *Women's Sexual and Reproductive Health Services: Key Findings from the 2020 Women's Health Survey*. Kaiser Family Foundation, April 21, 2021. Available at: <https://www.kff.org/womens-health-policy/issue-brief/womens-sexual-and-reproductive-health-services-key-findings-from-the-2020-kff-womens-health-survey/>

Last year, Hawai‘i lawmakers took a step in the right direction by passing a law allowing Advance Practice Registered Nurses to provide abortion care; this has increased access to abortion across the state and alleviated the pressures of the doctor shortage and the strain that the pandemic has placed on our health system. We can further fortify Hawai‘i’s long-standing history in advancing abortion rights by passing the coverage requirements for abortion care of RHEA into law, and HCR 9 is a critical first step in that effort.

HCR 9 will help us enact a cost-effective solution through RHEA. Protecting and expanding access to sexual and reproductive health is not only the right thing to do, it is also cost-effective for consumers and health plans alike. The services included in this legislation are basic components of comprehensive sexual and reproductive health care and are all associated with significant potential cost savings. That’s because providing basic preventive care avoids the need for more expensive treatment and management down the road; for example, preventing unplanned pregnancies creates significant cost-savings. Therefore, even if some services are determined to be new mandated benefits, in the long term, covering these services would likely be either cost-neutral or even create cost savings for health plans. Because of this cost-effectiveness, requiring coverage of these services would likely have a minimal impact on premiums, which in turn means that there would be minimal additional cost to the state to offset any potential premium increases.

RHEA is similar to coverage requirements in other states. Many other states have already implemented requirements found in RHEA, including the comprehensive sexual and reproductive health requirements. For example:

- In 2018, the Washington Legislature passed Substitute Senate Bill 6219, also known as the Reproductive Parity Act.² This legislation required that state-regulated health plans that cover maternity care provide substantially equivalent coverage for abortion care. It also expanded contraceptive coverage requirements beyond those in the ACA, including gender-neutral coverage of sterilization services for all enrollees and coverage of over-the-counter contraception. None of the requirements in this legislation was determined to be a new mandate that would trigger section 1311(d)(3) of the ACA.
- In 2017, the Oregon Legislature passed House Bill 3391, also known as the Reproductive Health Equity Act.³ This bill required comprehensive, non-discriminatory coverage of sexual and reproductive health care services. This included coverage of abortion and a wide range of other sexual and reproductive health care services at no out-of-pocket cost to the patient.
- In 2019, the Illinois Legislature passed the Illinois Reproductive Health Act, which required public and private insurance plans that provide pregnancy benefits to also cover abortions services – any deductible, coinsurance, waiting period, or other cost-sharing limit that applies to abortion cannot be higher than what the policy requires for other pregnancy care.⁴

² Washington State Legislature, *Senate Bill 6219*, 2018. Accessed at <https://app.leg.wa.gov/billsummary?BillNumber=6219&Initiative=false&Year=2017>

³ Oregon State Legislature, *Senate Bill 3391*, 2017. Accessed at <https://olis.leg.state.or.us/liz/2017R1/Downloads/MeasureDocument/HB3391>

⁴ Illinois State Legislature, *House bill 2495*, 2019. Accessed at <http://www.ilga.gov/legislation/billstatus.asp?DocNum=2495&GAID=15&GA=101&DocTypeID=HB&LegID=118530&SessionID=108>

- Just last week, California passed SB 245, a bill that eliminated out-of-pocket costs for abortion services, ensuring cost is not a barrier to accessing abortion care.⁵

Several states have also put in place laws that codify existing requirements from the ACA to ensure that those important protections stay in place at the state level, no matter what happens at the federal level. For example, in 2017, Washington State enacted legislation requiring state-regulated health plans to cover all preventive services required to be covered under federal law as of December 31, 2016, without cost sharing.⁶ The requirements of this legislation are broader than Hawai‘i’s RHEA, but the reproductive preventive health services are nearly identical to the coverage required in §431:10A-A(a)(1). In the fiscal note for Washington’s legislation, the Washington Office of the Insurance Commissioner (OIC) noted that “[t]his bill does not have a direct fiscal impact on the OIC because the bill maintains coverage of preventive services with zero cost-sharing as they currently exist in Federal law and are currently being enforced by the OIC.”⁷ As OIC rightly stated, these are not new requirements: RHEA and similar legislation in other states simply require health plans to continue covering the basic health care that the ACA already requires them to cover. For example, states must already comply with coverage for any additional preventive women’s services under 42 U.S. Code section 300gg-13 of the ACA; indeed, the scope of federally-required benefits expanded in December 2021.⁸ These federal coverage requirements are already in place across the country and have already been well-defined.

Other states that have passed coverage requirements have found that continuing to require health plans to cover existing mandates in the ACA is simple and minimally burdensome. And other states have also determined that passing legislation that includes broader coverage requirements than those included in the ACA does not necessarily create new mandates, because in some cases these coverage requirements simply clarify and codify the state’s existing commitment to covering comprehensive, non-discriminatory sexual and reproductive health care. ACA requirements also continue to expand and evolve, making the impact of RHEA on Hawai‘i minimal – for example, all plans that have an effective date of June 11, 2020 or later are now required to cover PrEP medication without cost sharing. This RHEA resolution will help Hawai‘i look to the example of other states, learn from their experiences and successes, and better understand the benefits of coverage under RHEA.

RHEA is critical to protect confidentiality. The HIPAA Privacy Rule requires providers and insurers to protect patients’ Personal Health Information (PHI). However, when a patient is not the policyholder of an insurance plan, inadvertent disclosure to the policyholder of details about care and services received may occur, sometimes without their understanding or permission. Without strong protections to prevent such disclosure, young people insured on their parents’ health plan may be deterred from seeking care, particularly sensitive services like reproductive health care and mental health services. Survivors of domestic and sexual assault on their abusers’ health plans may also be prevented from safely accessing care such as contraception and STI testing without their abuser finding out. And if

⁵ California State Legislature, *Senate Bill 245*, 2022. Accessed at https://leginfo.legislature.ca.gov/faces/billStatusClient.xhtml?bill_id=202120220SB245

⁶ Washington State Legislature, *Engrossed Substitute House Bill 1523*, 2018. Accessed at <https://app.leg.wa.gov/bills/summary?BillNumber=1523&Year=2017&Initiative=false>

⁷ Washington State Office of Financial Management, *Multi-Agency Fiscal Note Summary for ESHB 1523*, 2018. Accessed at <https://fortress.wa.gov/ofm/fnspublic/FNSPublicSearch/Search/1523/65>

⁸ Health Resources & Services Administration, *Women’s Preventive Services Guidelines: Affordable Care Act Expands Prevention Coverage for Women’s Health and Well-Being* (2021). Accessed at: <https://www.hrsa.gov/womens-guidelines/index.html>

individuals with confidentiality concerns do seek care, they may not be able to use their insurance, forcing them to pay out-of-pocket for services that should be covered by their plans.

Thousands of people in Hawai‘i still lack access to the full range of reproductive health services.

Access to comprehensive sexual and reproductive health care, without discrimination, is critical for the health and economic security of people in Hawai‘i. RHEA will give more people in Hawai‘i the ability to decide if and when they have children based on what’s best for them and their family’s circumstances. Hawai‘i must continue its leadership in promoting all peoples’ ability to access the health care they need and deserve, no matter what happens at the federal level. Please give Hawai‘i families access to the health care they need to thrive by supporting HCR 9 and give us the ability to pass RHEA in the future.

Thank you for your consideration and support for this important resolution.

Sincerely,

Rachel Kuenzi
Public Policy Analyst
Planned Parenthood Alliance Advocates – Hawai‘i

HCR-9

Submitted on: 3/27/2022 9:17:57 PM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Doris Segal Matsunaga	Save Medicaid Hawaii	Support	Written Testimony Only

Comments:

Save Medicaid Hawaii strongly supports HCR 9/SCR 62 as a first step toward passing the Reproductive Health Equity Act (RHEA), a crucial bill that requires insurers to cover a wide range of sexual and reproductive health services with no out-of-pocket cost, including abortion, vasectomy, treatment to avoid HIV, and other critical preventive care services.

With abortion access under threat in states around the nation and at the Supreme Court, Hawai'i should take the first step toward passing legislation to safeguard access to abortion in state law.

Mahalo for your attention to this critical issues for the women and families of Hawai'i.



ACOG
The American College of
Obstetricians and Gynecologists

*American College of
Obstetricians and Gynecologists
District VIII, Hawai'i (Guam & American Samoa) Section*

TO: House Committee on Health, Human Services, & Homelessness
Representative Ryan I. Yamane, Chair
Representative Adrian K. Tam, Vice Chair

DATE: Tuesday, March 29, 2022 10:00 AM

PLACE: Hawaii State Capitol, Conference Room 229 and video conference

FROM: Hawai'i Section, ACOG
Reni Soon, MD, MPH, FACOG, Chair

Re: HCR 9 Requesting the Auditor to conduct a social and financial assessment of proposed mandatory health insurance coverage

Position: STRONG SUPPORT

As a section of the nation's leading group of physicians dedicated to improving health care for women, the Hawai'i Section of the American College of Obstetricians and Gynecologists (HI ACOG) **strongly supports HCR 9** as it will be a necessary first step to protect access to comprehensive sexual and reproductive health care services in Hawai'i. This resolution asks that a financial assessment on HB 249 (originally introduced in the 2021 legislative session) be conducted. HB 249, or the Reproductive Health Equity Act (RHEA), requires health insurers and health maintenance organizations to provide coverage with no cost-sharing for comprehensive reproductive health care.

Hawai'i has a proud legacy of progressive action and legislation protecting reproductive rights, access to abortion care, and family planning. Not since the United States Supreme Court's Roe v. Wade decision in 1973 has access to abortion care been more threatened. Texas and Mississippi currently have challenges at the US Supreme Court that very realistically could undermine or overturn Roe v. Wade. In addition, during the recent Supreme Court nomination hearings for Judge Ketanji Brown Jackson, several Senators hinted at targetting contraceptive rights as well. With these federal protections for reproductive health access at very real risk, and as several states around the country have passed other legislation restricting access to comprehensive reproductive health care, it is even more important that progressive states such as Hawai'i to protect women's rights to the full spectrum of women's health care.

As reproductive health care physicians, we see firsthand on a daily basis how people in our state depend on access to a wide spectrum of reproductive health care services, including screening and treatment for sexually transmitted infections, cervical cancer screening and treatment, contraceptive counseling and medications, abortion and miscarriage management, genetic counseling and testing, substance use and mental health disorders, and comprehensive prenatal and postpartum care. Some of the patients we care for are able to receive these services without having to delay care or worry about payment. Unfortunately, we have also seen the devastating consequences of delayed care due to financial concerns and lack of insurance coverage. We have cared for many patients who did not receive routine pap smears and thus presented with advanced stage cervical cancer. We have taken care of pregnant patients with serious substance use and mental health disorders who were unable to receive treatment before, during, or after their pregnancy. It is critical that the people of Hawai'i have timely, affordable access to the full spectrum of reproductive healthcare. Not only does this keep folks and the families of Hawai'i healthy, but it also

makes economic sense. Research has shown that for every dollar spent on reproductive health and family planning, the government saves seven dollars.¹ This does not take into account the burden that unintended pregnancies and chronic medical conditions place on the families of Hawai'i, and thus the cost savings is likely even higher.

The RHEA would guarantee that all people of Hawai'i are able to access the full spectrum of healthcare without any discrimination, regardless of their race, sex, gender identity, sexual orientation, age, or ability. Additionally, it would ensure that folks have full access to contraception including medication prescribed by physicians, physician assistants, advanced practice registered nurses, and pharmacists. We are proud that our state has a strong tradition of prioritizing reproductive health.

Several other states have passed versions of their own RHEA. Having this audit done is a first step at joining these states in protecting access to the full scope of reproductive healthcare. As the leading physicians in reproductive health care, we urge you to pass HCR9.

Mahalo for the opportunity to testify.

¹Frost JJ et al (Guttmacher Institute). "Return on investment: a fuller assessment of the benefits and cost savings of the US publicly funded family planning program." The Milbank Quarterly, 2014.

Testimony of John Kirimitsu
Legal and Government Relations Consultant

Before:
House Committee on Health, Human Services, & Homelessness
The Honorable Ryan I. Yamane, Chair
The Honorable Adrian K. Tam, Vice Chair

March 29, 2022
10:00 am
Conference Room 329 & Videoconference

Re: HCR 9/HR 6 REQUESTING THE AUDITOR TO CONDUCT A SOCIAL AND FINANCIAL ASSESSMENT OF MANDATORY HEALTH INSURANCE COVERAGE.

Chair Yamane, Vice-Chair Tam, and committee members, thank you for this opportunity to provide testimony on HCR 9/HR 6 which requests the auditor to assess the social and financial effects of proposed coverage for sexual and reproductive health care benefits.

Kaiser Permanente Hawaii supports this resolution.

We support asking the legislative auditor to study the social and financial impacts of this proposed mandate for sexual and reproductive health care services. We offer for your consideration a few additional clauses that may make the auditor's study more useful.

BE IT FURTHER RESOLVED that the Auditor is requested to determine if the proposed mandated benefits in this bill are in excess of the essential health benefits, thus requiring the state to defray such costs; and

BE IT FURTHER RESOLVED that the Auditor is requested to research whether the mandating of abortion services, at no cost-share, is in violation of the ACA Sect 1303, which explicitly prohibits abortion from coverage as an "essential benefit."

Thank you for your consideration.

HCR-9

Submitted on: 3/27/2022 9:17:57 PM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Doris Segal Matsunaga	Save Medicaid Hawaii	Support	Written Testimony Only

Comments:

Save Medicaid Hawaii strongly supports HCR 9/SCR 62 as a first step toward passing the Reproductive Health Equity Act (RHEA), a crucial bill that requires insurers to cover a wide range of sexual and reproductive health services with no out-of-pocket cost, including abortion, vasectomy, treatment to avoid HIV, and other critical preventive care services.

With abortion access under threat in states around the nation and at the Supreme Court, Hawai'i should take the first step toward passing legislation to safeguard access to abortion in state law.

Mahalo for your attention to this critical issues for the women and families of Hawai'i.

HCR-9

Submitted on: 3/25/2022 1:40:27 PM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Millicent Cox	Individual	Support	Written Testimony Only

Comments:

All people in Hawai'i — regardless of income, gender identity, or type of insurance — should have access to the full range of preventive sexual and reproductive health services with no cost.

HCR-9

Submitted on: 3/25/2022 2:37:35 PM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Greg Puppione	Individual	Support	Written Testimony Only

Comments:

- All people in Hawai‘i – regardless of income, gender identity, or type of insurance – should have access to the full range of preventive sexual and reproductive health services with no cost, especially in the face of high inflation and COVID-19 recovery.
- With abortion access under threat at the Supreme Court, Hawai‘i should take the first step toward passing legislation to safeguard access to abortion and fortify protections in the Affordable Care Act (ACA) in state law.
- With the Supreme Court green-lighting a near-total abortion ban in Texas and the impending demise of Roe, our lawmakers should be doing everything in their power to fortify abortion access in our state. Even here in Hawai‘i, where we proudly support the right to abortion, too many people do not have meaningful access to care, in part because of high out-of-pocket costs.
- RHEA will give more people in Hawai‘i the ability to decide if and when they have children based on what’s best for them and their family’s circumstances. Hawai‘i must continue its leadership in promoting all people’s ability to access the health care they need and deserve, no matter what happens at the federal level.
- In addition to the coverage provisions, RHEA also prohibits insurance companies from discriminating in insurance coverage – including coverage of reproductive health services – based on gender identity. Transgender and gender non-conforming people often face barriers when accessing services categorized as “women’s” health care, including gender-specific cancer screenings and the full range of reproductive health services.

HCR-9

Submitted on: 3/25/2022 2:54:22 PM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Taurie Kinoshita	Individual	Support	Written Testimony Only

Comments:

To the Honorable Committee Members,

I am writing in strong support of HCR 9/SCR 62.

With abortion access under threat at the Supreme Court, Hawai‘i must take the first step toward passing legislation to safeguard access to abortion and fortify protections in the Affordable Care Act (ACA) in state law. Passing HCR 9 will give more people in Hawai‘i the ability to decide if and when they have children based on what’s best for them and their family’s circumstances. Hawai‘i must continue its leadership in promoting all people’s ability to access the health care they need and deserve, no matter what happens at the federal level. In addition to the coverage provisions, This bill would also prohibit insurance companies from discriminating in insurance coverage – including coverage of reproductive health services – based on gender identity. Transgender and gender non-conforming people often face barriers when accessing services categorized as “women’s” health care, including gender-specific cancer screenings and the full range of reproductive health services.

Please pass HCR 9 and safeguard our rights and future.

Thank you for your consideration.

Sincerely,

Taurie Kinoshita

Lifelong resident taurie@hawaii.edu

HCR-9

Submitted on: 3/25/2022 3:01:15 PM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Deborah G. Nehmad	Individual	Support	Written Testimony Only

Comments:

This important resolution would also help transgender and gender non-conforming people access necessary and life-saving services by prohibiting insurance companies from discriminating based on gender identity. Transgender and gender non-conforming people often face barriers when accessing services categorized as “women’s” health care, including gender-specific cancer screenings and the full range of reproductive health services. HCR 9 would fix this problem.

All people in Hawai‘i — regardless of income, gender identity, or type of insurance — should have access to the full range of preventive sexual and reproductive health services with no cost. Please support the Reproductive Health Equity Act

Thank you

Deborah Nehmad

Hawaii Kai

HCR-9

Submitted on: 3/25/2022 4:04:42 PM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
B.A. McClintock	Individual	Support	Written Testimony Only

Comments:

- All people in Hawai‘i – regardless of income, gender identity, or type of insurance – should have access to the full range of preventive sexual and reproductive health services with no cost, especially in the face of high inflation and COVID-19 recovery.
- With abortion access under threat at the Supreme Court, Hawai‘i should take the first step toward passing legislation to safeguard access to abortion and fortify protections in the Affordable Care Act (ACA) in state law.
- With the Supreme Court green-lighting a near-total abortion ban in Texas and the impending demise of Roe, our lawmakers should be doing everything in their power to fortify abortion access in our state. Even here in Hawai‘i, where we proudly support the right to abortion, too many people do not have meaningful access to care, in part because of high out-of-pocket costs.
- RHEA will give more people in Hawai‘i the ability to decide if and when they have children based on what’s best for them and their family’s circumstances. Hawai‘i must continue its leadership in promoting all people’s ability to access the health care they need and deserve, no matter what happens at the federal level.
- In addition to the coverage provisions, RHEA also prohibits insurance companies from discriminating in insurance coverage – including coverage of reproductive health services – based on gender identity. Transgender and gender non-conforming people often face barriers when accessing services categorized as “women’s” health care, including gender-specific cancer screenings and the full range of reproductive health services.

HCR-9

Submitted on: 3/26/2022 2:22:38 PM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Michele Nihipali	Individual	Support	Written Testimony Only

Comments:

- All people in Hawai‘i – regardless of income, gender identity, or type of insurance – should have access to the full range of preventive sexual and reproductive health services with no cost, especially in the face of high inflation and COVID-19 recovery.
- With abortion access under threat at the Supreme Court, Hawai‘i should take the first step toward passing legislation to safeguard access to abortion and fortify protections in the Affordable Care Act (ACA) in state law.
- With the Supreme Court green-lighting a near-total abortion ban in Texas and the impending demise of Roe, our lawmakers should be doing everything in their power to fortify abortion access in our state. Even here in Hawai‘i, where we proudly support the right to abortion, too many people do not have meaningful access to care, in part because of high out-of-pocket costs.
- RHEA will give more people in Hawai‘i the ability to decide if and when they have children based on what’s best for them and their family’s circumstances. Hawai‘i must continue its leadership in promoting all people’s ability to access the health care they need and deserve, no matter what happens at the federal level.
- In addition to the coverage provisions, RHEA also prohibits insurance companies from discriminating in insurance coverage – including coverage of reproductive health services – based on gender identity. Transgender and gender non-conforming people often face barriers when accessing services categorized as “women’s” health care, including gender-specific cancer screenings and the full range of reproductive health services.
- Health care should be available to all citizens of Hawaii. There should be no discrimination based on sexual orientation or social status

Please pass HCR9,

Thank you for your consideration,

Michele Nihipali

54-074 A Kam Hwy.

Hauula, HI 96717

HCR-9

Submitted on: 3/27/2022 6:50:38 AM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Lauren Cheney	Individual	Support	Written Testimony Only

Comments:

PAss this bill and support our planet by helping slow overpopulation from unplanned pregnancies.

House Concurrent Resolution 9 is the first step toward passing the Reproductive Health Equity Act, a bill that would safeguard access to abortion, protect health benefits under the Affordable Care Act, and save money for people in Hawai‘i.

Right now, people are forced to pay out-of-pocket for sexual and reproductive health care, which negatively impacts their health, particularly for those who already face significant barriers to care. **HCR 9 will get us one step closer to eliminating all copays for abortion care, vasectomy, treatment to avoid HIV, and other critical sexual and reproductive health care services in Hawai‘i.**

More info:

- All people in Hawai‘i – regardless of income, gender identity, or type of insurance – should have access to the full range of preventive sexual and reproductive health services with no cost, especially in the face of high inflation and COVID-19 recovery.
- With abortion access under threat at the Supreme Court, Hawai‘i should take the first step toward passing legislation to safeguard access to abortion and fortify protections in the Affordable Care Act (ACA) in state law.
- With the Supreme Court green-lighting a near-total abortion ban in Texas and the impending demise of Roe, our lawmakers should be doing everything in their power to fortify abortion access in our state. Even here in Hawai‘i, where we proudly support the right to abortion, too many people do not have meaningful access to care, in part because of high out-of-pocket costs.
- RHEA will give more people in Hawai‘i the ability to decide if and when they have children based on what’s best for them and their family’s circumstances. Hawai‘i must

continue its leadership in promoting all people's ability to access the health care they need and deserve, no matter what happens at the federal level.

- In addition to the coverage provisions, RHEA also prohibits insurance companies from discriminating in insurance coverage – including coverage of reproductive health services – based on gender identity. Transgender and gender non-conforming people often face barriers when accessing services categorized as “women’s” health care, including gender-specific cancer screenings and the full range of reproductive health services.

HCR-9

Submitted on: 3/27/2022 10:07:00 AM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Chuck Taylor	Individual	Support	Written Testimony Only

Comments:

- All people in Hawai‘i – regardless of income, gender identity, or type of insurance – should have access to the full range of preventive sexual and reproductive health services with no cost, especially in the face of high inflation and COVID-19 recovery.
- RHEA will give more people in Hawai‘i the ability to decide if and when they have children based on what’s best for them and their family’s circumstances. Hawai‘i must continue its leadership in promoting all people’s ability to access the health care they need and deserve, no matter what happens at the federal level.

HCR-9

Submitted on: 3/25/2022 2:37:35 PM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Greg Puppione	Individual	Support	Written Testimony Only

Comments:

- All people in Hawai‘i – regardless of income, gender identity, or type of insurance – should have access to the full range of preventive sexual and reproductive health services with no cost, especially in the face of high inflation and COVID-19 recovery.
- With abortion access under threat at the Supreme Court, Hawai‘i should take the first step toward passing legislation to safeguard access to abortion and fortify protections in the Affordable Care Act (ACA) in state law.
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HCR-9

Submitted on: 3/28/2022 8:47:09 AM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
DORIEN MCCLELLAN	Individual	Support	Written Testimony Only

Comments:

- We **MUST PROTECT HAWAII FAMILIES** from the onslaught of restrictions to reproductive health care being proposed on the mainland.
- All people in Hawai‘i – regardless of income, gender identity, or type of insurance – should have access to the full range of preventive sexual and reproductive health services with no cost, especially in the face of high inflation and COVID-19 recovery.
- With abortion access under threat at the Supreme Court, Hawai‘i should take the first step toward passing legislation to safeguard access to abortion and fortify protections in the Affordable Care Act (ACA) in state law.
- With the Supreme Court green-lighting a near-total abortion ban in Texas and the impending demise of Roe, our lawmakers should be doing everything in their power to fortify abortion access in our state. Even here in Hawai‘i, where we proudly support the right to abortion, too many people do not have meaningful access to care, in part because of high out-of-pocket costs.

HCR-9

Submitted on: 3/28/2022 12:24:25 PM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Patricia Bilyk	Individual	Support	Written Testimony Only

Comments:

To Chairman, Vice Chairman and Members of the House Committee on Health, Human Services and Homlessness

I am Patricia Bilyk, RN, MPH, MSN. I stand in STRONG SUPPORT of HCR 9 for all of the excellent reasons cited in the Resolution,

I urge you to pass the Resolution out of Committee to be voted on by the entire House of Representatives!



March 25, 2022

The Honorable Ryan I. Yamane, Chair
The Honorable Adrian K. Tam, Vice Chair
House Committee on Health, Human Services, & Homelessness

HCR 9 / HR 6 – Requesting the Auditor to conduct a social and financial assessment of proposed mandatory health insurance coverage.

Dear Chair Yamane, Vice Chair Tam, and Committee Members:

The Hawaii Association of Health Plans (HAHP) appreciates the opportunity to testify providing **comments** on HCR 9 and HR 6. HAHP is a statewide partnership of Hawaii’s health plans and affiliated organizations to improve the health of Hawaii’s communities together. The vast majority of Hawaii residents receive their health coverage through a health plan associated with one of our organizations.

HAHP supports the intent of these resolutions to request that the State Auditor study the social and financial impacts of these proposed mandates to health insurance coverage. We respectfully request the following amendments as we believe they may be helpful to further refine the Auditor’s study.

BE IT FURTHER RESOLVED that the Auditor is requested to determine if the proposed mandated benefits in this bill are in excess of the essential health benefits, thus requiring the state to defray such costs; and

BE IT FURTHER RESOLVED that the Auditor is requested to research whether the mandating of abortion services, at no cost-share, is in violation of the ACA Sect 1303, which explicitly prohibits abortion from coverage as an “essential benefit.”

Thank you for the opportunity to provide comments on HCR 9 and HR 6.

Sincerely,

HAHP Public Policy Committee

cc: HAHP Board Members

hahp.org | 818 Keeaumoku St., Honolulu, HI 96814 | info@hahp.org

HCR-9

Submitted on: 3/28/2022 3:53:10 PM

Testimony for HHH on 3/29/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Ann S Freed	Hawai'i State Democratic Women's Caucus	Support	Written Testimony Only

Comments:



Aloha Chair Yamane, Vice Chair Tam and members,

We are in strong support of this resolution.

With the recent Supreme Court decision to allow a near-total abortion ban in Texas, signaling the intention of the partisan far-right majority to overturn Roe, we in Hawai'i have a duty to uphold and protect the rights of women in our state to safe and legal abortion.

On the mainland our sisters are being faced with a return to the bad old days of coat-hanger and dangerous chemical methods of abortion. I am old enough to remember the horrors that women were subjected to when faced with an unwanted and/or life-threatening pregnancy.

According to Prof. Karissa Haugeberg of Tulane, this is what it was like for women before Roe,

"Immediately before Roe v. Wade, officially approximately 200 women died per year. Historically, the most commonplace method that women have used when they haven't been able to obtain legal abortions is self-induction. Those are the horror stories that you hear of women trying to fall down stairs or ingesting poisons or using instruments to try to induce an abortion.

Another method that women commonly used was turning to the unregulated market. And some women were able to find providers who were willing to perform abortions safely but criminally at great risk to their professional careers and at risk of being imprisoned themselves."

The results of these attempts was often sepsis and death. Now in states where access to abortion disproportionately affecting poor women of color, as well as women of the LGBTQ community, these horrors are occurring again.

All people in Hawai'i — regardless of income, gender identity, or type of insurance — should have access to the full range of preventive sexual and reproductive health services with no cost.

House Concurrent Resolution 9 is the first step toward passing the Reproductive Health Equity Act, a bill that would safeguard access to abortion, protect health benefits under the Affordable Care Act, saving lives and tax dollars.

Please pass this bill out of Committee.

Mahalo,

Hawai'i State Democratic Women's Caucus.