

DAVID Y. IGE
GOVERNOR



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EMPLOYEES' RETIREMENT SYSTEM
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
OFFICE OF THE PUBLIC DEFENDER

STATE OF HAWAII
DEPARTMENT OF BUDGET AND FINANCE
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ADMINISTRATIVE AND RESEARCH OFFICE
BUDGET, PROGRAM PLANNING AND
MANAGEMENT DIVISION
FINANCIAL ADMINISTRATION DIVISION
OFFICE OF FEDERAL AWARDS MANAGEMENT (OFAM)

WRITTEN ONLY
TESTIMONY BY CRAIG K. HIRAI
DIRECTOR, DEPARTMENT OF BUDGET AND FINANCE
TO THE HOUSE COMMITTEE ON CONSUMER PROTECTION & COMMERCE
ON
SENATE BILL NO. 2678, S.D. 2, H.D. 1

March 21, 2022
2:00 p.m.
Room 329 and Videoconference

RELATING TO THE HAWAII STATE HEALTH INSURANCE ASSISTANCE PROGRAM

The Department of Budget and Finance (B&F) offers comments on this bill.

Senate Bill No. 2678, S.D. 2, H.D. 1, appropriates an unspecified amount in general funds in FY 23 to the Executive Office on Aging to expand the Hawai'i State Health Insurance Assistance Program by contracting with third-party service providers and staffing consultants and recruiting more volunteers.

B&F notes that, with respect to the general fund appropriation in this bill, the federal Coronavirus Response and Relief Supplemental Appropriations Act requires that states receiving Elementary and Secondary School Emergency Relief (ESSER) II funds and Governor's Emergency Education Relief II funds must maintain state support for:

- Elementary and secondary education in FY 22 at least at the proportional level of the state's support for elementary and secondary education relative to the state's overall spending, averaged over FYs 17, 18 and 19; and
- Higher education in FY 22 at least at the proportional level of the state's support for higher education relative to the state's overall spending, averaged over FYs 17, 18 and 19.

Further, the federal American Rescue Plan (ARP) Act requires that states receiving ARP ESSER funds must maintain state support for:

- Elementary and secondary education in FY 22 and FY 23 at least at the proportional level of the state's support for elementary and secondary education relative to the state's overall spending, averaged over FYs 17, 18 and 19; and
- Higher education in FY 22 and FY 23 at least at the proportional level of the state's support for higher education relative to the state's overall spending, averaged over FYs 17, 18 and 19.

The U.S. Department of Education has issued rules governing how these maintenance of effort (MOE) requirements are to be administered. B&F will be working with the money committees of the Legislature to ensure that the State of Hawai'i complies with these ESSER MOE requirements.

Thank you for your consideration of our comments.

DAVID Y. IGE
GOVERNOR OF HAWAII

ELIZABETH A. CHAR, M.D.
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NO. 1 CAPITOL DISTRICT
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**Testimony in SUPPORT of SB2678 SD2 HD1
Relating to the Hawaii State Health Insurance Assistance Program**

COMMITTEE ON CONSUMER PROTECTION AND COMMERCE
REPRESENTATIVE AARON LING JOHANSON, CHAIR
REPRESENTATIVE LISA KITAGAWA, VICE CHAIR

Testimony of Caroline Cadirao
Director, Executive Office on Aging
Attached Agency to the Department of Health

Hearing Date: March 21, 2022
2:00 PM

Room Number: 329
Via Videoconference

1 **EOA's Position:** The Executive Office on Aging (EOA), an attached agency to the Department
2 of Health, supports the intent of SB2678 SD2 HD1, Relating to the Hawaii State Health
3 Insurance Assistance Program, a program of the Executive Office on Aging.

4 **Fiscal Implications:** This measure appropriates state funds to expand the EOA's Hawaii State
5 Health Insurance Assistance Program (SHIP) for FY22-FY23.

6 **Purpose and Justification:** The purpose of this bill is to appropriate funds to SHIP for operating
7 costs to expand access to important Medicare-related services to Hawaii residents statewide by
8 recruiting more volunteers and contracting with third party service providers and staffing
9 consultants. EOA will ensure that third party service providers, including all members of the
10 governing board, are independent and free from all conflicts of interest.

11 Hawaii SHIP is a volunteer-based program whose mission is to empower, educate, and assist
12 Medicare-eligible individuals, their families, caregivers, and soon-to-be-retirees through

1 objective outreach, counseling, and training to make informed health insurance decisions that
2 optimize access to care and benefits. SHIP is recognized as a reliable, unbiased, and free source
3 in Hawaii for accurate information on health plans and other related topics such as: Medicare
4 eligibility/enrollment in Medicare Parts A, B, C, D, Medicare Supplement Insurance (Medigap)
5 to prevent lifetime late enrollment penalties; Financial assistance programs: Extra Help,
6 Medicare Savings Program, and Medicaid eligibility; Medical/drug plan comparisons to include
7 dental, vision, and hearing coverage and coordination of benefits; Claims/appeals; summary
8 notice/billing discrepancies; plan terminations; broker/agent misrepresentation.

9 ***SHIP is cost efficient.*** The services provided by SHIP has demonstrated at the national level to
10 save beneficiaries hundreds of thousands of dollars. For example, Medicare beneficiaries who
11 chose the least expensive Part D prescription plan available in their region, saved an average of
12 \$368 per year. In SFY 2021, Hawaii SHIP volunteers and in-kind staff contributed 3,523 hours
13 valued at over \$100,194, based on the 2021 national rate of \$28.44 per hour of volunteer work
14 (source: Independent Sector Releases New Value of Volunteer Time of \$28.54 Per Hour —
15 Independent Sector). Volunteers provide one-on-one counseling, presentations to employers and
16 senior groups, administrative support, training, and distribution of information, and support
17 community outreach events statewide.

18 ***SHIP needs to expand to meet the growing demand.*** In 2021, Hawaii had 278,077 Medicare
19 beneficiaries, a figure that continues to grow as the Baby Boomers (1946-1964) become eligible
20 for Medicare at age 65. However, the number of dedicated staffing positions has not changed
21 since the inception of the program in 1992. The program employs two full-time equivalent (2.0
22 FTE) who train and support eighty-four (84) certified Medicare volunteers and in-kind staff
23 statewide. Compared to other states, Hawaii SHIP has the least number of staff for the largest
24 number of Medicare beneficiaries. The table below compares the total number of full-time
25 dedicated staff of other states.

State	# of Medicare beneficiaries	# of FTE
Alaska	105,000	3
Delaware	186,753	5
Hawaii	278,077	2
Montana	209,612	3
North Dakota	121,523	3
Wyoming	109,989	5

Hawaii has the fastest rate of growth of the Medicare population. Additionally, Hawaii SHIP increased the number of beneficiaries reached during the past four years (from 1,918 in 2018 to 2,930 in 2021), yet the program continues to fall below the penetration goal of the total Medicare population, as set by the federal funders at 1.83% or 5,089 individuals. In 2021, Hawaii SHIP's penetration rate was 1.05% or 2,930 individuals assisted. Rather than hiring more FTEs, we plan to contract with additional third-party service providers and to recruit more volunteers who will assist our program to reach beneficiaries and individuals turning age 65.

This proposal is requesting general funds to support the invaluable, unbiased counseling and educational services that Hawaii SHIP provides to older adults, their families, caregivers, and soon-to-be retirees. Increased funding will expand access to SHIP services through volunteers and third-party service providers and enable greater focus to reach target populations, such as individuals with limited income, limited English proficiency, and/or who are rurally isolated with limited access to services and supports.

Recommendation: EOA supports the intent of SB2678 SD2 HD1 provided that its enactment does not reduce or replace priorities with the Administration's budget request.

Thank you for the opportunity to testify.



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**The State Legislature
The House
Committee on Consumer Protection and Commerce
Monday, March 21, 2022
2:00 p.m.**

TO: The Honorable Aaron Johanson, Chair

RE: S.B. 2678 S.D. 2, H.D.1 Relating to Hawaii State Health Insurance Assistance Program

Aloha Chair Johanson and Members of the Committee:

My name is Keali'i Lopez and I am the State Director for AARP Hawai'i. AARP is a nonpartisan, social mission organization that advocates for individuals age 50 and older. We have a membership of nearly 38 million nationwide and over 140,000 in Hawai'i.

AARP Hawai'i supports SB 2678 S.D.2, H.D.1 which appropriates fund to expand the Hawaii State Health Insurance Assistance Program (SHIP). SHIP is a vital program that provides valuable information and assistance to new Medicare eligible and current enrollees who are navigating the complex world of Medicare and understanding the different Medicare options that best meet their needs. It is a trusted, unbiased resource of information in which a person can receive one-to-one counseling and education. Currently, SHIP is staffed by only two full time employees who train over eighty dedicated volunteers to provide assistance to the public free of charge. As more Hawaii residents turn age 65 or become Medicare eligible, the demand for assistance and information will significantly increase and require more staff and volunteer support. The public will greatly benefit if SHIP can be expanded to serve Hawaii's growing aging population.

Thank you for the opportunity to testify in support of S.B. 2678 S.D.2, H.D.1.

Sincerely,

A handwritten signature in black ink that reads "Keali'i S. Lopez".

Keali'i Lopez, AARP Hawai'i



Testimony to the House Committee on Consumer Protection and Commerce
Monday, March 21, 2022
2:00 p. m.
State Capitol Conference Room 329 and via videoconference

Re: SB 2678 SD 2 HD 1, RELATING TO THE HAWAII STATE HEALTH INSURANCE ASSISTANCE PROGRAM

Dear Chair Johanson, Vice Chair Kitagawa, and Honorable Members of the House Committee on Consumer Protection and Commerce:

I am Gary Simon, immediate past president and a current board member of the Hawai'i Family Caregiver Coalition. The mission of the Hawai'i Family Caregiver Coalition (HFCC) is to improve the quality of life of those who give and receive care by increasing community awareness of caregiver issues through continuing advocacy, education, and training.

HFCC strongly supports SB 2678 SD 2 HD 1, RELATING TO THE HAWAII STATE HEALTH INSURANCE ASSISTANCE PROGRAM, which would appropriate funds to expand the Hawaii State Health Insurance Assistance Program (SHIP) by: (1) contracting with third-party service providers and staffing consultants and (2) recruiting more volunteers.

SHIP is a vital program that provides valuable information and assistance to new Medicare eligible and current enrollees who are navigating the complex world of Medicare and understanding the different Medicare options that best meet their needs. SHIP is a trusted, unbiased resource of information in which a person can receive one-to-one counseling and education. As more Hawaii residents turn age 65 or become Medicare eligible, the demand for assistance and information will significantly increase and require more staff and volunteer support. The public will greatly benefit if SHIP can be expanded to serve Hawaii's increasing aging population

We urge you to support SB 2678 SD 2 HD 1, and we urge you to recommend its passage.

On behalf of HFCC, I thank you for seriously considering the bill.

Very sincerely,

A handwritten signature in cursive script that reads "Gary Simon".

Gary Simon

Past President
Hawai'i Family Caregiver Coalition
Email garysimon@hawaii.rr.com



Chair, Aaron Ling Johanson
Vice Chair, Lisa Kitagawa
CPC (Committee on Consumer Protection & Commerce)

Candace Nakamoto
808-349-2007, masamiyoung@gmail.com
3.18.22

Support for SB2678, Relating to the State Health Insurance Assistance Program

Hawaii State Health Insurance Assistance Program (SHIP) is a federally funded, volunteer-based program that is administered by the Hawaii State Department of Health, Executive Office on Aging. Hawaii SHIP helps Medicare-eligible individuals, their families and caregivers, and soon-to-be retirees make informed, cost-effective healthcare decisions. This is accomplished through one-on-one counseling sessions, answering questions, and distributing informative brochures at health fairs, and providing Medicare-related presentations. These services are free to the public who contact Hawaii SHIP through the Help Line and website. Volunteers, who provide these important services, are recruited and trained throughout the year to keep up with the changes or updates to Medicare.

As a Social Worker in the field of Gerontology, I can see an increased need for services and supports for older adults in Hawaii. With increases to Social Security and Medicare expenditures, coupled with an increase in cost of living, older adults often find themselves struggling to financially meet their basic needs. Health insurance should be considered a necessity. Older adults are more predisposed to chronic conditions, hospitalizations, and have a higher utilization rate of medical services and prescription medication. Medicare is a complex program which is difficult to navigate for even the most capable. With annual changes, numerous Medicare notices, enrollment periods and penalties it can often be overwhelming. Hawaii SHIP volunteers dedicate their time to personally consult older adults with their existing plan options, questions about current coverage, and identifying potential eligibility for financial assistance. In times of need Hawaii SHIP acts as a beacon of light navigating beneficiaries through the complex tides of Medicare.

Hence, I strongly support SB2678, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with much-needed funding to expand access to important Medicare-related services to Hawaii residents statewide by contracting with third party service providers and staffing consultants. With more partnerships and volunteers, Hawaii SHIP could provide more outreach and education to Hawaii's residents. I urge the committee to pass SB2678. Thank you for this opportunity to testify.

Respectfully
Candace Nakamoto

**Representative Aaron Ling Johanson, Chair
Representative Lisa Kitagawa, Vice Chair
Committee on Consumer Protection & Commerce (CPC)**

Mae Fujii, Volunteer, Hawaii State Health Insurance Assistance Program (SHIP)

808-395-1460

March 18, 2022

SUPPORT for SB2678 for the State Health Insurance Assistance Program

During my five years as a volunteer, I have witnessed SHIP undergo phenomenal transformation and growth in membership from about ten to more than forty actively involved volunteers. After a much-needed face lift with many innovative improvements in programs, procedures, & technology by a progressive staff, SHIP has expanded services to a larger and wider population to assist all beneficiaries to choose the best Medicare insurance plans for their health care through outreach, media, exhibits, counseling, and presentations. Our volunteers receive in-service training through monthly meetings and participation in community outreach all year round.

As an actively involved SHIPmate, I have gained invaluable experiences in educating, empowering, & assisting our beneficiaries to navigate through the maze of Medicare & health insurance options to make the best informed decisions for themselves.

Let me share two unforgettable experiences that reflect how well our counseling & other services are appreciated by those we serve. After assisting on the phone a beneficiary who was new to Hawaii, I was surprised when she came to a fair where I was exhibiting to meet me and to offer her thanks and an appreciative hug (pre-pandemic). While counseling an unhappy beneficiary with a Medicare issue, I felt elated when his mood did a complete turn-around during our phone session, and he surprised me by declaring, "I'm calling the President to ask that you volunteers get paid for all that you do!" I was amused & pleased, but moreover, felt that counseling helped him to resolve his complaints about his Medicare plan to proactively pursue another plan. An hour of counseling was time truly well-spent and an example of what services are provided by our SHIP volunteers.

Finding lighter moments of humor along with gratitude, appreciation, & even friendly hugs during normal times, have given me positive purpose in retirement & heartfelt rewards blessed by friendships shared with exemplary certified SHIPmates. Finally, our outstanding staff at the helm, that I refer to as ***The Wind Beneath Our Sails,*** deserve recognition, appreciation, and support during this opportunity to testify.

I humbly ask the distinguished members of the Committee on Consumer Protection & Commerce for their consideration & support of SB2678 for funding to expand our services to our beneficiaries, the baby boomers, & our beloved kupuna, who deserve smooth sailing to enjoy good health services and the best quality of life in their golden years.

*Mahalo nui loa,
Mae Fujii*

SB-2678-HD-1

Submitted on: 3/19/2022 11:24:43 AM

Testimony for CPC on 3/21/2022 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Cynthia Ching	Individual	Support	Written Testimony Only

Comments:

Going through the process of understanding Medicare is not an easy task . Having a counseling services, such as that provided by SHIP, is a tremendous help in providing vital information and resources so that we're able to make informed , cost-effective healthcare decisions. Therefore, I strongly support SB2678 as it will be able to continue to provide Hawaii SHIP with much needed funding to expand access to important Medicare-related services to Hawaii residents.

SB-2678-HD-1

Submitted on: 3/19/2022 12:16:15 PM

Testimony for CPC on 3/21/2022 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
VICTORIA FAN	Individual	Support	Written Testimony Only

Comments:

I strongly support this bill in my individual capacity and as an expert in health care systems, insurance, and financing.

The Hawaii SHIP program protects consumers against the complex and confusing system that makes seniors vulnerable to exorbitant health care costs -- a severe problem in the US which has the highest health care costs in the world.

Medicare is a federally financed and administered flagship entitlement program established under the Social Security Act, and Medicare is regulated at the national level.

Nevertheless, the creation of State Health Insurance Assistance Programs at the state level provide a cost-effective means that leverages federal funding to train certified volunteer counselors to help seniors make informed insurance choices.

State resources will enhance the outreach and sustainability of this crucial (and likely cost-savings) program. Future research can help to assess the return on investment of this valuable public program.

This small gem of a public program is emblematic of how state programs can collaborate efficiently and build a cadre of volunteer counselors. I would also encourage the committee to explore the ways in which public programs can leverage volunteer resources more broadly, enhancing public participation in our government processes and ensuring accountability and delivery of services.

SB-2678-HD-1

Submitted on: 3/20/2022 7:57:30 AM

Testimony for CPC on 3/21/2022 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Tammy Chu	Individual	Support	Remotely Via Zoom

Comments:

Committee on Consumer Protection & Commerce

Chair Aaron Ling Johanson

Vice Chair Lisa Kitagawa

I strongly support HB 1825 / SB2678.

I spent 20+ years working for many large and small providers and payers in the U.S. including Hawaii and know the types of complexity that exist in healthcare. I can honestly say Medicare is in a class by itself with many nuances from eligibility, enrollment, plan selection, coordination of benefits, financial support, appeals, and grievances. These constantly change.

From a more personal perspective, my husband encountered this as he approached 65 years. He spent his entire career solving engineering issues but was at a loss with understanding the fragmented Medicare sector and the shower of mailings he received - most from private insurance companies vying for his business. I cannot imagine the apprehension and frustration that kupunas and others face navigating the Medicare world.

Hawaii SHIP is unique as it's the only Hawaii-based organization private or public that provides free, unbiased counseling to those in need of comprehensive Medicare information. Others are typically insurance agents and brokers who may be knowledgeable particularly on enrollment but have a vested interest in certain products.

In 2021, there were 278K+ Medicare beneficiaries in Hawaii and forecasts indicate this population will substantially grow. Hawaii SHIP's service will be critical to provide objective information as Medicare complexities are not changing anytime soon.

I strongly urge the committee to pass SB2678.

Thank you for this opportunity to testify.



CATHOLIC CHARITIES HAWAII

LATE

TO: Representative Aaron Ling Johanson Chair
Representative Lisa Kitagawa, Vice Chair
Committee on Consumer Protection & Commerce

FROM: Rob Van Tassell, President and CEO

DATE: Monday, March 21, 2022 (2 p.m., Via Videoconference, Conference Room 329)

RE: **IN SUPPORT OF SB 2678, SD2, HD1, Relating to the Hawaii State Health Insurance Assistance Program**

Catholic Charities Hawai'i (CCH) is a tax exempt, non-profit agency that has been serving people in need in the State of Hawaii since 1947.

CCH supports SB 2678, SD2, HD1, which would provide State funding to ensure the stability and continuity of the SHIP program in Hawaii.

CCH provides services for over 4,000 older adults each year. Our Benefits Enrollment Center and Case Management Programs assist low-income older adult clients to access needed benefits they are eligible for, such as SNAP (i.e. food stamps), Medicaid, Medicare subsidies and other income-eligible resources. We are aware that many seniors, from all income categories, are barraged with Medicare plan information particularly during Medicare Open Enrollment. We have seen what happens when a senior is enticed to enroll in a Medicare plan that does not meet the specific needs of that individual senior. This sometimes means seniors can no longer receive services from specific health care professionals (who may not accept their Medicare plan) or that seniors end up paying more for medications because they changed their Medicare plan and the plan no longer covers some of their required medications.

SHIP is an unbiased resource that we refer seniors to when they have questions about Medicare options or other questions about Medicare. We can trust that SHIP will have the most up-to-date Medicare information and that they are not influenced by any ties to specific Medicare plans.

SHIP has also been a training resource for CCH – providing essential Medicare training for our staff so that we can better assist our senior clients.

SHIP provides an essential service for Medicare recipients statewide. Catholic Charities Hawai'i asks for your support of SB 2678, SD2, HD1. For more information or questions, please feel free to email Diane Terada, Division Administrator, at diane.terada@catholiccharitieshawaii.org or call her via phone at 527-4702.

Thank you for this opportunity to provide testimony.

Hawaii SHIP 2022 Written Testimony

Aaron Ling Johanson, Chair
Lisa Kitagawa, Vice Chair
CPC (Committee on Consumer Protection & Commerce) Committee

LATE

Sharie Nagatani
Volunteer with Hawaii State Health Insurance Assistance (SHIP) Program
94-515 Lumiaina Street, #L103
Waipahu, HI 96797
(808) 729-1309

March 21, 2022

Support for SB2678, Relating to the State Health Insurance Assistance (SHIP) Program

Hawaii State Health Insurance Assistance Program (SHIP) is a federally funded, volunteer-based program that is administered by the Hawaii State Department of Health, Executive Office on Aging. Hawaii SHIP helps Medicare-eligible individuals, their families and caregivers, and soon-to-be retirees make informed, cost-effective healthcare decisions. This is accomplished through one-on-one counseling sessions, answering questions, and distributing informative brochures at health fairs, and providing Medicare-related presentations. These services are free to the public who contact Hawaii SHIP through the Helpline and website. Volunteers, who provide these important services, are recruited and trained throughout the year to keep up with the changes or updates to Medicare.

I am a 2nd-year Master's in Social Work (MSW) Graduate student at the University of Hawai'i at Mānoa Thompson School of Social Work and Public Health, specializing in the area of Gerontology. Also, I am a current practicum student with the SHIP Program and the Graduate Research Assistant for the Introduction to Medicare Course under instruction of Dr. Victoria Fan for the Spring 2022 semester. This course is a partnership between the Department of Health Executive Office on Aging (EOA) Hawaii SHIP Program and the University of Hawai'i Center on Aging (COA). In Spring 2021, I was presented with the opportunity to complete the Introduction to Medicare Course before my title as a Graduate Research Assistant. Learning and comprehending the Medicare system was difficult for a student as it would be for a beneficiary. The complexity in navigating the system creates barriers for older adults and their families to affordable and accessible healthcare. Misleading or misunderstood information could result in costly consequences if healthcare decisions are poorly made. According to the National Council of Aging (NCOA), current studies have shown that older adults "routinely" make mistakes when selecting Medicare plans, generating costly consequences. In one identified study, researchers have found that older adults spent an average of \$368 per year more than they needed to, and, while only 5% of older adults chose the lowest cost plan, more than 20% were overspending by \$500.00 per year (Kina, 2021). These factors contribute to widening the gap of affordability and accessibility in healthcare coverage for the aging population. Throughout my various titles, I witnessed the dedication of the two full-time employees and kindhearted volunteers in providing Medicare-related services for Hawai'i's Kūpuna, their families, and the aging community. As a future Social Work clinician and an advocate for older adults, the sustainability for the SHIP

Hawaii SHIP 2022 Written Testimony

Program to continue and expand is needed for the aging population and their families to make confident, healthcare related decisions.

Hence, I strongly support SB2678, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with much-needed funding to expand access to important Medicare-related services to Hawaii residents statewide by contracting with third party service providers and staffing consultants.

There are 278,077 Medicare beneficiaries statewide as of 2021. Hawaii SHIP's goal is to assist as many beneficiaries in Hawaii as possible. In 2021, SHIP assisted 2,930 with Medicare counseling and reached 7,701 beneficiaries through outreach presentations and fairs/exhibits. By 2025, SHIP will need to reach 10,000 Medicare beneficiaries which is a drastic increase from SHIP's current capacity.

With more partnerships and volunteers, Hawaii SHIP could provide more outreach and education to Hawaii's residents. I urge the committee to pass SB2678. Thank you for this opportunity to testify.

Respectfully,
Sharie Nagatani

References

Kina, S. (2021). *Choice Error: How Choosing a Medicare Plan Could Impact Your Finances and Health*. National Council of Aging (NCOA).

<https://www.ncoa.org/article/choice-error-how-choosing-a-medicare-plan-could-impact-your-finances-and-health>