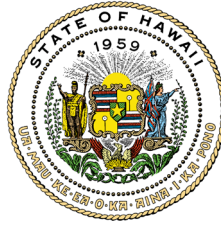


DAVID Y. IGE  
GOVERNOR OF HAWAII

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**Testimony in SUPPORT of SB2678 SD2  
Relating to the Hawaii State Health Insurance Assistance Program**

COMMITTEE ON HEALTH, HUMAN SERVICES AND HOMELESSNESS  
REPRESENTATIVE RYAN YAMANE, CHAIR  
REPRESENTATIVE ADRIAN TAM, VICE CHAIR

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

Hearing Date: March 15, 2022  
9:00 AM

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, Relating to the Hawaii State Health Insurance  
3 Assistance Program.

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

6 **Purpose and Justification:** The purpose of this bill is to appropriate funds to SHIP for  
7 operating costs to expand access to important Medicare-related services to Hawaii residents  
8 statewide by recruiting more volunteers and contracting with third party service providers and  
9 staffing consultants. EOA will ensure that third party service providers, including all members of  
10 the 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        |
| <b>Hawaii</b> | <b>278,077</b>              | <b>2</b> |
| 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 provided that its enactment does not reduce or replace priorities with the Administration's budget request.

Thank you for the opportunity to testify.



Testimony to the House Committee on Health, Human Services, and Homelessness  
Tuesday, March 15, 2022  
9:00 a. m.  
Via videoconference

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

Dear Chair Yamane, Vice Chair Tam, and Honorable Members of the House Committee on Health, Human Services, and Homelessness:

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, 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, 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  
Hawai'i Family Caregiver Coalition

Email [garysimon@hawaii.rr.com](mailto:garysimon@hawaii.rr.com)





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**The State Legislature  
The House  
Committee on Health, Human Services and Homelessness  
Tuesday, March 15, 2022  
9:00 a.m.**

TO: The Honorable Ryan Yamane, Chair

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

Aloha Chair Yamane 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 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.

Sincerely,

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

Keali'i Lopez, AARP Hawai'i



CATHOLIC CHARITIES HAWAII

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

FROM: Rob Van Tassell, President and CEO

DATE: Tuesday, March 15, 2022 (9 a.m., Via Videoconference, Conference Room 329)

RE: **IN SUPPORT OF SB 2678, , SD2, 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, 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. For more information or questions, please feel free to email Diane Terada, Division Administrator, at [diane.terada@catholiccharitieshawaii.org](mailto:diane.terada@catholiccharitieshawaii.org) or call her via phone at 527-4702.

Thank you for this opportunity to provide testimony.



Chair, Ryan I. Yamane  
Vice Chair, Adrian K. Tam  
HHH (Health, Human Services, and Homelessness)

Candace Nakamoto  
808-349-2007, [masamiyoung@gmail.com](mailto:masamiyoung@gmail.com)  
3.11.22

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



The Honorable Ryan Yamane, Chair  
The Honorable Adrian Tam, Vice Chair  
Members of the Committee on Health, Human Services, and Homelessness

March 13, 2022

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

Aloha,

My name is Ethan Miyamoto and I am a student at the University of Hawai'i at Manoa, and a volunteer with the Hawai'i State Health Insurance Program (SHIP).

There are 278,077 Medicare beneficiaries statewide as of 2021. Hawai'i SHIP's goal is to assist as many beneficiaries in Hawai'i 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.

As a volunteer, one of the things that I have done is counsel beneficiaries on their Medicare questions and concerns. I have counseled clients on almost every island. One of the more memorable areas that someone has called from is Moloka'i. SHIP is able to provide assistance to our residents who live in the most rural areas of our state. Another thing that I have done as a volunteer was provide education to high school students on the basics of Medicare. Not only do we assist those who are older adults, but we also have helped to educate younger people on Medicare topics. Lastly, as a volunteer I have presented many presentations to organizations that work with older adults. By passing on knowledge about Medicare to these organizations and entities, they are better able to assist the older adults that they work with on a daily basis.

There are many different roles for volunteers at SHIP. There are counselors, presenters, plan comparison specialists, and many more. I believe that by expanding the number of volunteers, our program would be better able to assist beneficiaries. Also, having much-needed funding would expand access to important Medicare-related services to Hawai'i residents statewide.

I urge the committee to pass SB2678. Thank you for this opportunity to testify.

**SB-2678-SD-2**

Submitted on: 3/13/2022 3:17:29 PM

Testimony for HHH on 3/15/2022 9:00:44 AM

| <b>Submitted By</b> | <b>Organization</b> | <b>Testifier Position</b> | <b>Testify</b>         |
|---------------------|---------------------|---------------------------|------------------------|
| VICTORIA FAN        | Individual          | Support                   | Written Testimony Only |

Comments:

In my individual capacity and as an expert in health care systems, health insurance, and health financing, I strongly support this measure to provide state resources for a highly efficient, volunteer-leveraged federally funded program that guides seniors how to enroll in the confusing maze of Medicare. Certified Medicare counselors provide voluntary unbiased guidance without any financial incentive, unlike insurance brokers. The program trains volunteers using a national online curriculum customized to Hawaii's setting. If the state were to compare programs which leverage such a large volunteer cadre, I believe this program would likely rank among the top. It also saves seniors money by helping them to choose the plan that saves them money. Those savings can then be used by seniors for other things such as food, housing, or other sectors.

DAVID Y. IGE  
GOVERNOR



CRAIG K. HIRAI  
DIRECTOR

GLORIA CHANG  
DEPUTY DIRECTOR

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

**STATE OF HAWAII**  
**DEPARTMENT OF BUDGET AND FINANCE**  
P.O. BOX 150  
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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 HEALTH, HUMAN SERVICES, &  
HOMELESSNESS  
ON  
SENATE BILL NO. 2678, S.D. 2

**March 15, 2022**  
**9:00 a.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, 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.

Hawaii SHIP 2022 Written Testimony

Ryan I. Yamane, Chair  
Adria K. Tam, Vice Chair  
HHH (Health, Human Services, and Homelessness) Committee

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

March 14, 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>

Representative Ryan I. Yamane, Chair  
Representative Adrian K. Tam, Vice-Chair  
Committee on Health and Homelessness

Support for SB2678 (companion HB1825) during hearing of the Committee on Health and Homelessness relating to the State Health Insurance Assistance Program

Dear Representatives Yamane and Tam :

I am a volunteer Medicare counselor with the State Health Insurance Assistance Program and am also a retired physician who saw patients in the Hilo area and was also the East Hawaii Medical Director for the Hawaii Health Systems Corporation from 2010 until 2017. In both my clinical practice and as a hospital medical director, I saw or heard of many patients who did not get the medications, lab tests, x-rays, or follow-up care because they were concerned about the cost. For example, it is estimated that 30% to 50% of patients either never pick up their prescriptions or take them incorrectly, partially due to financial concerns. Their financial concern is often because they made a poor choice of insurance or were not aware of the many programs for low income Hawaii and U.S. residents. I believe that I and the many SHIP volunteers are helping our fellow residents obtain better coverage that will allow them to make medical decisions with less concern about cost. Better ability to pay and health for our residents will also ultimately result in lower costs to our health care system, which is significantly subsidized by the state and the U.S. government. SHIP's use of volunteers along with a very small staff is a cost effective way to help Hawaii residents obtain cost effective high quality health care.

An example is a resident that I counseled recently who is 68 years old and whose's only medical insurance is the free Medicare Part A which only partially covers hospital costs. She has no insurance at all for outpatient care. She had a major injury to her leg, did not seek care until she get much worse because of cost concerns, and now has a much worse situation with thousands of dollars in doctor bills and who may end up with additional thousands of hospital bills if she needs in-patient care. It is very likely that she will not be able to pay for her care. If she had approached a SHIP counselor before this accident, it is very likely that we would have been able to help her obtain cost effective insurance or a subsidy program and would have been able to prevent the worsening of her health and financial situation. Cases like this is the reason why I and other counselors have volunteered. In addition, if she and others like her cannot afford to pay their bills, the State of Hawaii sometimes directly or indirectly end up subsidizing the public hospitals and their clinics for un-reimbursed care.

In my previous role as Medical Director for three hospitals on the Big Island, I have dealt with many staff members and executives of Hawaii State Government. I have found the very small number of staff working at the SHIP program to be among the very best state employees that I have encountered, due to their very hard work ethic despite understaffing, their prompt and helpful responses to my and other volunteers' many questions and suggestions, and their dedication to serving the needs of the SHIP clients. It is clear to me that they need additional resources, and that this assistance will give them a much better chance of reaching the increased number of clients needed to continue the federal funding for SHIP.

Therefore, I encourage you to pass SB2678 because of its benefits to the citizens of Hawaii, its low cost relative to its benefits, its impact to the State of Hawaii budget by lowering the number of uninsured, and through continued federal funding.



Thank you for reviewing my testimony

Edward Peskin, MD  
Volunteer Counselor, Hawaii SHIP  
Home address: 18 Makakai Place, Hilo, HI 96720

#### Background Information about SHIP

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.

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.