

JAN 20 2023

A BILL FOR AN ACT

RELATING TO THE HAWAII STATE HEALTH INSURANCE ASSISTANCE
PROGRAM.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The legislature finds that medicare is
2 essential to providing health care coverage for older adults and
3 persons with disabilities in the State. However, the rules and
4 procedures for medicare eligibility and enrollment are complex
5 and difficult to navigate, especially for kupuna. The
6 legislature further finds that Hawaii's medicare population has
7 increased one hundred twenty per cent over the span of thirty
8 years, from 133,439 persons in 1992 to 292,830 in 2022.
9 According to World Population Review, an independent
10 organization without political affiliations, Hawaii ranks first
11 in the nation in terms of longevity, with residents living about
12 81.3 years on average, and the cost of living is almost double
13 that of the national average, at 193.3 per cent. In 2022, total
14 medical and prescription drug spending rose to \$157,480,248.
15 According to a Financial Health Network and Hawaii Community
16 Foundation report, seventy-three per cent of beneficiaries



1 report dipping into savings and forty-seven per cent report
2 relying on family and friends for financial support.
3 Approximately four per cent of the State is uninsured, and about
4 eleven per cent lives in poverty. Without insurance, unexpected
5 medical costs or a catastrophic illness could result in the loss
6 of one's home and assets. A lack of health care coverage will
7 lower health outcomes and increase health care costs, poverty
8 rates, and the number of individuals who qualify for the already
9 overburdened medicaid program.

10 The legislature further finds that Hawaii's state health
11 insurance assistance program was established within the
12 executive office on aging in 1992 with two temporary staff
13 members. The program's purpose is to assist and educate
14 medicare beneficiaries to:

- 15 (1) Make informed health insurance choices based on the
16 beneficiary's needs and budget;
- 17 (2) Enroll in medicare as soon as first eligible to avoid
18 lifetime late enrollment penalties;
- 19 (3) Access wellness and preventive services to improve
20 health incomes, lower health care costs, and promote
21 aging in place; and



1 (4) Enroll in low-income subsidy programs, such as
2 medicaid, to reduce out-of-pocket costs.
3 Hawaii's state health insurance assistance program collaborates
4 with county agencies on aging to conduct statewide outreach at
5 health fairs, enrollment events, senior centers, community
6 organizations, and through presentations to employers to promote
7 the program's free, local, unbiased, and confidential services.
8 Hawaii's state health insurance assistance program currently
9 serves over eight thousand eight hundred individuals,
10 approximately three per cent of Hawaii's medicare population.
11 The Administration for Community Living considers eight per cent
12 of the medicare population, or 23,191 individuals, as acceptable
13 performance and justification for continued funding. Additional
14 staffing resources are needed to meet this annual goal by fiscal
15 year 2025.

16 The purpose of this Act is to appropriate funds to Hawaii's
17 state health insurance assistance program for three program
18 specialist positions within the executive office of aging to
19 meet the growing aging population's increasing demand for
20 accurate, timely, and reliable services.




1 SECTION 2. There is appropriated out of the general
 2 revenues of the State of Hawaii the sum of \$229,680 or so much
 3 thereof as may be necessary for fiscal year 2023-2024 and the
 4 same sum or so much thereof as may be necessary for fiscal year
 5 2024-2025 for one full-time equivalent (1.0 FTE) program
 6 specialist III position, one full-time equivalent (1.0 FTE)
 7 program specialist IV position, and one full-time equivalent
 8 (1.0 FTE) program specialist V position within the executive
 9 office on aging for Hawaii's state health insurance assistance
 10 program.

11 The sums appropriated shall be expended by the executive
 12 office on aging for the purposes of this Act.

13 SECTION 3. This Act shall take effect on July 1, 2023.

14

INTRODUCED BY: 



S.B. NO. 900

Report Title:

Kupuna Caucus; Hawaii State Health Insurance Assistance Program;
Program Specialists; Positions; Executive Office on Aging;
Appropriation

Description:

Appropriates funds for three program specialist positions within
the Executive Office on Aging for Hawaii's State Health
Insurance Assistance Program.

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