
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 295,405 persons 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 81.3
12 years on average, and the cost of living in Hawaii is almost
13 double that of the national average, at 193.3 per cent. In
14 2022, total medical and prescription drug spending rose to
15 \$157,480,248. According to a Financial Health Network and
16 Hawaii Community Foundation report, seventy-three per cent of



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

10 The legislature further finds that the Hawaii 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 outcomes, lower health care costs, and promote
21 aging in place; and



1 (4) Enroll in low-income subsidy programs, including
2 medicaid, to reduce out-of-pocket costs.

3 The Hawaii state health insurance assistance program
4 collaborates with county agencies on aging to conduct statewide
5 outreach at health fairs, enrollment events, senior centers, and
6 community organizations and through presentations to employers
7 to promote the program's free, local, unbiased, and confidential
8 services. Hawaii's state health insurance assistance program
9 currently serves over eight thousand eight hundred individuals,
10 approximately three per cent of Hawaii's medicare population.
11 The Administration for Community Living, a division of the
12 federal Department of Health and Human Services, considers eight
13 per cent of the medicare population, or 23,191 individuals, as
14 acceptable performance and justification for continued funding.
15 Additional staffing resources are needed to meet this annual
16 goal by fiscal year 2025.

17 The purpose of this Act is to:

18 (1) Require the executive office on aging to submit annual
19 progress reports to the legislature on the Hawaii
20 state health insurance assistance program; and



1 (2) Appropriate funds for the Hawaii state health
 2 insurance assistance program to establish program
 3 specialist positions within the executive office on
 4 aging to meet the growing aging population's
 5 increasing demand for accurate, timely, and reliable
 6 services.

7 SECTION 2. Chapter 349, Hawaii Revised Statutes, is
 8 amended by adding a new section to be appropriately designated
 9 and to read as follows:

10 "§349- The Hawaii state health insurance assistance
 11 program; annual report. The executive office on aging shall
 12 submit to the legislature a progress report on the Hawaii state
 13 health insurance assistance program no later than twenty days
 14 prior to the convening of each regular session. The report
 15 shall include but not be limited to:

- 16 (1) The number of persons in the State's medicare
 17 population served by outreach programs;
- 18 (2) The number of previously uninsured persons who
 19 received assistance with enrollment in medical or
 20 prescription drug coverage; and



1 (3) The number of persons assisted by the Hawaii state
2 health insurance assistance program with enrollment in
3 low-income subsidy programs."

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

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

16 SECTION 4. New statutory material is underscored.

17 SECTION 5. This Act shall take effect on June 30, 3000.



Report Title:

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

Description:

Requires the executive office on aging to submit to the
legislature annual progress reports on the Hawaii state health
insurance assistance program. Appropriates funds. Effective
6/30/3000. (HD2)

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