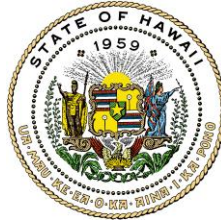


JOSH GREEN, M.D.
GOVERNOR OF HAWAII
KE KIA'ĀINA O KA MOKU'ĀINA 'O HAWAII

KENNETH S. FINK, MD, MGA, MPH
DIRECTOR OF HEALTH
KA LUNA HO'OKELE



CAROLINE CADIRAO
DIRECTOR

Telephone
(808) 586-0100

Fax
(808) 586-0185

STATE OF HAWAII
DEPARTMENT OF HEALTH
KA 'OIHANA OLAKINO
EXECUTIVE OFFICE ON AGING
NO. 1 CAPITOL DISTRICT
250 SOUTH HOTEL STREET, SUITE 406
HONOLULU, HAWAII 96813-2831

Testimony in SUPPORT of HB 1487
Relating to the Senior Medicare Patrol Program

COMMITTEE ON HUMAN SERVICES
REPRESENTATIVE JOHN MIZUNO, CHAIR
REPRESENTATIVE TEREZ AMATO, VICE CHAIR

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

Hearing Date: February 9, 2023
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 HB 1487, relating to Senior Medicare Patrol (SMP) Hawaii.

3 **Fiscal Implications:** This measure appropriates \$229,680 for SFY 2023 and the same sum for
4 SFY 2024 for one full-time equivalent (1.0 FTE) Program Specialist III position, one full-time
5 equivalent (1.0 FTE) Program Specialist IV position, and one full-time equivalent (1.0 FTE)
6 Program Specialist V position within the EOA for SMP Hawaii. The sums appropriated shall be
7 expended by the EOA.

8 **Purpose and Justification:** The purpose of this bill is to appropriate funds to EOA for three (3)
9 full-time permanent positions for the SMP Hawaii program. These positions will strengthen and
10 increase SMP's ability to ensure timely, reliable, and accurate services are provided to kupuna,
11 their families, and caregivers in need. SMP Hawaii's mission is to provide a "help net" to
12 educate, assist, and refer residents to the proper authorities, and be a reliable source for accurate

1 information and responsive assistance with Medicare, Medicaid, and other health-related scams,
2 fraud, or abuse. SMP receives inquiries from the statewide Help Line and interactive website,
3 provides 1:1 counseling and referrals, and conducts community outreach to underserved groups
4 and communities to expand access and assistance. SMP Hawaii, it's volunteers and partners,
5 will continue to educate, advocate, and help to protect our precious kupuna.

6 In addition, SMP Hawaii has established a network of partnerships across the finance,
7 technology, legal, and retail industries to be able to triage non-health related fraud cases to the
8 proper authority to provide further assistance, in a timely manner. These cases include gift card
9 and charity schemes, romance, caregiver, and imposter scams and ransomware that tricks older
10 adults into giving away their personal information and money.

11 According to the U.S. Department of Health and Human Services 8/22/22, National Vital
12 Statistics Report, Hawaii ranks number one nationwide in longevity at 80.7 years of age, and this
13 population of those aged 65 and over is projected to continue to grow as the baby boomer
14 generation becomes eligible for Medicare. Annually, Medicare loses an estimated 70 billion
15 dollars to fraudulent claims. Criminals steal an average \$34,200 per victim. Hawaii reports over
16 \$17,000,000 lost to online scams. Losses are expected to exceed \$53 million per year by 2035.

17 As a community we have all experienced the rise in scam behaviors on our phones, social
18 media accounts, emails and even the television ads that harangue us with enticing offers that are
19 "too good to be true!" Our shorelines no longer protect us from the barrage of scams that
20 inundate us due to our growing reliance on the internet and social media in our daily lives.

21 As Hawaii's aging population grows, so has the incidence of scams that target this vulnerable
22 group. The frequency and complexity of scams have grown significantly as scam artists know
23 that Hawaii's people are very giving and trusting of others by nature and the potential for harm
24 to this targeted group continues to rise disproportionately.

25 Hawaii SMP was established in 1997, and for twenty-five years, EOA has operated this
26 program with two temporary full-time staff who recruit, train, and retain a cohort of volunteers

1 statewide. The passing of this bill to establish three (3) critically needed permanent full-time
2 positions will allow for the needed expansion of EOA's capacity to meet the demands for timely,
3 accurate, and reliable services to kupuna, their family members and caregivers in need.

4 Failure to secure general funding to increase staffing will continue to limit our ability to
5 grow and expand the safety net to safeguard against victimization, to contribute toward the
6 preservation of the Medicare program, and could jeopardize EOA's mission "To optimize the
7 health, safety and independence of Hawaii's older adults and people with disabilities. We
8 support kupuna and their caregivers through planning, development, advocacy, and coordination
9 of policies, programs, and services."

10 It takes our entire state to protect our kupuna.

11 **Recommendation:** EOA supports the intent of this measure provided that its enactment does not
12 reduce or replace priorities with the Administration's budget request.

13 Thank you for the opportunity to testify.

Beverly Gotelli
6286 Opaekaa Road
Kapaa, HI 96746

COMMITTEE ON HUMAN SERVICES

Rep. John M. Mizuno, Chair
Rep. Terez Amato, Vice Chair

DATE: Thursday, February 9, 2023

TIME: 9:00 a.m.

Support: HB 1487 RELATING TO THE SENIOR MEDICARE PATROL PROGRAM

Chair Mizuno, Vice Chair Amato and members of the Committee:

I'm a 5 year member of the Policy Advisory Board on Elder Affairs (PABEA), which provides community input to the DOH-Executive Office on Aging, monitors EOA and more. PABEA supports this measure to appropriate funds for additional positions to meet the demands for assistance caused by increased reports on fraud, healthcare billing errors and abuse. It is not only our vulnerable seniors that are affected by fraud but also their families and caregivers.

Residents with incorrect or false claims could be better served if SMP Hawaii had adequate staffing. More cases of suspected fraud or abuse could be resolved, with Medicare/Medicaid cost savings, recoveries or avoidance resulting. With only two full-time staff members for the past 25 years, we are grateful that SMP Hawaii has managed to-date, but it is really at a tipping point since the Baby Boomers, the largest population of our country, entered their "golden years" in 2011 here in Hawaii. This population will only increase through the next two decades. Scams on the phone and via email and social media have also risen. Now is the time to act to genuinely help our kupuna, those most vulnerable to fraudsters.

Thank you for the opportunity to testify in support of HB 1487.

Beverly Gotelli
Policy Advisory Board on Elder Affairs

Chair, Representative John M. Mizuno
Vice Chair, Representative Terez Amato
Committee on Human Services

Maria Morales
Ewa Beach, Hawaii
(808)391-1056

February 7, 2023

Support for HB1487, Relating to the Senior Medicare Patrol Program

The Hawaii Senior Medicare Patrol (SMP) is a federally funded, volunteer-based program that is administered by the Hawaii State Department of Health, Executive Office on Aging. SMP Hawaii empowers and assists Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors and abuse through outreach, counseling and education.

I work as a Program Coordinator in a non-profit organization, Project Dana, providing social support services to older adults and caregivers. SMP Hawaii is a great community partner. SMP staff and volunteers have provided valuable educational presentations on current scams and frauds targeting older adults, what older can do to protect themselves, how to detect and report, how to navigate Medicare, and community resources available for caregivers. Older adults and caregivers are vulnerable and targeted by scammers and persons committing fraud and abuse. Participants in our program have been targeted by scammers and fraud. However, with the education and skills they learned from SMP Hawaii, they quickly realized the situation they were in and was able to leave the situation without becoming a victim. They also took actions after to prevent the situation from happening again. SMP staff and volunteers helped them become more vigilant, guided them on what they can do, as well as educate others around them.

Our state's older adult population, Medicare beneficiaries, and their caregivers who will need this program's services will only increase in the future. Persons who commit healthcare fraud, errors, and abuse use technology that increases an older adult's vulnerability and complicates detection and prevention. SMP Hawaii provides services that keeps older adults and caregivers updated with current information on scams, frauds, and abuse and what to do for prevention and reporting.

I strongly support HB1487, relating to the Senior Medicare Patrol, which would provide SMP Hawaii with additional staff to sustain the program and meet the growing needs of our older adult population. I urge the committee to pass HB1487.

Thank you for this opportunity to testify.

Respectfully, Maria Morales

HB-1487

Submitted on: 2/7/2023 9:27:01 PM

Testimony for HUS on 2/9/2023 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Carl S. Tanoue	Ship	Support	Written Testimony Only

Comments:

To: Chair John Mizuno & Vice Chair Terez Amato,

I humbly ask for your support on bill HB1487 which will help the Ship program that is understaffed and underpaid. The Ship program help educate our Kupuna's on scams and fraudulent behavior that could cause great harm to them. Ship also helps Kupuna's with health care insurance programs that keep them healthy, safe and most importantly not to go bankrupt should a health crisis arise in their golden years of life. The Medicare system is very complex for Kupuna to understand and the Ship program helps to break it down to layman terms so Kupuna can understand and make the right health insurance choice for their future for themselves as well as their families who will also be effected should a health crisis arise. Please vote yes on bill HB1487. Thankyou for your time in this important bill.

Kindest Regards,

Carl S. Tanoue

Chair, John Mizuno
Vice Chair, Terez Amato
HUS (Human Services)

Wanda Anae-Onishi
808-381-7399; wanaeonishi@gmail.com
2.7.23

Support for HB1487, Relating to the Senior Medicare Patrol Program

Dear Chair Mizuno, Vice Chair Amato, and HUS Committee Members,

My name is Wanda Anae-Onishi of Waikele, Oahu. I am testifying as a private citizen in support of HB1487. The Senior Medicare Patrol Program (SMP Hawaii) in the Executive Office on Aging (EOA) educates Medicare beneficiaries on how to prevent Medicare fraud. Their partnership with the Kupuna Alert Partners, which includes the State Attorney General's Office and the Department of Commerce and Consumer Affairs, broadens their outreach to educate the public on various scams.

The bill requests appropriations to fund three permanent staff positions. The EOA received the first SMP federal grant in 1997 and employed two temporary staff. While the number of scams has increased and more identities, income, and assets have been stolen, SMP Hawaii's staff continues to be two temporary positions doing the work of five people. Additional staff will provide more support to prevent and report the increasing number of scams that affect vulnerable citizens.

I strongly urge you to support HB1487, Relating to the Senior Medicare Patrol Program, to sustain this important program that helps Hawaii residents identify scams and take corrective measures after they've been scammed to protect them from future thefts. Mahalo for this opportunity to testify.

Respectfully,

Wanda Anae-Onishi



1001 Bishop Street | Suite 625 | Honolulu, HI 96813-2830
1-866-295-7282 | Fax: 808-536-2882
aarp.org/hi | aarphi@aarp.org | twitter.com/AARPHawaii
facebook.com/AARPHawaii

**The State Legislature
House Committee on Human Services
Thursday, February 9, 2023
Conference Room 329
9:00 a.m.**

TO: The Honorable John Mizuno, Chair
RE: Support for H.B. 1487 Relating to Senior Medicare Patrol Program

Aloha Chair Mizuno 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 nearly 140,000 in Hawaii. We advocate at the state and federal level for the issues that matter most to older adults and their families.

AARP supports H.B. 1487 which appropriates funds for additional positions within the State's Senior Medicare Patrol Program (SMP) to meet the rising demand for assistance caused by increased reports of health fraud, medical billing errors, and abuse.

SMP plays a vital role in advocating, educating, and protecting Hawaii's most vulnerable population. There are rising numbers of health-related scams and frauds targeting people especially older adults with Medicare coverage. Identity theft, gift cards, COVID test kits/vaccines/cures, durable medical equipment, genetic testing are common tactics that scammers use to defraud unknowing victims. Medicare loses \$70 billion of taxpayer dollars to false claims every year. There are approximately 279,000 Medicare beneficiaries in Hawai'i and the number continues to increase as the state's population ages. Additional SMP staff and volunteer support will be needed to meet the demand for outreach and counseling to kupuna.

Thank you for the opportunity to testify in support of H.B. 1487.

Sincerely,


Keali'i S. López
State Director

Representative John M. Mizuno, Chair
Representative Terez Amato, Vice Chair
Committee on Human Services

Arlis Muraoka
Volunteer with Senior Medicare Patrol (SMP) Hawaii
Phone: (808) 959-3767

February 8, 2023

Support for HB1487, Relating to the Senior Medicare Patrol Program

Senior Medicare Patrol (SMP) Hawaii is a federally-funded, volunteer-based program administered by the Hawaii State Department of Health, Executive Office of Aging protecting Hawaii's kupuna and their families from Medicare fraud, errors, and abuse. Today, 1 in 5 Hawaii residents are age 65 and older and 295,405 are enrolled in Medicare. By 2030 more than 1 in 3 residents will be 65 and older and in 2037 more than 500,000 residents will be eligible for Medicare. Every year scammers prey on this vulnerable group not only on Medicare but identity theft, gift card scams, government imposters, just to name a few. SMP Hawaii offers free education, counseling, referrals, exhibits, and community presentations to help kupuna avoid fraud and scams.

I recently became a SMP Hawaii volunteer. Both SMP Hawaii staff members have helped guide me as I trained to become a volunteer. I soon began to notice that there were many other administrative duties requiring their attention in addition to coordinating exhibits and community outreach. Some examples are 1) Working on one case can take a few days to more than a year to resolve. In 2022, there were 633 kupuna who called SMP Hawaii seeking help. 2) Being part of a national program requires data entries into SIRS (SMP Information and Reporting System) and making sure our federal grant requirements are followed. 3) Healthcare fraud like many other types of fraud often evolves leading to a constant need to be reviewed and discussed with the Volunteer Team.

I live on Hawaii Island and community outreach can be challenging with the distance between communities as far as 77 miles apart. Add the rest of the state all being managed by only two full-time staff members. With the anticipated increase in the kupuna population, it is vital that more help is needed.

Therefore, I strongly support HB1487, relating to the Senior Medicare Patrol Program, which would provide SMP Hawaii with critical and important funding for three program specialist positions to expand outreach and counseling to kupuna. I urge the Committee to pass HB1487. Thank you for your consideration.

Sincerely,

Arlis Muraoka

HB-1487

Submitted on: 2/6/2023 8:19:03 PM

Testimony for HUS on 2/9/2023 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Tammy Chu	Individual	Support	Written Testimony Only

Comments:

Committee on Human Services, John Mizuno, Chair and Terez Amato, Vice Chair

I strongly support HB1487 relating to the Senior Medicare Patrol program (SMP) to provide funding for 3 SMP positions to meet the rising demand for assistance caused by increased reports of fraud, medical billing errors, and abuse.

There are nearly 300,000 Medicare beneficiaries statewide in 2023 and it will continue to rapidly grow as kupuna ages into it. I urge the committee to pass HB1487. Thank you for this opportunity to testify.

HB-1487

Submitted on: 2/7/2023 8:33:53 AM

Testimony for HUS on 2/9/2023 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Rebecca Yoshikawa	Individual	Comments	Written Testimony Only

Comments:

I fully support SMP Hawaii and their request to you.

I have been a volunteer for two years and support their mission to help Hawaii's kupuna from being scammed. Their programs to educate the kupuna and their ohana is vital to our state to deter scammers from scamming our kupuna. Education is the key and additional staff is vital for the program to expand and succeed.

We all work hard for our ohana and our retirement years. It's important to keep our nest of savings safe. We can achieve this by supporting SMP Hawaii.

Mahalo!

Senator John Mizuno, Chair
Senator Terez Amato, Vice Chair

Committee on Human Services

Mae Fujii, SMP Volunteer
808-395-1460
February 9, 2023

In support of HB1487 relating to funding for program specialist positions for SMP Hawaii:

I have been a devoted volunteer since September, 2011, who has remained active and involved in carrying out our mission to protect our kupuna from scams and fraud through presentations to organizations, individual counseling, exhibiting at fairs, outreach, and media participation.

It gives me joy to see how our program has evolved in recent years to meet the demands of high technology in providing better services to all ages despite a decline in membership as well as professional staff positions in transition before and throughout the pandemic. However, we are rebounding to keep up with our rapidly growing kupuna population as scams and fraud increase by “leaps and bounds.” Additional program specialists to help with recruitment and training of volunteers, and other services are sorely needed to reach our remote and underserved communities, especially on the neighbor islands facing the challenges of cost and travel over water.

Working directly with beneficiaries has given me great joy, appreciation, and purpose, especially when I get feedback from strangers, who recognize and thank me for doing a fraud watch skit that my colleagues and I did for a public service television segment. I am happy when my director informs me that an applicant called to join SMP, when she saw me, the volunteer wearing a muumuu, doing a recruitment appeal on Olelo. There are many instances of appreciation that our mission to educate and protect our kupuna and their loved ones are being heard and heeded through our many roles.

In a previous hearing for a companion senate bill, I submitted a more detailed testimony on the reasons why I am devoted to this program and will continue to support our need for more specialist positions, which I now ask our distinguished members of the House Committee on Human Services to consider for passage.

Mahalo and aloha,
Mae Fujii

