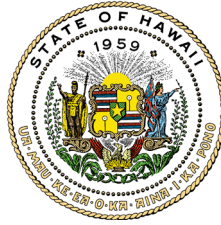


JOSH GREEN, M.D.
GOVERNOR OF HAWAII
KE KIA'ĀINA O KA MOKU'ĀINA 'O HAWAII

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 SB 900 SD2, HD1
Relating to the State Health Insurance Assistance Program

COMMITTEE ON FINANCE
REPRESENTATIVE KYLE T. YAMASHITA, 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 30, 2023
3:00 PM

Room Number: 308
Via Videoconference

EOA's Position: The Executive Office on Aging (EOA), an attached agency to the Department of Health, **strongly supports SB900 SD2, HD1**, relating to the Hawaii State Health Insurance Assistance Program (SHIP).

Fiscal Implications: This measure appropriates funds for SFY 2023 and SFY 2024 for one full-time equivalent (1.0 FTE) Program Specialist III position, one full-time equivalent (1.0 FTE) Program Specialist IV position, and one full-time equivalent (1.0 FTE) Program Specialist V position within the EOA to be expended for the Hawaii SHIP.

Purpose and Justification: The purpose of this bill is to:

- 1) Require the Executive Office on Aging to submit an annual progress report on the Hawaii SHIP. Once the positions are established, ongoing progress of the program shall continue to be included in the annual legislative report submitted by EOA.

- 2) Appropriate funds for three permanent Program Specialist positions within the EOA to meet the growing aging population’s demand for accurate, timely, and unbiased information and assistance.

Hawaii ranks first in the nation with the highest life expectancy of 81.3 years of age. Hawaii’s cost of living is almost double that of the national average at 193.3%. In 2022, medical and prescription drug spending rose to \$157,480,248 nationally. Medicare is essential to providing health care coverage for older adults and persons with disabilities. However, the rules and procedures for Medicare and Medicaid eligibility and enrollment are complicated and difficult to navigate. Medicare also imposes lifetime late enrollment penalties for those who don’t sign up when first eligible at the age of 65 or upon termination of creditable group coverage.

In 1992, EOA received the first SHIP grant with two temporary staff. Over thirty (30) years later, the program is still managed by two full-time equivalent (2.0 FTE) while the Medicare population in Hawaii has more than doubled from 133,439 to 296,653. The table below compares the ratio of full-time staffing to the target population served, as compared to other states of similar size. Hawaii SHIP has the least number of staff for the largest, fastest growing population of Medicare beneficiaries.

State	# Of Medicare beneficiaries	# Of FTE
Alaska	105,000	3
Delaware	186,753	5
Hawaii	296,653	2
Montana	209,612	3
North Dakota	121,523	3
Wyoming	109,989	5

Hawaii SHIP was established to inform and assist Medicare beneficiaries to: (1) Find medical or prescription drug coverage if uninsured; 2) Make informed choices based on the

individual's needs and budget; (3) Enroll in Medicare to avoid lifetime late enrollment penalties; (4) Access wellness and preventive services to improve health outcomes, lower health costs, and support aging in place; and (5) Enroll in low-income subsidy programs such as Medicaid, Extra help, and Medicare Savings Programs to reduce or eliminate out-of-pocket costs. Hawaii SHIP provides free, 1:1 counseling by phone, email, or in-person to beneficiaries, caregivers, and soon-to-be retirees statewide through the support of volunteers.

In 2016 and 2017, federal funding for SHIP grantees was nearly eliminated by Congress, who undervalued the importance of qualified Medicare education and assistance despite 65,000 people turning 65 every day. Continued advocacy, support, and stable funding is critically needed to sustain the program and services to help Hawaii's aging population.

The Administration for Community Living oversees 54 SHIP projects nationwide and considers an eight percent (8%) penetration rate (23,191 individuals) as acceptable (minimum) performance and justification for continued funding. However, Hawaii SHIP currently serves 8,800 individuals per year, which is approximately only three percent (3%) of Hawaii's Medicare population. With additional staff and dedicated resources, EOA shall reach its acceptable performance measures by expanding outreach and increasing local, 1:1 assistance to kupuna and persons with a disability in each county. Additionally, and more importantly, the staffing ratio needs to meet the growing demands of our aging population.

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

Thank you for the opportunity to testify.



CATHOLIC CHARITIES HAWAII

TO: Representative Kyle T. Yamashita, Chair
Representative Lisa Kitagawa, Vice Chair
Committee on Finance (FIN)

FROM: Rob Van Tassell, President and CEO

DATE: Thursday, March 30, 2023 (3:00 p.m., Conference Room 308 & Videoconference)

RE: **IN SUPPORT OF SB 900, 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 900, 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. We are aware that Medicare recipients, from all income categories, are barraged with Medicare plan information particularly during Medicare Open Enrollment. We have seen what happens when an older adult is enticed to enroll in a Medicare plan that does not meet the specific needs of that individual. This sometimes means the older adult can no longer receive services from specific health care professionals (who may not accept a particular Medicare plan) or that the senior ends up paying more for medications because of a change to a Medicare plan that does not provide coverage for a specific medication.

When CCH staff refer older adults to other organizations to receive services, we need to have confidence in the organization to serve the best interest of those individuals. We are confident that SHIP is a quality, unbiased referral source for older adults in need of Medicare advice. 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 provides an essential service for Medicare recipients statewide. Catholic Charities Hawai'i asks for your support of SB 900, SD1. For more information or questions, please contact Diane Terada, CCH's Community & Senior Services Division Administrator.

Thank you for this opportunity to provide testimony.



Beverly A. Gotelli
6282 Opaeka`a Road
Kapa`a, HI 96746

Committee on Finance
Rep. Kyle Yamashita, Chair
Rep. Lisa Kitagawa, Vice Chair

Thursday, March 30, 2023

TIME: 3:00 p.m.

PLACE: VIA VIDEOCONFERENCE Conference Room 308
State Capitol 415 South Beretania Street

Strongly Support: SB 900 SD 2 HD 1 RELATING TO THE HAWAII STATE HEALTH INSURANCE ASSISTANCE PROGRAM

Chair Yamashita, Vice Chair Kitagawa and members of the Committee:

I am Beverly Gotelli, a 5-year member and Vice Chair of the Policy Advisory Board for Elder Affairs (PABEA), which is an appointed board tasked with advising the Executive Office on Aging (EOA). My testimony does not represent the views of the EOA but of PABEA.

PABEA strongly supports this measure to appropriate funds for three Program Specialist positions within the Executive Office of Aging (EOA) to meet the growing aging population's demand for accurate, timely, and unbiased information and assistance.

Hawaii SHIP was established to assist and educate Medicare beneficiaries to: (1) Find medical or prescription drug coverage if uninsured; (2) Make informed choices based on the individual's needs and budget; (3) Enroll in Medicare to avoid lifetime late enrollment penalties; (4) Access wellness and preventive services to improve health outcomes, lower medical costs, and promote aging in place; and (5) Enroll in Medicaid, Medicare Savings Programs, and Extra Help to reduce or eliminate out-of-pocket costs. Hawaii SHIP provides free, 1:1 counseling by phone, email, or in-person to beneficiaries, caregivers, or soon-to-be retirees statewide.

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 strong support of SB 900 SD2



Testimony to the House Committee on Finance
Thursday, March 30, 2023
3:00 p. m.
State Capitol Conference Room 308 and via videoconference

Re: SB 900 SD 2 HD 1 Relating to the Hawaii State Health Insurance Assistance Program

Dear Chair Yamashita, Vice Chair Kitagawa, and Honorable Members of the House Committee on Finance:

I am Gary Simon, 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 900 SD 2 HD 1, which appropriates funds for the Hawaii State Health Insurance Assistance Program for the establishment of three program specialist positions within the Executive Office on Aging.

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 900 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 black ink that reads "Gary Simon".

Gary Simon



Email gsimon@aar.org



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 Finance
Thursday, March 30, 2023
Conference Room 308
3:00 p.m.**

TO: The Honorable Kyle Yamashita, Chair
RE: Support for S.B.900 SD2, HD1 Relating to Health

Aloha Chair Yamashita 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 impact 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 S.B. 900 SD2, HD1 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 900, SD2, HD1.

Sincerely,


Keali'i S. López
State Director

Chair, Kyle Yamashita
Vice Chair, Lisa Kitagawa
FIN (Finance)

Wanda Anae-Onishi
808-381-7399; wanaeonishi@gmail.com
3.29.2023

Support for SB900-HD1, Relating to the State Health Insurance Assistance Program

Dear Chair Yamashita, Vice Chair Kitagawa, and FIN Committee Members,

My name is Wanda Anae-Onishi of Waialeale, Oahu. I am testifying as a private citizen in support of SB900-HD1. The State Health Insurance Assistance Program (SHIP) in the Executive Office on Aging (EOA) provides free, unbiased Medicare counseling, presentations, and information to beneficiaries statewide, including their families and caregivers, and people turning 65. SHIP's services help them make educated, cost-effective decisions based on their health needs while preventing late enrollment penalties which would be added to monthly premiums if they don't sign up when first eligible.

The bill requests appropriations to fund three permanent staff positions. Additional staff will provide more support to meet the needs of a growing Medicare population statewide. The Medicare population has doubled since 1992 when the EOA received the first federal grant, from 133,439 in 1992 to 295,405 in 2022. Yet SHIP's staff continues to be two temporary positions doing the work of five people. In 2016 and 2017, federal funding for SHIP grantees was nearly eliminated by elected officials in Washington D.C. who undervalued the importance of qualified Medicare education and assistance despite 65,000 people turning 65 every day in the U.S. State support of this valuable program will continue accessibility to Medicare information and assistance for Hawaii residents in years to come.

I strongly urge you to support SB900, relating to the State Health Insurance Assistance Program, to sustain this important program that helps and informs Hawaii residents of this federal health insurance entitlement called Medicare. Mahalo for this opportunity to testify.

Respectfully,

Wanda Anae-Onishi

THE KŪPUNA CAUCUS



FIN_03-30-23 3pm SB599, SB900

TO: COMMITTEE ON FINANCE

Rep. Kyle T. Yamashita, Chair

Rep. Lisa Kitagawa, Vice Chair

CONCERNING: SB599 SD1 HD1 (HSCR 1527) RELATING TO HEALTH
SB900, SD2, HD1 (HSCR1432) RELATING TO THE HAWAII STATE
HEALTH INSURANCE ASSISTANCE PROGRAM.

POSITION: STRONG SUPPORT

Aloha Chair Yamashita, Vice Chair Kitagawa, and members of the committee

The Kūpuna Caucus of the Democratic Party of Hawai'i has a membership of more than 2,000 politically active and aware seniors and we support all programs which will help Hawaii expand access to vital but basic medical needs like respiratory assistance. In addition more consistent research is needed to keep up with the medical and healthcare assistance needed by our increasing senior population.

It is a fact that many doctors' assistants, nurses with special training and nurse practitioners are being underutilized in our states medical community. There is no reason why trained professionals in the area of respiratory needs should not be able to initiate such assistance when they know it is needed. In a situation like the recent COVID pandemic how many lives might have been saved if infected people had received the respiratory assistance they needed sooner.

Constant and up to date reports on the status of seniors and their health insurance needs is vital to Making sure Hawaii is not caught by surprise when the next pandemic comes. By now we should all know it will come in some form again and seniors are always in the most danger from such waves of contagious disease.

Please pass these bills

Martha Randolph for the Kupuna Caucus of the
Democratic Party of Hawaii

SB-900-HD-1

Submitted on: 3/30/2023 10:56:35 AM

Testimony for FIN on 3/30/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
NANCY JONES	Hydroponics Alternatives LLC	Support	Written Testimony Only

Comments:

Aloha Chair Yamashita, Vice Chair Kitagawa and Honorable Committee Members:

I present this testimony to SUPPORT of SB900, SD2, HD1—as amended, but with date changes— which would, among other things: 1) require the Executive Office on Aging to provide annual progress reports to the Legislature; and 2) provide additional funds to support the State Health Insurance Assistance Program (SHIP) within the Executive Office on Aging.

Currently, this program is hampered by staffing shortfalls with ONLY 2 temporary staff positions allocated to the SHIP program since its inception in 1992. Right now, the program can only assist the 8,000 individuals cited in the previous Standing Committee Report. In order to expand its reach throughout the State of Hawai`i, the SHIP program urgently needs funding for 3 full-time staff. Meanwhile, the federal funder of SHIP, the Federal Administration for Community Living notes that their goal is 23, 191 people served – or approximately 8% of Hawai`i’s Medicare population. However, if SHIP loses its federal funding, it has NO way to reach that goal – and continue assisting beneficiaries, their families, caregivers and folks turning 65 with Medicare concerns.

For all of the above reasons, and in order to improve our access to health care, I urge your Committee to please pass SB900, SD2, HD1 with sufficient funding for 3 full-time staff contingent on annual legislative-reporting – and to please change the effective date to ideally 07/01/2023, BUT not later than 07/01/2024 as ALL of in Hawai`i share an interest in continuing this SHIP program.

Mahalo for this opportunity to present this testimony supporting SB900, SD2, HD1.

Nancy Jones

Hydroponics Alternatives LLC

PO Box 1472, Wai`anae, HI 96792 / Email: nancyhydroalt@gmail.com

SB-900-HD-1

Submitted on: 3/28/2023 3:29:50 PM

Testimony for FIN on 3/30/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Darryl T. Higa	Individual	Support	Written Testimony Only

Comments:

Aloha Distinguished Legislator,

I hope you will take the time to hear and support SB900 in the next round of committee hearings. When I received assistance last year from SHIP to go through the Medicare enrollment process, I was so impressed and appreciative of the service that I signed up to become a volunteer myself. Since then, I have had the privilege of assisting other kupuna this past year and continue to assist those who call the SHIP office.

Hawai'i SHIP is a statewide, volunteer-based program at the EOA that EDUCATES, ASSISTS and EMPOWERS Hawai'i's Kupuna and people with disabilities, their families, caregivers, and individuals turning 65 with Medicare and other healthcare topics. SHIP assists individuals who identify as Native Hawaiians, are rurally isolated, speak limited English, and have low incomes through the Medicare Improvements for Patients and Providers Act (MIPPA) grant which supports SHIP's work in Hawai'i.

Services are offered free of charge and includes:

- One-on-one, Local, Unbiased, Timely, Accurate & Cost-effective Counseling to kupuna and families about Medicare
- Presentations on Medicare education are offered at senior fairs, community groups and anywhere else it is requested
- Distribution of Certified Medicare Publications
- Health plan comparisons and financial assistance eligibility screenings and application submission to help pay Medicare costs.

Hawai'i's Medicare population is currently over 295,000 beneficiaries, an increase of 300% since 1992 when EOA received the 1st SHIP grant. However, we only served around 9,000 clients in 2022. Currently we have 2 temporary, full time equivalents because SHIP is funded 100% by a federal grant. We haven't increased the number of positions since 1992 and could potentially serve many more kupuna with the passage of SB900.

SB900 is one of Kupuna Caucus' 5 priorities in the 2023 session. The bill asks for 3 permanent positions to sustain the program should federal funding be eliminated (which happened during the Trump Administration).

Medicare is very complex and changes annually. Without the education SHIP provides many won't enroll into Medicare and become uninsured or underinsured. Older adults often live off fixed incomes (SS benefits) and it only takes one healthcare scare for a kupuna to deplete their savings.

I humbly ask for your support of SB900.

**Representative Kyle T. Yamashita, Chair
Representative Lisa Kitagawa, Vice Chair
Committee on Finance**

Mae Fujii, Hawaii SHIP Volunteer

In support of SB900 asking for Funding for three program specialists for the State Health Insurance Assistance Program [**Hawaii SHIP**]

I am testifying once more as a volunteer to share my gratitude, appreciation, and *“Ikigai”* or *“living a life of purpose,”* in serving Medicare beneficiaries to receive information, education, and counseling to obtain the best medical insurance and health care as well as longevity.

Our rapidly changing program must meet the demands of high technology and the increase in the baby boomer population and those from other states or countries seeking our free, confidential, unbiased, and local services. We have great need for additional program specialists to train and provide on-going support to our growing volunteer corps and beneficiaries.

As an active volunteer since 2017, I serve our beneficiaries through presentations, counseling, outreach, and writing features for our newsletter *SHIP Imua*.

Our rewards in volunteering come from the gratitude expressed by our beneficiaries, who say, *“I’m so thankful for all of your valuable help...You’ve been terrific...SHIP is fortunate to have you as a volunteer...I will save your contact information just in case I have other questions in the future...”* These appreciative comments are stored in emails, remembered on phone contacts, or noted in live sessions conducted in public places.

I wish to share two memorable experiences that I have conducted. I was surprised when a new resident to Honolulu came to meet me at a health fair to thank me in person for a phone session on Medicare services and after a friendly chat, she asked if she could give me a hug *[before the pandemic]*. This heartfelt gesture touched me beyond words. In another session with a gentleman, who seemed upset in the beginning when he made statements like, *“Medicare has done nothing for me!”* I happily noted a change in attitude. After listening to his dissatisfaction, I suggested several options in plans and how to consider a plan that might work for him. His mood changed in our one-hour session, and he surprised me saying, *“I’m going to call the President to pay you volunteers for all that you do?”* This exclamation repeated more than once made me chuckle silently in how his gratitude was equated to monetary compensation for **“Our counseling services which are Free.”** We don’t expect or accept gifts or payments, but appreciate words of thanks.

These requests for hugs, instances of light humor, and heartfelt expressions are the reasons why I serve our kupuna and community with gratitude toward my exemplary staff of two, but hopefully, will grow to five with your consideration and support.

Our director and volunteer coordinator and a part time assistant train, mentor, educate, and support the volunteer corps with utmost efficiency, dedication, and compassion and now deserve to be acknowledged as:

“The Wind Beneath Our Sails...”

Mahalo nui loa to the distinguished members of the Finance Committee for their support of SB900 to keep this worthy program afloat and to protect it for generations to come.

Aloha kakou,
Mae Fujii
808-395-1460

HOUSE COMMITTEE ON FINANCE
Rep. Kyle T. Yamashita, Chair
Rep. Lisa Kitagawa, Vice Chair

HEARING DATE: Thursday, March 30, 2023, 3:00 p.m.

Re: SB 900, SD2 HD1 - RELATING TO THE HAWAII STATE HEALTH INSURANCE ASSISTANCE PROGRAM

Aloha Chair Yamashita and Committee Members.

My name is Linda Dorset, a resident of Wailuku, Maui. I thank you for the opportunity to submit written testimony regarding the above referenced legislation. I strongly support SB900 to make it possible for the Hawaii State Health Insurance assistance Program (SHIP) to increase staff positions with three program specialist positions. That is what is needed in order to meet the growing aging population's increasing demand for accurate, timely, and reliable information.

SHIP staff and volunteers provide valuable information and assistance to new and existing Medicare enrollees. Understanding the different Medicare options that best meet their needs is complicated and confusing. SHIP provides a trusted source of information, and one-to-one counseling and education. With a growing aging population, SHIP needs more staff support to meet increasing public demand.

Linda Dorset
Wailuku Resident

Chair, Kyle Yamashita
Vice Chair, Lisa Kitagawa
Committee on Finance (FIN)
Candace Nakamoto
808-349-2007, masamiyoung@gmail.com
3.28.23

Support for SB900 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, caregivers, and soon-to-be retirees to make informed, cost-effective healthcare decisions. This is accomplished through one-on-one counseling and community outreach such as presentations, fairs, and exhibits. Services are free, local, individualized, and unbiased.

As a Social Worker in the field of Gerontology, I 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 and connected. With annual changes, numerous Medicare notices, enrollment periods, and lifetime late enrollment penalties it can often be overwhelming.

What happens if the SHIP program goes away tomorrow? People won't know when or how to sign up for Medicare. Because they didn't enroll into Medicare, they have no health insurance. Without any health insurance they won't go to the doctors or get the appropriate health care. Uninsured or under insured people will face expensive medical bills. It only takes one health scare for a Kupuna living on fixed income (SS benefits) to lose their home. We want to prevent lower health outcomes, higher healthcare costs, and higher rates of poverty.

Hence, I strongly support SB900, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with three additional staff to sustain the program and meet the growing needs of our older adult population. I urge the committee to pass SB900. Thank you for this opportunity to testify.

Respectfully
Candace Nakamoto

SB-900-HD-1

Submitted on: 3/28/2023 7:55:18 PM

Testimony for FIN on 3/30/2023 3:00:00 PM

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

Comments:

Committee: Committee on Finance (FIN)

Chair: Kyle Yamashita and Vice Chair: Lisa Kitagawa

I strongly support SB900 for the State Health Insurance Assistance Program (SHIP).

Hawaii SHIP is a unique service that offers complimentary, unbiased counseling to those in need of Medicare information. Others are typically insurance brokers or agents who may be knowledgeable but often have a vested interest in certain products.

As a volunteer over the past year, I've had the privilege to personally speak one-on-one with nearly a hundred beneficiaries and present to several community groups on Medicare. Many are confused and welcome the information on the many nuances of Medicare including eligibility, enrollment, screening for financial assistance, appeals, grievances, and coordination of benefits with other insurance such as retiree benefits or Med-Quest.

I support this bill which would provide funding for 3 program specialist positions. There are nearly 300,000 Medicare beneficiaries statewide in 2023. Medicare will continue to rapidly grow as kupuna ages into it. With more permanent SHIP positions, Hawaii could increase outreach and education to Hawaii's residents so they can make well informed decisions for themselves.

I urge the committee to pass SB900. Thank you for this opportunity to testify.

I am a volunteer counselor for the Hawaii SHIP, and I have experienced the positive impact that SHIP has on the lives of our local Medicare beneficiaries.

Medicare is a maze that is difficult to navigate and comprehend even for the savvy and educated. It is a morass of deadlines, rules, exceptions, penalties and exclusions, so it is little wonder that many beneficiaries find themselves at sea when it comes to one of the most important components of their healthcare.

Some are fortunate to have family or friends to turn to for help. For everyone else, there is SHIP. We help people understand how Medicare works and give them sound unbiased choices based on their situations.

I wish you could experience of the sheer relief of these beneficiaries when they speak to a real, live person in Hawaii who can grasp their situation and give education and advice.

This bill, SB 900, will provide funding for three positions, enabling SHIP to both widen its reach and continue to support and serve the ever-burgeoning numbers of Medicare beneficiaries.

Chair, Kyle Yamashita
Vice-Chair, Lisa Kitagawa
Committee on Finance (FIN)
Mary Miyawaki
808-949-0535, maryshipvolunteer@gmail.com
3.28.23

Support for SB900 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, caregivers, and soon-to-be retirees to make informed, cost-effective healthcare decisions. This is accomplished through one-on-one counseling and community outreach such as presentations, fairs, and exhibits. Services are free, local, individualized, and unbiased.

I have been a dedicated SHIP volunteer for over 10 years. I assist many beneficiaries ranging from Kupuna, caregivers, and those with disabilities. As a blind volunteer counselor, I appreciate how the program uses technology to make information/ resources accessible and user friendly. This also makes it easy for the public to have access to these helpful resources on demand through our Hawaii SHIP website. Which ultimately empowers Kupuna to stay engaged and independent.

Over the years, I have seen the program grow due to the efforts from staff and fellow volunteers. Thanks to Hawaii SHIP, the public's understanding of Medicare has increased dramatically. Beneficiaries statewide benefit from our services. A strong cohort of volunteers on the neighbor islands ensure beneficiaries get local and timely assistance.

Medicare is very confusing due to the volume and caliber of information. SHIP counselors help beneficiaries understand the information and utilize the benefits to best fit their individual needs. SHIP creates specialized roles for volunteers to provide assistance with certain topics based off their personal experiences and interests. SHIP staff also establish new partnerships with community organizations to provide trainings to volunteers and conduct referrals for beneficiaries seeking additional assistance. With these trainings and opportunities SHIP staff build volunteer skills and knowledge to increase their independence and empower them to make a difference in the lives of beneficiaries they serve.

With more stable staffing is needed to support the continued growth of Hawaii's Medicare population.

Hence, I strongly support SB900, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with three additional staff to sustain the established program and continued growth.

Respectfully
Mary Miyawaki

Rep Kyle Yamashita, Chair
Committee on Finance

Joanne Itano
Volunteer with Hawaii State Health Insurance Assistance Program
itanoj001@gmail

March 29, 2023

I am writing in support of SB900, 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 volunteer, I respond to calls from the public about Medicare. Medicare can be quite confusing and may lead to lifelong penalties in premiums if the person does not enroll at appropriate times or they be without insurance coverage if they miss an enrollment period. I have had state/city retirees who call wondering if they should respond to the barrage of TV ads, mailers and phone calls they receive during Medicare Open Enrollment period wondering if they should change their coverage. Generally, this would result in less coverage and difficulty in returning to EUTF coverage. We exhibit at fairs, malls and conferences and always have individuals come up to ask questions about their Medicare coverage. Federally funding is never guaranteed and while SHIP has been fortunate to have many years of funding, the loss of funding would result in the free, unbiased and local resource no longer available to Hawaii residents.

Hence, I strongly support SB900, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with much-needed funding for three program specialist positions. This will result in expanding access to important Medicare-related services to Hawaii residents statewide.

There are 295,405 Medicare beneficiaries statewide as of 2023. Hawaii SHIP's goal is to assist as many beneficiaries in Hawaii as possible. With 80+ volunteers statewide in 2022, SHIP assisted 2,675 with Medicare counseling and reached 6,465 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 positions, we could sustain the Hawaii SHIP program and increase our outreach and education to Hawaii's residents. I urge the committee to pass SB900. Thank you for this opportunity to testify.

Respectfully,
Joanne Itano, SHIP Volunteer

SB-900-HD-1

Submitted on: 3/30/2023 7:54:19 AM

Testimony for FIN on 3/30/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
James Lee	Individual	Support	Written Testimony Only

Comments:

I fully support the Hawaii SHIP program receiving additional funding to hire three additional FTE to help meet the growing Medicare population. SHIP provides a much-needed service to this segment of the Hawaii population.

SB-900-HD-1

Submitted on: 3/30/2023 8:04:26 AM

Testimony for FIN on 3/30/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ruth Webster	Individual	Support	Written Testimony Only

Comments:

When I decided to sign up for Medicare Part B, I had many questions. I delayed signing up for Part B because I lived outside of the U.S. for several years after retiring and received medical services in the countries I was in at the time. Enrolling in Medicare Part B: I found that trying to understand the rules and choices entailed in enrolling in Medicare somewhat (very) confusing, I read as much as I could find online. I contacted the SSA and also private consultants and received advice/information that was in several respects conflicting and unclear. It wasn't until someone advised me to contact SHIP that I was able to talk with someone who was actually helpful and - more importantly - able to provide ACCURATE information about how to navigate this confusing process. I urge the legislature to support this valuable, non-partisan program.

SB-900-HD-1

Submitted on: 3/30/2023 9:05:55 AM

Testimony for FIN on 3/30/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Teresa Makinney	Individual	Support	Written Testimony Only

Comments:

Aloha and thank you for an opportunity to explain why I support this bill. As a SHIP volunteer for about a year, I've had several discussions with clients who are lost when navigating the medicare options. It's one of the reasons I volunteer--I also need to enroll and it's so confusing.

As an AARP tax-aide volunteer, I've had so many clients who most likely qualify for additional support paying for premiums and prescriptions, but have no idea what's available to them. I share SHIP contact information so they can get additional counseling to help determine whether they could be eligible and how to apply for that assistance.

Many of the clients here on Kauai do not use computers and need additional assistance, and often an interpreter could make it easier to understand the medicare system. If we no longer have a SHIP office with so many knowledgeable volunteers, many kupuna will continue to survive on very little income. One of my tax clients cried because of her situation--health problems, oldest child preceded her in death, and no one to really help her. It's heart-wrenching seeing the situations and knowing there are resources available, but they just don't know how to access them.

Please continue to support the efforts of the SHIP office and provide additional staff, so the volunteers can continue to receive the training needed to be current with all the changes and submit documentation necessary to ensure proper reporting to the federal system demonstrating the need in HI.

Mahalo,

Teresa

SB-900-HD-1

Submitted on: 3/30/2023 9:46:57 AM

Testimony for FIN on 3/30/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Samuel M Mitchell	Individual	Support	Written Testimony Only

Comments:

I humbly ask for your support of bill SB 900 for this 2023 Legislative Session.

The purpose of this bill is to request funding for 3 additional SHIP positions in the Executive Office on Aging (EOA) - Department of Health, to meet the demand from a growing Medicare population.

SHIP has had 2 temporary staff positions since 1992 when EOA first received the grant. However, Hawaii’s Medicare population has doubled since 1992. 3 permanent positions will ensure the program could accomplish more and reach more people needing Medicare help.

Hawaii SHIP is a federally funded, volunteer-based program that provides free, unbiased information, counseling assistance, and healthcare presentations to Hawaii’s residents.

If federal funding ends, then Hawaii SHIP can’t help beneficiaries, their families, caregivers, and people turning 65 with their Medicare concerns.

Samuel Mitchell Maikiki NB-10 & V.P. NARFE Hawaii

SB-900-HD-1

Submitted on: 3/30/2023 10:33:26 AM

Testimony for FIN on 3/30/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Iris Iwami	Individual	Support	Written Testimony Only

Comments:

Sorting through Medicare benefits is confusing. SHPT offers great information and counseling. I used their services late last year. I fully support SB900

SB-900-HD-1

Submitted on: 3/30/2023 10:43:42 AM

Testimony for FIN on 3/30/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Dorette Luke	Individual	Support	Written Testimony Only

Comments:

I utilized SHIP services and advice during the pandemic. I turned 65 in 2020 and had little to no possibility of speaking to experts in person. SHIP had volunteers who were well informed and thorough in providing me useful information to navigate the complex health insurance marketplace. They are not brokers or insurance agents, who typically represent private Medicare Advantage providers. I highly recommend the bill to support funding for permanent staff at SHIP.

SB-900-HD-1

Submitted on: 3/30/2023 10:48:20 AM

Testimony for FIN on 3/30/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Tonic Bille	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Committee Members.

I support SB900 and the amendments for the obvious reasons. The federal funding is needed to help the Elderly.

Please, pass this bill. Mahalo.

SB-900-HD-1

Submitted on: 3/30/2023 10:57:57 AM

Testimony for FIN on 3/30/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Zeb Jones	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Yamashita, Vice Chair Kitagawa and Honorable Committee Members:

I present this testimony SUPPORTING SB900, SD2, HD1—as amended, but with date changes— which, among other things: 1) requires the Executive Office on Aging to provide annual progress reports to the Legislature; and 2) provides additional funds to support the State Health Insurance Assistance Program (SHIP) within the Executive Office on Aging.

This program is presently hampered by staffing shortfalls with ONLY 2 temporary staff positions allocated to the SHIP program since it began in 1992. Right now, the program can only assist the 8,000 individuals cited in the previous Standing Committee Report. Yet, in order to expand its reach throughout the State of Hawai`i, the SHIP program urgently needs funding for 3 full-time staff. Meanwhile, the federal funder of SHIP, the Federal Administration for Community Living, notes that their goal is 23, 191 people served – or approximately 8% of Hawai`i’s Medicare population. However, if SHIP loses its federal funding, it has NO way to reach that goal – and continue assisting beneficiaries, their families, caregivers and folks reaching age 65 with Medicare concerns.

For all of the above reasons, and in order to improve our access to health care, I respectfully urge your Committee to please pass SB900, SD2, HD1 sufficient funding for 3 full-time staff contingent on annual legislative-reporting – and to please change the effective date to ideally 07/01/2023, BUT not later than 07/01/2024 as ALL of in Hawai`i share an interest in continuing this SHIP program.

Mahalo for this opportunity to present this testimony supporting SB900, SD2, HD1.

Zeb Jones

PO Box 1462/ Wai`anae, HI 96792 / Email: zebbe3442@gmail.com

SB-900-HD-1

Submitted on: 3/30/2023 11:00:54 AM

Testimony for FIN on 3/30/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Linda Wong	Individual	Support	Written Testimony Only

Comments:

Hawaii SHIP needs funding for additional SHIP positions. As a thankful recipient of their services for counseling and information about healthcare options. I ask you to fully support this bill. As the number of medicare beneficiaries have increased double. This is a very important service they provide to all of us that have reached this age and in need of help to navigate the numerous and sometimes bogus, certainly biased, information. Thank you