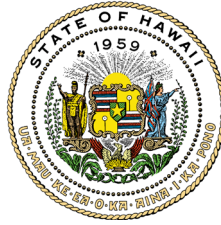


**JOSH GREEN, M.D.**  
GOVERNOR OF HAWAII  
KE KIA'ĀINA O KA MOKU'ĀINA 'O HAWAII

**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**  
**Relating to the State Health Insurance Program**

COMMITTEE ON HEALTH AND HUMAN SERVICES  
SENATOR JOY A. SAN BUENAVENTURA, CHAIR  
SENATOR HENRY J.C. AQUINO, VICE CHAIR

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

Hearing Date: February 8, 2023  
1:00 PM.

Room Number: 225  
Via Videoconference

- 1 **EOA's Position:** The Executive Office on Aging (EOA), an attached agency to the Department
- 2 of Health, **strongly supports SB900**, relating to the Hawaii State Health Insurance Assistance
- 3 Program (SHIP).
- 4 **Fiscal Implications:** This measure appropriates \$229,680 for SFY 2023 and the same sum for
- 5 SFY 2024 for one full-time equivalent (1.0 FTE) Program Specialist III position, one full-time
- 6 equivalent (1.0 FTE) Program Specialist IV position, and one full-time equivalent (1.0 FTE)
- 7 Program Specialist V position within the EOA to be expended for the Hawaii SHIP.
- 8 **Purpose and Justification:** The purpose of this bill is to appropriate funds for three Program
- 9 Specialist positions within the EOA to meet the growing aging population's demand for accurate,
- 10 timely, and unbiased services. Hawaii ranks first in the nation with an average life expectancy of
- 11 81.3 years of age. Hawaii's cost of living is almost double that of the national average at
- 12 193.3%. In 2022, total medical and prescription drug spending rose to \$157,480,248.

1 Medicare is essential to providing health care coverage for older adults and persons with  
2 disabilities. However, the rules and procedures for Medicare eligibility and enrollment are  
3 complex and difficult to navigate. In 1992, EOA received the first SHIP grant. Since then, the  
4 Medicare population has more than doubled in 30 years from 133,439 to 295,405 in 2022. 73%  
5 of Medicare beneficiaries live off their savings and 47% rely on family and friends for support.

6 Hawaii SHIP was established to assist and educate Medicare beneficiaries to: (1) Make  
7 informed health plan choices based on their individual's needs and budget; (2) Enroll in  
8 Medicare when first eligible to avoid lifetime late enrollment penalties; (3) Access wellness and  
9 preventive services to improve health outcomes, lower medical costs, and promote aging in  
10 place; and (4) Enroll in Medicaid, Medicare Savings Programs, and Extra Help to reduce or  
11 eliminate out-of-pocket costs. Hawaii SHIP provides free, local, unbiased, and confidential  
12 assistance by phone, email, or in-person statewide.

13 In 2016 and 2017, federal funding for SHIP grantees was nearly eliminated by Congress.  
14 who undervalued the importance of qualified Medicare education and assistance despite 65,000  
15 people turning 65 every day. Continued advocacy, support, and stable funding is critically  
16 needed to sustain the program and services for Hawaii's aging population. The Administration  
17 for Community Living considers an eight percent (8%) penetration rate (23,191 individuals) as  
18 acceptable (minimum) performance and justification for continued funding. However, Hawaii  
19 SHIP currently serves 8,800 individuals per year, which is approximately only three percent  
20 (3%) of Hawaii's Medicare population. Since 1992 Hawaii SHIP has had only two temporary  
21 full-time staff, therefore, additional staff positions are needed to reach federal performance goals  
22 by fiscal year 2025 and the growing needs of our aging population.

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

25 Thank you for the opportunity to testify.



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

**The State Legislature**  
**Senate Committee on Health and Human Services**  
**Wednesday, February 8, 2023**  
**Conference Room 225**  
**1:00 p.m.**

TO: The Honorable Joy San Buenaventura, Chair  
RE: Support for S.B.900 Relating to Health

Aloha Chair San Buenaventura 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 S.B. 900** 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.

Sincerely,

  
Keali'i S. López  
State Director



Senator Joy A. San Buenaventura, Chair  
Senator Henry J.C. Aquino, Vice Chair  
FIN (Committee on Finance)

Nicole Endo  
Volunteer with Hawaii State Health Insurance Assistance (SHIP) Program  
87-1003 Anaha Street  
Waianae, Hawaii 96792  
(808) 673-3889

February 5, 2023

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 and caregivers, and soon-to-be retirees make informed, cost-effective healthcare decisions. This is accomplished through one-on-one counseling sessions, answering questions, 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 3rd-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 Hawaii SHIP Program and the University of Hawaii Manoa SHIP Native Hawaiian Outreach Community Liaison. Also, I am a caregiver to my aging father who has vascular dementia. In the Fall 2022 semester, I began my training to navigate the Medicare system so that I may become a counselor, presenter, and plan comparison specialist with Hawai'i SHIP.

I quickly discovered that the **Medicare system is complicated and overwhelming**. Learning and comprehending the Medicare system was difficult for me, a graduate student; so, I know it could be for a beneficiary. The complexity of 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. These factors contribute to widening the gap between affordability and accessibility in healthcare coverage for the aging population.

During my time as a Volunteer Hawai'i SHIP counselor, I have had the privilege of providing life-altering information about Medicare to beneficiaries, family members, and caretakers. The information I have shared assisted with making cost-effective comprehensive decisions about their Medicare which in some cases saved beneficiaries significant money per year. This is a vital outcome for beneficiaries in Hawaii as the cost of living here is astronomical.

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 Kūpuna, their

families, and the aging community. As the University of Hawai'i Manoa SHIP Native Hawaiian Outreach Community Liaison, I have witnessed the importance of the distribution of correct and cost-effective planning of Medicare information. As a future Social Work clinician and an advocate for older adults, the sustainability for the SHIP Program to **continue and expand** is needed for the aging population and their families to make confident, healthcare-related decisions.

Hence, I strongly support HB649 & SB900, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with much-needed funding for three program specialist positions thereby 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,

Nicole Endo

# THE KŪPUNA CAUCUS



Feb. 6<sup>th</sup> 2023 for HHS\_02-03-23 1:00 pm Hearing

TO: THE COMMITTEE ON HEALTH AND HUMAN SERVICES

Senator Joy A. San Buenaventura, Chair

Senator Henry J.C. Aquino, Vice Chair

CONCERNING: SB606 (Relating to Hearing Aids), SB608 (Relating to Prescription Drugs), SB609 (Relating to Hearing Aids), SB900 (Relating to Health Insurance Assistance Program), SB 901 (Care Facility Inspections), SB902 (Relating to Caregivers), SB1592 (Relating to Senior Medicare Patrol Program). SB853 (Relating to Healthy Aging Partnership), SB 442 (Relating to Health)

POSITION: Full support

Aloha Chair Buenaventura, Vice Chair Aquino and members of the committee

The Kupuna Caucus of the Democratic Party of Hawaii supports the bills listed above and hopes they will be passed.

It has taken long enough for Federal and State health programs to recognize the vital importance of hearing aids to seniors who suffer disproportionately from gradual hearing loss. Hearing assistance is vital to self-sufficiency, to personal safety, and for the people a senior may interact with on a daily basis. Any bill that supports financial assistance in buying hearing aids is worthy of support.

The recent COVID pandemic demonstrated the need for more stringent and frequent inspections of care facilities and the need to provide the results to the public before they trust a place with their loved ones.

There is a serious shortage of care givers especially those who work for agencies that accept Federal or state assisted insurance programs. One reason is because the businesses keep almost all of the money paid by the insurance for the hourly services and pay the workers poorly. Better training and a higher wage will provide more and better in home care.

Please continue to support agencies and department services that assist Kupuna to live out their lives with dignity, healthy, safe and well cared for.

Martha Randolph for  
The Kupuna Caucus



Testimony to the Senate Committee on Health and Human Services  
Wednesday, February 8, 2023  
1:00 p. m.  
State Capitol Conference Room 225 and via videoconference

Re: SB 900, RELATING TO THE HAWAII STATE HEALTH INSURANCE ASSISTANCE PROGRAM.

Dear Chair San Buenaventura, Vice Chair Aquino, and Honorable Members of the Senate Committee on Health and Human Services:

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**, which would appropriate funds for three program specialist positions within the Executive Office on Aging for Hawaii's State Health Insurance Assistance Program.

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, 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@aarp.org](mailto:gsimon@aarp.org)



**Senator Joy A. San Buenaventura, Chair**  
**Senator Henry J.C. Aquino, Vice Chair**  
**Committee on Health & Human Services [HHS]**

Mae Fujii, Hawaii SHIP Volunteer  
808-395-1460  
February, 2023

**Support for Senate Bill 900, Relating to Funding for the State Health Insurance Assistance Program**

I would like to share a few heartwarming experiences that make me appreciate being an active volunteer for Hawaii SHIP since 2017. But first, I wish to mention its rapid and phenomenal growth in the demand and increase for Medicare health insurance information through technology, personal counseling, group presentations, and outreach. These free services to the public who contact SHIP through the Help Line, website, personal contacts or partnerships are provided by qualified volunteers and the professional staff, who recruit, train, educate, mentor, and support the volunteers throughout the year. Our growing need for funding for additional staff personnel to increase volunteer recruitment and establish partnerships is vital to the continuation and effectiveness of our services to the growing eligible population, namely the baby boomers and future generations.

I am grateful and appreciate my life of “Ikigai” [living a life of purpose] due to being a SHIPmate after more than 20 years as a volunteer in other related kupuna programs. These examples keep me grateful and actively engaged:

***When a beneficiary, newly relocated to Oahu, sought me out at a fair [before the pandemic], I was not only surprised but touched that she would take the trouble to ride the city bus to meet me in person to express her thanks and ask if she could give me a hug before she left. This made me feel the heartfelt appreciation by a beneficiary for our counseling services.***

***Another session that I wish to share is when a gentleman, who called to rant and rave about the Medicare plan that dissatisfied him, calmed down after our one-hour phone conversation, when he left me with this surprising shout out, “I’m going to call the President to tell him to pay you volunteers for all that you do!” making me chuckle for his appreciation of the time I spent listening to his complaints and then providing information about the available options in plans. He left the session uplifted and positive saying he would independently pursue other Medicare options.***

Finally, like my colleagues, I am sure that they have heard similar comments in a phone call, email, or in person that keeps them serving our beloved kupuna:

***“I’m always so grateful and thankful for all your valuable help...” [from an on-going beneficiary]***

***“You have been terrific...SHIP is fortunate to have you working for them...I will save your contact information.” [from a first-time enrollee into Medicare]***

These heartfelt expressions, instances of light humor, and requests for hugs give me joy, appreciation, and “Ikigai” in being able to serve others with acknowledgement to our dedicated and exemplary staff that I refer to as ***“The Wind Beneath Our Sails.”***

I strongly support and ask for your consideration of Senate Bill 900, which would provide Hawaii SHIP with much-needed funding to hire more professional staff to build partnerships and increase our volunteer base to inform and educate a wider audience about Medicare.

Mahalo nui loa & Aloha kakou,  
Mae Fujii

Chair, Joy A. San Buenaventura  
Vice Chair, Henry J.C. Aquino  
HHS (Health and Human Services)

Candace Nakamoto  
808-349-2007, [masamiyoung@gmail.com](mailto:masamiyoung@gmail.com)  
2.3.23

### **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 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 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 underinsured 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

Senator Joy A. San Buenaventura, Chair  
Senator Henry J.C. Aquino, Vice Chair

Testimony in favor of SB900,

Dear Senators Buenaventura and Aquino;

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 fewer concerns about cost. Better health for our residents will ultimately result in lower costs to our health care system. SHIP's use of volunteers along with a very small staff is a cost efficient way to help Hawaii residents obtain cost effective high quality health care.

An example of the benefits of SHIP to our citizens and to our state budget is a resident that I counseled who is 68 years old and whose's only medical insurance was 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, but did not seek care until she it worsened because of cost concerns, As a result, she is now burdened with thousands of dollars in doctor bills and may end up with additional thousands of dollars of hospital bills if she needs in-patient care. It is very likely that she will not be able to pay for her care, and will become reliant on medquest which is partially funded by the state. If she had approached a SHIP counselor before this accident, we would have been able to help her obtain cost effective insurance that covered most outpatient care, such as a no or low premium medicare advantage plan, and, thus, would have prevented the worsening of her health.

I have also had four clients with rare diseases with three needing 1 drug each costing more than \$150,000 per year and one needing 1 drug costing \$350,000 per year. Because of the existence of SHIP and my training as a counselor, I was able to get all four drugs under \$10,000 per year each, which they could afford. If they had not been able to get these drugs for their very serious diseases, they likely would have ended up with expensive enough care resulting in them becoming dependent on medquest and the state budget. Cases like those above are one the reasons why I and other counselors have volunteered to counsel for SHIP.

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. I am concerned that their salaries are dependent on federal grants and that the existence of SHIP and the training and maintenance of the many SHIP volunteers would be in jeopardy if the federal grants are not renewed.

Hence, I strongly support HB649 & SB900, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with much-needed funding for three program specialist positions thereby 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 HB649 & SB900. Thank you for this opportunity to testify.

Sincerely,  
Edward Peskin, MD  
18 Makakai Place  
Hilo, HI 96720

**SB-900**

Submitted on: 2/6/2023 9:26:01 AM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Karen Klemme	Individual	Support	Written Testimony Only

Comments:

Aloha: I am a recipient of the professionals services provided by the Hawaii State Health Insurance Assistance Program (SHIP) that is a volunteer-based program administered by the Hawaii State Department of Health, Executive Office on Aging. When I was needing advice and counseling to decide on which Medicare policy to chose from, the volunteers from the SHIP program provided that!

Hence I strongly support HB649 & SB900, related to the State Health Insurance Assistance Program, that will provide much needed funding for three program specialists helping to expand Medicare services to the people of Hawaii. With this expansion much of rural Hawaii can be accessed.

With more positions, the SHIP program can increase outreach and education to Hawaii community. I strongly urge you to pass HB649 & SB900. Thank you for allowing me to submit written testimony as a retired RN.

Respectfully,

Karen Klemme ret.

**SB-900**

Submitted on: 2/6/2023 12:39:08 PM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Karen Maedo	Individual	Support	Written Testimony Only

Comments:

Chair, Joy A. San Buenaventura

Vice Chair, Henry J.C. Aquino

HHS (Health and Human Services)

Karen Maedo

808-895-2855, [mino.teru69@gmail.com](mailto:mino.teru69@gmail.com)

2/5/2023

**Support for SB 900, Relating to the State Health Insurance Assistance Program**

As a volunteer with the State Health Insurance Assistance Program (SHIP), I ask your help to pass the above-referenced bill. The bill requests funding for three (3) positions to address the growing need to educate/counsel current and new recipients of Medicare. Navigating ever-changing Medicare rules is daunting and Hawaii SHIP helps eligible individuals, their families and caregivers, and soon-to-be retirees, make informed, cost-effective healthcare decisions.

These free services, offered through contacts such as one-on-one counseling, answering questions and distributing informative brochures at health fairs, tries to reach the growing population of this demographic.

At its genesis, about three decades ago, two (2) federally-funded employees handled the task. No additional staff has been hired since, while seniors 65 and older now number nearly 300,000! Expanding access to important Medicare-related services to seniors across the state has meant growing the volunteer cadre, which requires much training and support of staff. There are currently more than 80 volunteers who have assisted 2,675 with Medicare counseling and reached 6,465 beneficiaries through outreach presentations and fairs/exhibits.

We have all read about private insurance companies that advertise using every conceivable mode of communicating. Our job becomes even more compelling because providing unbiased information that best meets individual needs means taking the time to listen in order to understand each person's needs. The impetus to provide honest, person-specific assistance is why we all choose to serve. As a retired educator, I attest to every single contact expressing deep gratitude for my efforts to teach.

With more positions, we will not only sustain Hawaii SHIP, but increase our outreach to senior residents. I urge the committee to pass SB 900. Thank you for this opportunity to testify.

Respectfully,

Karen Maedo

SHIP Volunteer



**SB-900**

Submitted on: 2/6/2023 2:21:52 PM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Dorette Luke	Individual	Support	Written Testimony Only

Comments:

I use SHIP services and support the bill.

**SB-900**

Submitted on: 2/6/2023 2:23:19 PM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Coleen Y Chur	Individual	Support	Written Testimony Only

Comments:

Writing to Support Bills HB 649 and SB900 without the support and help from this establishment we have nowhere to get free help for families or people turning 65 for Medicare. They help my husband and I signing up and which medical plans were out there to choose from And NON BIAS. Please keep them federally funded. THEY REALLY HELP !!

**SB-900**

Submitted on: 2/6/2023 2:42:44 PM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Dana Black	Individual	Support	Written Testimony Only

Comments:

I would like to submit a testimony in support of SB900. I have personally utilized SHIP to help navigate Medicare for my father. Without this service I would have delayed my father's enrollment in Medicare because I would have had to do a inordinate amount of research. I have also referred other friends and family to this service as it was such an extrodinary help to me. Please continue funding this program.

**SB-900**

Submitted on: 2/6/2023 3:19:00 PM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Audrey Kubota	Individual	Support	Written Testimony Only

Comments:

It is extremely important that SHIP continue to be able to offer seniors this valuable service to explain the various Medicare options for individuals. Please support this bill.

Chair, Joy A. San Buenaventura  
Vice Chair, Henry J.C. Aquino  
HHS (Health and Human Services)

Wanda Anae-Onishi  
808-381-7399; [wanaeonishi@gmail.com](mailto:wanaeonishi@gmail.com)  
2.6.23

### **Support for SB900, Relating to the State Health Insurance Assistance Program**

Dear Chair San Buenaventura, Vice Chair Aquino, and HHS Committee Members,

My name is Wanda Anae-Onishi of Waikale, Oahu. I am testifying as a private citizen in support of SB900. 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.

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

Senator Joy A. San Buenaventura, Chair  
Committee on Health and Human Services  
Joanne Itano  
Volunteer with Hawaii State Health Insurance Assistance Program  
Itanoj001@gmail.co,  
Feb 6, 2023

I am writing in support of HB649 & 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 lot of 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 a free, unbiased and local resources no longer available to Hawaii residents.

Hence, I strongly support HB649 & SB900, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with much-needed funding for three program specialist positions thereby 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 HB649 & SB900. Thank you for this opportunity to testify.

Respectfully,  
Joanne Itano, SHIP Volunteer

**SB-900**

Submitted on: 2/6/2023 8:07:53 PM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tammy Chu	Individual	Support	Written Testimony Only

Comments:

I strongly support HB649 / SB900, relating to the State Health Insurance Assistance Program (SHIP).

Hawaii SHIP is a unique service in that it's a Hawaii-based organization that provides free, unbiased counseling by trained volunteers 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 dozens of beneficiaries and present to several kupuna 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 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 HB649 & SB900. Thank you for this opportunity to testify.



**SB-900**

Submitted on: 2/7/2023 11:36:33 AM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Barbatra Frazier	Individual	Support	Written Testimony Only

Comments:

Senator, I stongly support the passage of SB900 to provide funding for three SHIP positions. I have been a SHIP Volunteer Counselor since July 2022, and I am absolutely amazed at the scope of knowledge and the volume of work the current staff handle. The Hawaii SHIP staff are dedicated people, obviously driven by the mission to aid kupuna in obtaining adequate health care in the byzantine system that seniors, especially low income seniors, are faced with when they retire. The SHIP staff provides incredibly valuable support to the counselors, and my greatest concern as a counselor is that the program might abruptly lose one of them. They are so clearly short staffed, and even more clearly need additional funds and support to ensure that this wonderful work continues.

**SB-900**

Submitted on: 2/6/2023 10:18:10 PM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ellen Train	Individual	Support	Written Testimony Only

Comments:

Please support SHIP and give them the additional people needed. They do an incredible service. They know more about living in HI then the Medicare people do. SHIP provides an invaluable service. Please support them with more pp people and money .

MAHALO

**SB-900**

Submitted on: 2/7/2023 12:09:22 AM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Amy Muramatsu	Individual	Support	Written Testimony Only

Comments:

I am writing to support funding for 3 Program Specialist positions in the Executive Office on Aging (EOA) - Department of Health, to meet the demand from a growing Medicare population for accurate, timely, and reliable services. They have 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 provides free, unbiased information, counseling assistance, and healthcare presentations to Hawaii's residents. If funding ends, then Hawaii SHIP can't help beneficiaries, their families, caregivers, and people turning 65 with their Medicare concerns. Help them continue to help our communities.

Thank you.

Chair, Joy A. San Buenaventura  
Vice Chair, Henry J.C. Aquino  
HHS (Health and Human  
Services)

Norma de la Cruz Kop  
808-226-4077 ndckop@hawaii.rr.com  
February 7, 2023

### **Support for SB900, Relating to the State Health Insurance Assistance Program**

When it comes to dissecting the myriad of layers of Medicare, the most respected source here in the 50<sup>th</sup> State is the Hawaii State Health Insurance Assistance Program (SHIP). This federal funded, volunteer-based program from the U.S. Administration for Community Living (ACL), provides high quality service through its trained volunteer counselors statewide.

Navigating Medicare can be extremely challenging. What Hawaii SHIP does best is offer one-on-one, unbiased, professional and thorough information and counseling and has done so – not without challenges – since 1992 with two full-time staff members. Today, the program continues with only two FT employees while the number of Medicare beneficiaries has increased to more than 295,000. As Hawaii continues to lead the U.S. in average life expectancy (83.1), there is a significant amount of *kupuna* (60 and older) who need practical, accurate and on-demand help to sift through Medicare and attempt to make the right choices for their health, safety and well-being. The program faces dire consequences if additional qualified staffing is not met now. Kupuna will make uninformed decisions, be negatively impacted and ultimately, affect the state as a whole.

Reports show that in 2037, a mere 14 years from today, the state's aging population is projected to be more than 500,000, which would comprise 1/3 of the total population.

Hawaii would do well to staff this program as each of us are all aging. Medicare is the health insurance we have all paid into since working as young adults or prior. With sufficient staffing, a well-respected volunteer workforce of equipped volunteers and the values of 'ohana and reverence for our elders, 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 in this state. I urge the committee to pass SB900. Mahalo for this opportunity to testify.

Respectfully,

Norma d.C. Kop

**SB-900**

Submitted on: 2/7/2023 12:10:39 PM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Richard Vezina	Individual	Support	Written Testimony Only

Comments:

We support SB900 (budget for additional personal ) and have benefited from SHIP's counseling.

I am a retired disabled vet, my wife turned 65 in Jan 2023 and we were deluged with advertisements related to Medicare and Medicare Advantage. We were challenged to make a decision. Making the appointment (we needed two) with SHIP helped up navigate the choices and make a timely decision. Timing was critical as my wife had lost her job along with the medical insurance the company was providing. Cobra was expensive, especially with no income to cover the charges. With the advice we received from SHIP we are now better able to manage our medical expenses.

SHIP provides a vital service to the aging community and should have the additional staff to meet growing demands.

Thank you for your time and attention with this matter,

Richard and Cynthia Vezina

**SB-900**

Submitted on: 2/6/2023 4:18:04 PM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Lynn Miyagawa	Testifying for SHIP volunteer	Support	Written Testimony Only

Comments:

As a Medicare recipient and volunteer for SHIP. I have seen the need which SHIP fills in educating the elderly in the very complicated, confusing and important information necessary to make one of the most consequential decisions in ones life. Please give the necessary monies to SHIP so we can continue this vital service. Mahalo!

Chair, Senator Joy A. San Buenaventura  
Vice Chair, Senator Henry J.C. Aquino  
Committee on Health and Human Services

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

February 6, 2023

### **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 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.

I work as a Program Coordinator in a non-profit organization, Project Dana, providing social support services to older adults and caregivers. Hawaii SHIP is a great community partner. Volunteers have provided valuable educational presentations on Medicare, financial assistance available to access healthcare, benefits, comparing insurance plans, healthcare tips, and much more. Medicare is a complicated system. SHIP staff and volunteers helps navigate this system and decide what coverage best fits theirs or their loved ones' needs. Our state's older adult population, Medicare beneficiaries, and their caregivers who will need this program's services will only increase in the future.

I strongly support SB900, relating to the State Health Insurance Assistance Program, which would increase Hawaii SHIP's capacity to provide the program's much needed services statewide by funding three program specialist positions. These positions will sustain the program and increase outreach and education to Hawaii's residents. I urge the committee to pass SB900.

Thank you for this opportunity to testify.

Respectfully, Maria Morales

**LATE**

**SB-900**

Submitted on: 2/7/2023 10:55:31 PM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Phyllis Reich	Individual	Support	Written Testimony Only

Comments:

Testimony in Support of SB900 and HB649 to fund Program Specialists for the Executive Office on Aging

I am writing in support of SB900 and HB649 to provide resources to support 3 positions in the Executive Office on Aging. As the population ages and the number of people applying for Medicare increases, the State of Hawai'i should ensure there are adequate resources to help citizens make informed decisions about their health insurance options.

The process of applying for Medicare and navigating the different options can be daunting, and the amount of information to absorb can be overwhelming. There is also (unfortunately) inaccurate and misleading information and it is hard to sift the truth from the misinformation.

The Executive Office on Aging is a trusted and important resource for Hawai'i's seniors. Please consider funding these positions to ensure that senior citizens have the help that they need to make critical decisions about their health care.

Thank you.

Phyllis Reich



Senator Joy A. San Buenaventura, Chair  
Senator Henry J.C. Aquino, Vice Chair  
HHS (Committee on Health and Human Services)

**LATE**

Sharie Nagatani, MSW Candidate  
94-515 Lumiaina Street, #L103  
Waipahu, HI 96797  
(808) 729-1309

February 8, 2023

**Support for SB900, Relating to the State Health Insurance Assistance (SHIP) Program**

Aloha Chair Buenaventura, Vice Chair Aquino, and Members of the Committee,

My name is Sharie Nagatani and I am a final year Graduate Student at the University of Hawai‘i at Mānoa Thompson School of Social Work and Public Health, earning a Master of Social Work with a focus in gerontology. During the years of 2021-2022, I was a previous practicum student with Hawaii SHIP and the Graduate Research Assistant for the Introduction to Medicare Course under instruction of Dr. Victoria Fan for the Spring semester. This course was 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. As a student, learning and understanding the terminology and navigating the Medicare system was complex and difficult. These challenges in the system create 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), 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 poor-led choices are contributing to the widening gap of affordability and accessibility in healthcare coverage for the aging population.

Overall, I witnessed the dedication of two full-time employees and kindhearted volunteers in providing Medicare-related services for Hawai‘i’s Kūpuna, their families, the aging community, and to the public. As an emerging Social Worker with a passion for advocating for older adults, the sustainability of the Hawaii SHIP Program to continue and expand its dedicated staff is crucial to providing Medicare-related services to older adults and their families in making confident, healthcare decisions.

Hence, I strongly support SB900, relating to the State Health Insurance Assistance Program, which would provide the appropriate funds for three program specialist positions within the Executive Office on Aging (EOA) for Hawaii State Health Insurance Program (SHIP). With a larger staff, Hawaii SHIP will have the potential to provide more Medicare-related services, outreach, and education to Hawai‘i’s residents. I would like the committee to be aware that my testimony is on my behalf and not of an organization despite my past affiliations. I urge the committee to pass SB900. 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>