



**STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I**  
**OFFICE OF THE DIRECTOR**  
**DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

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**Testimony of the Department of Commerce and Consumer Affairs**

**Before the**  
**Senate Committee on Health & Human Services**  
**Wednesday, February 14, 2024**  
**1:00 p.m.**

**State Capitol, Conference Room 225 and via Video Conferencing**

**On the following measure:**  
**S.B. 2605, RELATING TO HEALTH CARE**

Chair San Buenaventura and Members of the Committee:

My name is Gordon Ito, and I am the Insurance Commissioner for the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department offers comments on this bill.

The purpose of this bill is to, beginning January 1, 2025, require health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services and to apply the same coverage to health benefits plans under the Hawai'i Employer-Union Health Benefits Trust Fund.

The Department notes that it is unclear whether the amendments in sections 2 through 7 of this bill, which require health plans to provide benefits for various sexual and reproductive health care services, would be construed as "in addition to the essential health benefits" within the meaning of 45 Code of Federal Regulations (CFR)

§ 155.170(a), or subject to defrayment provisions under 45 CFR § 155.170(b) which apply to benefits “in addition to the essential health benefits.”

Additionally, sections 4 and 5 of the bill amend sections 431:10A-116.6 and 432:1-604.5, respectively, which prohibit employer group insurance plans from excluding certain contraceptive services for the policyholder. The proposed language in the newly created (a)(2) states that “If a contraceptive supply covered by the policy is deemed medically inadvisable by the insured’s health care provider, the policy shall cover an alternative contraceptive supply prescribed by the health care provider. Additionally, the proposed language in the newly created (a)(4) states that “An insurer shall not infringe upon an insured’s choice of contraceptive supplies and shall not require prior authorization, step therapy, or other utilization control techniques for medically-appropriate covered contraceptive supplies.” These provisions may create the potential for circumvention of medical necessity provisions in Hawaii Revised Statutes section 432E-1.4. Section 432E-1.4(a) provides in relevant part, “A health intervention may be medically indicated and not qualify as a covered benefit or meet the definition of medical necessity. A managed care plan may choose to cover health interventions that do not meet the definition of medical necessity.”

Thank you for the opportunity to testify on this bill.

**SB-2605**

Submitted on: 2/9/2024 6:33:50 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Michael Golojuch Jr	Testifying for Stonewall Caucus of the Democratic Party of Hawai'i	Support	Remotely Via Zoom

Comments:

Aloha Senators,

The Stonewall Caucus of the Democratic Party of Hawai'i; Hawai'i's oldest and largest policy and political LGBTQIA+ focused organization fully supports SB 2605.

We hope you all will support this important piece of legislation.

Mahalo nui loa,

Michael Golojuch, Jr. (he/him)  
Chair and SCC Representative  
Stonewall Caucus for the DPH



**ACOG**  
The American College of  
Obstetricians and Gynecologists

*American College of  
Obstetricians and Gynecologists  
District VIII, Hawai'i (Guam & American Samoa) Section*

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

DATE: Wednesday, February 14, 2024 1:00 PM

PLACE: Hawaii State Capitol, Conference Room 225 and video conference

FROM: Hawai'i Section, ACOG

**Re: SB2605 Relating to Health Care**

**Position: STRONG SUPPORT**

As a section of the nation's leading group of physicians dedicated to improving health care for women, the Hawai'i Section of the American College of Obstetricians and Gynecologists (HI ACOG) **strongly supports SB2605**, or the Reproductive Health Equity Act (RHEA), which would require health insurers and health maintenance organizations to provide coverage with no cost-sharing for various sexual and reproductive health care services.

As reproductive health care physicians, we see firsthand every day how people across the state depend on access to a wide spectrum of reproductive health care services, including screening and treatment for sexually transmitted infections, cervical cancer screening and treatment, contraceptive counseling and medications, abortion and miscarriage management, genetic counseling and testing, substance use and mental health disorders, and comprehensive prenatal and postpartum care. We have also seen the devastating consequences of delayed care due to financial concerns and inadequate insurance coverage. We have cared for patients who did not receive the standard-of-care cervical cancer screening because it is not covered by their insurance plan. We have taken care of pregnant patients with serious substance use and mental health disorders who were unable to receive treatment before, during, or after their pregnancy. It is critical that the people of Hawai'i have timely, affordable access to the full spectrum of reproductive healthcare.

Hawai'i has a proud legacy of progressive action and legislation protecting reproductive rights, access to abortion care, and family planning. With the overturning of *Roe v Wade* and more and more states restricting access to comprehensive reproductive health care, it is even more important that we pass legislation to protect our rights and access to the full spectrum of reproductive health care. We cannot depend on federal legislation to ensure access to this essential basic healthcare.

Hawai'i should join other states such as Oregon and Washington in passing RHEA. As the leading physicians in reproductive health care, we respectfully urge you to pass SB2605.

Mahalo for the opportunity to testify.



To: Hawai'i State Senate Health and Human Services Committee  
Hearing Date/Time: Wednesday, February 14, 2024 at 1 pm  
Place: Hawai'i State Capitol, Rm. 225 and videoconference  
Re: Testimony of Planned Parenthood Alliance Advocates – Hawai'i in strong support of RHEA (SB 2605)

Dear Chair Buenaventura and Members of the Committee,

Facing a potentially hostile federal administration and lawsuits threatening preventive services coverage, Planned Parenthood Alliance Advocates – Hawai'i (PPAA) strongly supports the Reproductive Health Equity Act (“RHEA”), a critical Women’s Package bill aimed at fortifying ACA health benefits, safeguarding equitable access to abortion care, and protecting coverage of critical cost-saving preventive services.

All people in Hawai'i – regardless of income, wealth, or type of insurance – should have access to the full range of preventive sexual and reproductive health services at no cost. The 2023 Auditor’s report verified that there will be little-to-no financial impact of RHEA and that covering the no cost-sharing provisions will be immaterial and insignificant to insurance carriers’ budgets.

Every service listed in RHEA is already mandated under either the Affordable Care Act and/or the state benchmark plan (with the exception of PEP). Moreover, nearly all [insurers approved under the Hawaii Prepaid Care Act](#) were already surveyed in the auditor’s report, confirming that they already cover RHEA’s mandated services. Not only did these carriers already mandate RHEA’s coverage requirements, they also covered these services without cost-sharing except for abortion, vasectomy, and PEP, for which coverage without cost-sharing was not universal. For these three services, insurers did confirm that these cost-sharing provisions would likely have insignificant impacts on their budgets in the Auditor’s report. In other states that have eliminated cost-sharing for similar services – like Washington, Oregon, and California – the federal government has not determined these to be new mandates (see examples below).

**The Reproductive Health Equity Act is a critical step toward health equity in Hawai'i by requiring insurance coverage of the full range of sexual and reproductive health care and critical preventive care services without cost-sharing.**

Given the potential of a hostile federal administration and lawsuits like [Braidwood Management v. Becerra](#) threatening preventive services, it is more important than ever that the legislature act to ensure that nobody loses access to the health care and protections they depend on. RHEA will do just that.

We need legislation to codify the Affordable Care Act (ACA) preventive service coverage requirements in state law, ensuring that people in Hawai'i do not lose their access to no-cost preventive services such as birth control, well-person exams, PrEP, and life-saving cancer screenings. RHEA would also strengthen and expand these coverage requirements by no cost-sharing coverage of the full range of sexual and reproductive health care services, including abortion, vasectomy, and PEP.

Without action, people in Hawai‘i will continue to delay or forego care altogether due to out-of-pocket costs, risking their health and economic security. Even with the Affordable Care Act, one in five women with private insurance still pay some out-of-pocket costs for their contraceptive care, and 25 percent of women who are not using their preferred method say it is because they cannot afford it. We are also already experiencing some of the consequences of Hawai‘i’s coverage gaps in health outcomes: for example, Hawai‘i’s sexually transmitted infections (STIs) rates are the highest they have been in 30 years, with the STI rates more than doubling over the last ten years.

Last year, Hawai‘i lawmakers took a step in the right direction by passing the shield law that protects access abortion care. We can further fortify Hawai‘i’s long-standing history in advancing abortion rights by passing the coverage requirements for abortion care in RHEA into law.

### **RHEA is similar to coverage requirements in other states.**

Many other states have already implemented requirements found in RHEA in state law. These coverage requirements have not been determined to be new mandates.

For example:

- Many other states have already implemented the requirements found in RHEA, including Washington, Oregon, Illinois, and California. Last year, Washington also passed a bill to ensure patients would not have to pay out-of-pocket for abortion care. This means [eight states](#) now mandate coverage of abortion services with no cost-sharing. None of the requirements in these bills were determined to be a new mandate that would trigger section 1311(d)(3) of the ACA.
- In 2018, the Washington Legislature passed Substitute Senate Bill 6219, also known as the Reproductive Parity Act. This legislation required that state-regulated health plans that cover maternity care provide substantially equivalent coverage for abortion care. It also expanded contraceptive coverage requirements beyond those in the ACA, including gender-neutral coverage of sterilization services for all enrollees and coverage of over-the-counter contraception. None of the requirements in this legislation was determined to be a new mandate that would trigger section 1311(d)(3) of the ACA. In 2024, Washington is also moving a bill to protect ACA preventive services coverage requirements, HB 1957.
- In 2017, the Oregon Legislature passed House Bill 3391, also known as the Reproductive Health Equity Act. This bill required comprehensive, non-discriminatory coverage of sexual and reproductive health care services. This included coverage of abortion and a wide range of other sexual and reproductive health care services at no out-of-pocket cost to the patient.
- In 2019, the Illinois Legislature passed the Illinois Reproductive Health Act, which required public and private insurance plans that provide pregnancy benefits to also cover abortions services – any deductible, coinsurance, waiting period, or other cost-sharing limit that applies to abortion cannot be higher than what the policy requires for other pregnancy care.

Several states have also put in place laws that codify existing requirements from the ACA to ensure that those important protections stay in place at the state level, no matter what happens at the federal level. For example, in 2017, Washington State enacted legislation requiring state-regulated health plans to cover all preventive services required to be covered under federal law as of December 31, 2016, without cost sharing. The requirements of this legislation are broader than Hawai‘i’s RHEA, but the reproductive preventive health services are nearly identical to the coverage required in §431:10A-A(a)(1). In the fiscal note for Washington’s legislation, the Washington Office of the Insurance Commissioner (OIC) noted that “[t]his bill does not have a direct fiscal impact on the OIC because the bill maintains coverage of

preventive services with zero cost-sharing as they currently exist in federal law and are currently being enforced by the OIC.” As OIC rightly stated, these are not new requirements: RHEA and similar legislation in other states simply require health plans to continue covering the basic health care that the ACA already requires them to cover. For example, states must already comply with coverage for any additional preventive women’s services under 42 U.S. Code section 300gg-13 of the ACA; indeed, the scope of federally-required benefits expanded in December 2021. These federal coverage requirements are already in place across the country and have already been well-defined.

Other states that have passed coverage requirements have found that continuing to require health plans to cover existing mandates in the ACA is simple and minimally burdensome. And other states have also determined that passing legislation that includes broader coverage requirements than those included in the ACA does not necessarily create new mandates because in some cases these coverage requirements simply clarify and codify the state’s existing commitment to covering comprehensive sexual and reproductive health care, especially those that are included in state benchmark plans. ACA requirements also continue to expand and evolve, making the impact of RHEA on Hawai‘i minimal – for example, all plans that have an effective date of June 11, 2020 or later are now required to cover PrEP medication without cost sharing.

### **Cost is a significant barrier to abortion access, especially for patients with low incomes.**

Abortion care is a critical aspect of reproductive health care and we are fortunate that Hawai‘i has laws on the books protecting the legal right to it. But for too many, abortion remains a right in name only, where access largely depends on someone’s income, their wealth, and their ZIP code.

Imposing cost-sharing reduces access to abortion because out-of-pocket costs force patients to delay or forego care altogether. While many plans in Hawai‘i do cover abortion care, health plans can still charge deductibles and copays, ranging from \$20 to hundreds of dollars. These deductibles and copays can function as the equivalent of having no insurance coverage for abortion care. Out-of-pocket costs for an abortion can mean delaying or foregoing paying rent or buying food.

*Even a small copay can be an insurmountable barrier for many patients, including young people, survivors of intimate partner violence, and those struggling to make ends meet.* Out-of-pocket costs disproportionately harm those furthest from justice and worsen already existing racial and socio-economic health disparities, as patients struggle to overcome barriers, whether that’s lack of time, the distance they have to travel, difficulty finding childcare, trouble getting an appointment, or the sheer cost. Especially as the people of Maui rebuild in the aftermath of the fire, it is critical to eliminate out-of-pocket costs for necessary, lifesaving preventive care across the state, easing families’ financial burden as they put their lives back together. With RHEA in place, lawmakers can help ensure equitable, affordable access to abortion services so that out-of-pocket costs don’t stand in the way of patients receiving care.

### **RHEA will help us enact a cost-effective solution.**

Protecting and expanding access to sexual and reproductive health is not only the right thing to do, it is also cost-effective for consumers and health plans alike. The services included in this legislation are basic components of comprehensive sexual and reproductive health care and are all associated with significant potential cost savings. That’s because providing basic preventive care avoids the need for more expensive treatment and management down the road; for example, preventing unplanned pregnancies creates significant cost-savings, and early detection of sexually transmitted infections, diabetes, and cervical cancers lead to significant cost savings to the health system. Nearly all the services that RHEA requires are already mandated by the ACA, and even if some of the services are determined to be new mandated

benefits, covering these services would likely be either cost-neutral or even cost savings for health plans in the long term.

The 2023 Auditor report reaffirmed RHEA's cost-effectiveness and verified that there will be little-to-no financial impact of RHEA, as nearly all the services are currently covered by health plans. Moreover, the Auditor notes that fiscal impact on health carriers of eliminating cost-sharing will, if any, be immaterial and insignificant to insurers' total costs. While covering these costs will likely have little impact on insurers, RHEA's no cost-sharing provisions will be indispensable to patients, who will benefit immensely from eliminating cost sharing for services like abortion or vasectomy.

**Thousands of people in Hawai'i still lack access to the full range of reproductive health services.**

Access to comprehensive sexual and reproductive health care is critical for the health and economic security of people in Hawai'i. RHEA will give more people in Hawai'i the ability to decide if and when they have children based on what's best for them and their family's circumstances. Hawai'i must continue its leadership in promoting all peoples' ability to access the health care they need and deserve, no matter what happens at the federal level.

Please give Hawai'i families access to the health care they need to thrive by supporting SB 2605.





## Hawaii Medical Association

1360 South Beretania Street, Suite 200 • Honolulu, Hawaii 96814  
Phone: 808.536.7702 • Fax: 808.528.2376 • hawaiimedicalassociation.org

### COMMITTEE ON HEALTH AND HUMAN SERVICES

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

Date: February 14, 2024  
From: Hawaii Medical Association  
Elizabeth England, MD  
Chair, HMA Public Policy Committee

**Re: SB2605, RELATING TO HEALTH CARE**  
**Position: SUPPORT**

Thank you for the opportunity to submit testimony in **SUPPORT OF SB2605**, which requires insurers to provide coverage for various sexual health and reproductive services.

Preventative health measures including well-woman visits, patient education and counseling, and screening services, are the cornerstone of effective medical care. These interventions have been shown to reduce disease burden and improve health outcomes<sup>1</sup>. Services outlined in this bill, including counseling and screening for sexually transmitted infections and folic acid supplementation have demonstrated effectiveness and follow recommendations from the Center for Disease Control and United States Preventative Services Task Force<sup>2,3</sup>.

Eliminating cost-sharing requirements will help ensure that our most vulnerable populations can access these evidence-based interventions. Hawaii has long been at the forefront of providing valuable healthcare services and protecting reproductive rights and SB2605 is an effective step forward to continue this trend.

Thank you for allowing the HMA to testify in support of this measure.

### References

1. Cantor, A., Nelson, H., & Pappas, M. (2021). WELL-WOMAN PREVENTIVE VISITS WOMEN'S PREVENTIVE SERVICES INITIATIVE EVIDENCE UPDATE CURRENT WPSI RECOMMENDATIONS Clinical Recommendations (2016). <https://www.womenspreventivehealth.org/wp-content/uploads/Evidence-Update-Well-Woman-Visit-2021.pdf>
2. Taylor, M. M., Frasure-Williams, J., Burnett, P., & Park, I. U. (2016). Interventions to Improve Sexually Transmitted Disease Screening in Clinic-Based Settings. *Sexually Transmitted Diseases*, 43, S28–S41. <https://doi.org/10.1097/olq.0000000000000294>

### 2024 Hawaii Medical Association Officers

Elizabeth Ann Ignacio, MD, President • Nadine Tenn-Salle, MD, President Elect • Angela Pratt, MD, Immediate Past President  
Jerris Hedges, MD, Treasurer • Thomas Kosasa, MD, Secretary • Marc Alexander, Executive Director

### 2024 Hawaii Medical Association Public Policy Coordination Team

Beth England, MD, Chair  
Linda Rosehill, JD, Government Relations • Marc Alexander, Executive Director

3. Evidence Summary: Folic Acid Supplementation to Prevent Neural Tube Defects: Preventive Medication | United States Preventive Services Taskforce. (n.d.). [www.uspreventiveservicestaskforce.org](http://www.uspreventiveservicestaskforce.org). Retrieved February 10, 2024, from <https://www.uspreventiveservicestaskforce.org/uspstf/document/final-evidence-summary/folic-acid-for-the-prevention-of-neural-tube-defects-preventive-medication>

#### **2024 Hawaii Medical Association Officers**

Elizabeth Ann Ignacio, MD, President • Nadine Tenn-Salle, MD, President Elect • Angela Pratt, MD, Immediate Past President  
Jerris Hedges, MD, Treasurer • Thomas Kosasa, MD, Secretary • Marc Alexander, Executive Director

#### **2024 Hawaii Medical Association Public Policy Coordination Team**

Beth England, MD, Chair  
Linda Rosehill, JD, Government Relations • Marc Alexander, Executive Director

**SB-2605**

Submitted on: 2/12/2024 10:45:45 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Darlene	Testifying for Indivisible Hawaii Healthcare Team	Support	Written Testimony Only

Comments:

We support bills that support women's public access to abortions on demand.

**SB-2605**

Submitted on: 2/12/2024 3:10:28 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Doris Matsunaga	Testifying for Indivisible Hawaii Healthcare Team	Support	Written Testimony Only

Comments:

The Indivisible Hawaii Healthcare Team supports SB 2605

Hawai'i  
AFFILIATE OF



**LATE**

Hawai'i Affiliate of the American College of Nurse Midwives  
RE: SB 2605 Relating to Health Care

02/12/24

For hearing, Wednesday, February 14, 2024. 1:00 pm  
Conference Rm. 225 & Videoconference  
State Capitol  
415 Sough Beretania Street

To Honorable Senator Buenaventura and Aquino of the Committee on Health and Human Services, and to  
Community Stakeholders,

Position: STONG SUPPORT

As a professional organization for working, retired, and student Certified Nurse Midwives and Certified Midwives in the State of Hawai'i, incorporated as the Hawai'i Affiliate of the American College of Nurse Midwives to promote the health and well-being of women and newborns within their families and communities through the development and support of the profession of midwifery, we are in support of state legislature that protects the public's right to no-cost sharing for essential sexual and reproductive health care services. Further discussion is needed to clarify how Hawai'i State can protect the public's right and access to essential and preventative sexual and reproductive health care, as has been enacted in neighboring states through Reproductive Health Equity Acts (RHEA).

Per the auditor's report from November 2023, "Study of Proposed Mandatory Health Insurance Coverage for Various Sexual and Reproductive Health Care Services: A Report to the Governor and the Legislature of the State of Hawai'i" (pg. 9)

"Some plans require cost-sharing by their members in the form of copayments or deductibles for certain treatments, such as family planning and abortion care. HB 1179 would prohibit an insurer from imposing any cost-sharing requirements with respect to coverage for the sexual and reproductive health care services, including copayments, coinsurance, or deductibles. While eliminating the cost-sharing that the policies currently may require adds costs that insurers must bear, we believe that those costs are relatively insignificant to insurers' total costs and any financial impact, if any, will likewise be immaterial."

Through this report, what is deemed essential and preventative care is also discussed in depth.

We stand in agreement with other practice groups in urging State legislators to protect no-cost sharing, independent of federal legislation to ensure the public's rights and access to this essential and preventative care through SB 2605.

Mahalo for the opportunity to testify,

Hawai'i Affiliate of the American College of Nurse Midwives  
Annette Manant, PhD, APRN, CNM, Board President  
Constance Conover, APRN, CNM, Board Vice-President  
Margaret Ragen, CM, LM, MS, Board Secretary  
[hawaiimidwives.org](http://hawaiimidwives.org)

**SB-2605**

Submitted on: 2/12/2024 2:52:59 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Doris Matsunaga	Testifying for Save Medicaid Hawaii	Support	Written Testimony Only

Comments:

Save Medicaid Hawaii supports SB 2605

The logo for the Hawaii Association of Health Plans features the text "Hawaii Association of Health Plans" in a blue sans-serif font. To the right of the text is a green silhouette of the Hawaiian Islands. The logo is set against a background of abstract, overlapping brushstrokes in shades of blue and teal.

February 14, 2024

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

From: The Hawaii Association of Health Plans Public Policy Committee

Date/Location: Feb. 14, 2024; 1:00 p.m./Conference Room 225 & Videoconference

**Re: Testimony with comments on SB 2605 - Relating to Health Care**

The Hawaii Association of Health Plans (HAHP) would like to offer comments on SB 2605. HAHP is a statewide partnership that unifies Hawaii's health plans to improve the health of Hawaii's communities together. A majority of Hawaii residents receive their health coverage through a plan associated with one of our organizations.

Access to care is critically important, however, HAHP and our member organizations would like to express our concern that this bill is attempting to mandate new coverage beyond the Affordable Care Act by including non-preventative services as stated in ACA Section 1303.

Thank you for the opportunity to offer comments on SB 2605.

Sincerely,

HAHP Public Policy Committee  
cc: HAHP Board Members

AlohaCare | HMAA | HMSA | Humana | HWMG | Kaiser Permanente | MDX Hawaii | Ohana Health Plan | UHA Health Insurance | UnitedHealthcare

[hahp.org](http://hahp.org) | [info@hahp.org](mailto:info@hahp.org)



February 14, 2024

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

Re: SB 2605 – RELATING TO HEALTHCARE

Dear Chair San Buenaventura, Vice Chair Aquino, and Members of the Committee:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to provide comments on SB 2605, which will require health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services.

HMSA appreciates the legislature’s intent to ensure access to sexual and reproductive healthcare services in Hawaii. We would like to offer some comments on the bill as currently written:

1. In the section relating to “Contraceptive Supplies” (page 20, lines 12-16) it is unclear how any health insurance plan would be able to offer coverage for a “partner of the insured”.
2. It is also not clear whether the State can mandate a new coverage beyond the ACA that is a non-preventative service due to Section 1303 of the PPACA, as implemented in 45 CFR 156.280.<sup>1</sup>

Thank you for the opportunity to provide comments on this measure.

Sincerely,

Dawn Kurisu  
Assistant Vice President  
Community and Government Relations

<sup>1</sup> Section 1303 of the Patient Protection and Affordable Care Act (PPACA)  
<https://www.ecfr.gov/current/title-45/subtitle-A/subchapter-B/part-156/subpart-C/section-156.280>



**SB-2605**

Submitted on: 2/11/2024 6:52:51 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alberta Lono	Testifying for surfing4truth	Oppose	Written Testimony Only

Comments:

I oppose SB2605

Alberta Lono-Morolt

**SB-2605**

Submitted on: 2/9/2024 10:37:57 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Grace Parubrub	Individual	Support	Written Testimony Only

Comments:

I am in favor of this bill.

**SB-2605**

Submitted on: 2/9/2024 3:07:01 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Deb Nehmad	Individual	Support	Written Testimony Only

Comments:

Thousands of people in Hawai‘i still lack access to the full range of health services. Without action, people in Hawai‘i will continue to be forced to pay high out-of-pocket costs and delay care or forego care altogether, risking their health and economic security.

- While state law requires insurance plans to pay for the full range of FDA-approved contraceptives without cost-sharing, thousands of people must pay out-of-pocket for other basic, preventive health services, like abortion or vasectomy.
- RHEA would fill these coverage gaps – it would strengthen state law by requiring a wide range of sexual and reproductive health care services with no out-of-pocket costs.
- Hawai‘i needs RHEA: forcing people to pay out-of-pocket for sexual and reproductive health care negatively impacts health, particularly for those who already face significant barriers to care.
- With lawsuits threatening access to PrEP and a potential future federal administration threatening to strip the ACA, Hawai‘i cannot depend on federal protections to ensure access to preventive services.
- Out-of-pocket costs disproportionately harm those furthest from justice and worsen already existing racial and socio-economic health disparities, as patients struggle to overcome barriers, including getting time off of work, the distance they have to travel, difficulty finding childcare, trouble getting an appointment, or the sheer cost.

All people deserve equal access to health care and the freedom to decide whether or not to become a parent or grow a family, and all people deserve access to preventive services that keep them healthy.

PLEASE SUPPORT THIS IMPORTANT BILL.

Mahalo,

Deborah Nehmad

**SB-2605**

Submitted on: 2/9/2024 3:27:50 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Younghee Overly	Individual	Support	Written Testimony Only

Comments:

Mahalo for hearing SB2605. Please pass SB2605 so all people in Hawai'i would have access to the full range of preventive sexual and reproductive health services at no cost. With abortion no longer protected at a federal level and potential attacks on ACA attacks, we should pass this measure to safeguard access to women's health care and reproductive choice.

**SB-2605**

Submitted on: 2/12/2024 12:28:19 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
I. Robert Nehmad	Individual	Support	Written Testimony Only

Comments:

I support this Bill because this legislation will ensure that people in Hawai'i have coverage for crucial preventive reproductive health services at zero out-of-pocket cost.

**SB-2605**

Submitted on: 2/9/2024 8:15:06 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
dennis b miller	Individual	Support	Written Testimony Only

Comments:

Due to the politicization of reproductive healthcare it is necessary to require private health insurers in Hawaii to provide the full spectrum of healthcare.

Dennis B Miller

Waikiki

**SB-2605**

Submitted on: 2/12/2024 10:54:28 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sara Harris	Individual	Support	Written Testimony Only

Comments:

I am an OB/GYN in the state of Hawaii, and we need this bill to pass. Too many patients are being affected by co-pays and unable to access the reproductive health care they need.

**SB-2605**

Submitted on: 2/12/2024 8:27:36 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Shandhini Raidoo	Individual	Support	Written Testimony Only

Comments:

Aloha,

I am an obstetrician-gynecologist and I strongly support this bill. Co-pays are burdensome and deter many of my patients from getting the reproductive health care that they need.

Mahalo,

Shandhini Raidoo, MD, MPH



**SB-2605**

Submitted on: 2/11/2024 11:48:04 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Valerie Y O Kim	Individual	Support	Written Testimony Only

Comments:

I support SB 2605.



**To: Committee on Health and Human Services**

**Hearing Date/Time: Wednesday, January 31, 2024 8:30 AM**

**Re: Testimony in Support of SB 2605**

**From: Heather Lusk, Hawaii Health and Harm Reduction Center**

Dear Chair San Buenaventura, Vice Chair Aquino and members of the Committee:

The Hawaii Health & Harm Reduction Center (HHHC) **supports SB 2605** which would require health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services. Research indicates that those impacted by medical fees are also the ones who most need sexual and reproductive health care access and this bill would ensure that everyone has access to these essential services.

HHHC's mission is to *reduce harm, promote health, create wellness and fight stigma in Hawaii and the Pacific*. We focus our efforts on those disproportionately affected by social determinants of health, including but not limited to: people living with and/or affected by HIV, hepatitis, substance use, and the transgender, LGBTQ and the Native Hawaiian communities.

HHHC runs one of the largest sexual health clinics in the islands and has to subsidize our services with unrestricted funds in order to ensure those most in need can access our services. Many clinics either do not serve people with MedQuest or limits the percentage due to inequitable rates and our FQHCs are struggling to keep up with the needs of our most vulnerable. Passing SB 2605 is a step in the right direction to have parity for coverage for various sexual and reproductive health care services.

Thank you for the opportunity to testify.

Heather Lusk, Executive Director, Hawaii Health and Harm Reduction Center

**SB-2605**

Submitted on: 2/12/2024 2:20:48 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Bo Breda	Individual	Support	Written Testimony Only

Comments:

I fully support and endorse the concept of ultimate bodily autonomy of an individual between the medical practitioner and that individual. All medical and wellness procedures are sacrosanct between those two individuals. I support SB 2605 .

**SB-2605**

Submitted on: 2/12/2024 6:45:54 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Barbara Shimei	Individual	Support	Written Testimony Only

Comments:

IN SUPPORT

This bill provides insurance that protects reproductive health autonomy in Hawaii.

**SB-2605**

Submitted on: 2/12/2024 10:52:03 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Isabel Casimiro	Individual	Support	Written Testimony Only

Comments:

*Aloha Senate HHS Committee,*

*As a medical provider in Hawai'i, I write in STRONG Support of SB2605, which would expand access to recommended preventive services, thereby strengthening the health of communities statewide.*

*Mahalo for your consideration of this important bill.*

*Isabel Casimiro, MD, PhD*

*Endocrinologist*

**LATE**

**SB-2605**

Submitted on: 2/13/2024 11:31:59 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jessica Waia'u	Individual	Support	Written Testimony Only

Comments:

Aloha,

My name is Jess Waia'u and I am a resident of Hawai'i Island. As an educator of over 15 years, I write in **STRONG** Support of SB2605, which would expand access to recommended preventive services, thereby strengthening the health of communities statewide.

Mahalo for your consideration,

Jess Waia'u

**SB-2605**

Submitted on: 2/12/2024 8:36:52 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Nikki-Ann Yee	Individual	Support	Written Testimony Only

Comments:

I support SB 2605, which requires insurers to cover a wide range of sexual and reproductive health services with no out-of-pocket cost, including abortion, vasectomy, treatment to avoid HIV, and other preventive care services. Access to care is critically important and cost should not be a barrier to healthcare. Mahalo for the opportunity to testify and I hope you will pass this measure.

**SB-2605**

Submitted on: 2/12/2024 10:38:56 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Anne Leake	Individual	Support	Written Testimony Only

Comments:

The women of Hawaii need this bill. Mahalo!



**SB-2605**

Submitted on: 2/13/2024 8:17:06 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Shanda Lewis	Individual	Support	Written Testimony Only

Comments:

*Aloha Senate HHS Committee,*

*As a healthcare professional, I write in STRONG Support of SB2605, which would expand access to recommended preventive services, thereby strengthening the health of communities statewide.*

*Mahalo for your consideration of this important bill.*

*Shanda Lewis*

**SB-2605**

Submitted on: 2/12/2024 12:20:23 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Chuck Taylor	Individual	Support	Written Testimony Only

Comments:

I support the passage of the Reproductive Health Equity Act.

**Insurers need to cover a wide range of sexual and reproductive health services with no out-of-pocket cost, including abortion, vasectomy, treatment to avoid HIV, and other critical preventive care services.**

**LATE**

**SB-2605**

Submitted on: 2/13/2024 4:12:13 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ricardo Molero Bravo	Individual	Support	Written Testimony Only

Comments:

I am an OB/GYN in the state of Hawaii, and we need this bill to pass. Too many of my patients are being affected by co-pays and unable to access the reproductive health care they need.

**LATE**

**SB-2605**

Submitted on: 2/13/2024 9:03:17 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Gemma H.	Individual	Support	Written Testimony Only

Comments:

All people in Hawai'i – regardless of income, gender identity, or type of insurance – should have access to the full range of preventive sexual and reproductive health services at no cost. With abortion no longer protected at a federal level and potential ACA attacks in the future, Hawai'i should pass RHEA to safeguard access to abortion, solidify ACA health benefits in state law, and save money in the budget down the road.

**SB-2605**

Submitted on: 2/10/2024 4:03:02 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Michael EKM Olderr	Individual	Support	Written Testimony Only

Comments:

I support this bill!

**SB-2605**

Submitted on: 2/11/2024 7:20:52 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Thaddeus Pham	Individual	Support	Written Testimony Only

Comments:

Aloha Chair San Buenaventura, Vice Chair Aquino, and HHS Committee,

As a public health professional, I write in **STRONG** Support of SB2605, which would expand access to recommended preventive services, thereby strengthening the health of communities statewide.

Mahalo for your consideration of this important bill.

Thaddeus Pham (he/him)

**SB-2605**

Submitted on: 2/11/2024 9:45:03 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kaiulani Bowers	Individual	Oppose	Written Testimony Only

Comments:

I oppose this Bill, people should pay their own health insurance

**SB-2605**

Submitted on: 2/11/2024 10:02:08 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sharee Orr	Individual	Oppose	Written Testimony Only

Comments:

I oppose as health insurers shouldn't be forced to pay for certain procedures. It violates the insurers rights if forced.



**SB-2605**

Submitted on: 2/11/2024 9:46:11 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Gene Lamkin	Individual	Oppose	Written Testimony Only

Comments:

Healthcare should benefit the life of the patient. It should never be cosmetic, end of life, abortions, gender altering, and non-related care that does not follow the Hippocratic Oath to do no harm. This bill will only add to more costs, regulations, crowding, and medical harm.

**SB-2605**

Submitted on: 2/11/2024 9:03:44 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Andrew Crossland	Individual	Oppose	Written Testimony Only

Comments:

I **oppose** this Bill requiring health insurers to cover abortion services.

**SB-2605**

Submitted on: 2/11/2024 9:55:24 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sharron VanDeusen	Individual	Oppose	Written Testimony Only

Comments:

I oppose SB2605.

**SB-2605**

Submitted on: 2/11/2024 10:40:23 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sierra Palpallatoc	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE THIS BILL

**SB-2605**

Submitted on: 2/11/2024 11:02:36 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
kamakani de dely	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill!

**SB-2605**

Submitted on: 2/11/2024 11:11:28 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Susan Dedely	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill!

**SB-2605**

Submitted on: 2/11/2024 11:07:15 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Mallory De Dely	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill!

**SB-2605**

Submitted on: 2/11/2024 12:49:38 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Doug Pasnik	Individual	Oppose	Written Testimony Only

Comments:

I oppose this legislation.



**SB-2605**

Submitted on: 2/11/2024 11:39:33 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Manulani Garcia	Individual	Oppose	Written Testimony Only

Comments:

I oppose

**SB-2605**

Submitted on: 2/11/2024 5:09:02 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Yvonne Alvarado	Individual	Oppose	Written Testimony Only

Comments:

I Yvonne Alvarado Oppose to Bill SB2605

**SB-2605**

Submitted on: 2/11/2024 12:53:11 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Justyce Torres	Individual	Oppose	Written Testimony Only

Comments:

Abortion should NOT be covered, if they can do the act they can pay for the service ! Voluntary sterilization should be pushed on those who have had many abortions !

OPPOSE SB2605

**SB-2605**

Submitted on: 2/11/2024 2:06:22 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Anne Kamau	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. Mahalo.

**SB-2605**

Submitted on: 2/11/2024 9:03:48 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ruben Ongos	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE THIS BILL

**SB-2605**

Submitted on: 2/11/2024 2:11:13 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
kelly morgan	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

**SB-2605**

Submitted on: 2/11/2024 9:29:32 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kathy Jenkins	Individual	Oppose	Written Testimony Only

Comments:

I don't want to be part of funding this. It's an individual decision like cosmetic surgery. Let them decide for themselves let them pay for it themselves. I oppose this.

**SB-2605**

Submitted on: 2/11/2024 5:02:38 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Nalani Enos	Individual	Oppose	Written Testimony Only

Comments:

If people can't afford health insurance they can't afford a baby.



**SB-2605**

Submitted on: 2/11/2024 3:58:21 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Andres Mateo	Individual	Oppose	Written Testimony Only

Comments:

DO NOT PASS THIS BILL.

PEOPLE NEED TO GET THEIR OWN FUNDINGS, SHOULD COME OUT OF THEIR OWN PACKETS FOR MAKING BAD DECISIONS WITH THE WRONG PEOPLE.

PLEASE EDUCATE YOUR PEOPLE TO USE CONTRACEPTICS USE OF CONDOM ETC. THAT'S WHY SO MANY STD'S AROUND CERTAIN DEMOGRAPHICS OF PEOPLE AND HIV. YOU NEED TO LEARN TO USE WHAT YOU HAVE AVAILABLE AS A PREVENTATIVE MEASURE NOT AS A REACTIVE MEANSURE. YOU SHOULD KNOW WHAT YOU ARE DOING IF YOU ARE ENGAGING IN THE ACTIVITY OF MAKING ANOTHER HUMAN BEING.

DO NOT PASS THIS BILL AND BE SAFE OUT THERE FOLKS!

**SB-2605**

Submitted on: 2/12/2024 3:06:18 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Vernelle Oku	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

I don't believe it is right to fund mother's and father's killing their babies.

**SB-2605**

Submitted on: 2/12/2024 8:37:40 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
THOMAS KENT	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE THIS BILL.

**SB-2605**

Submitted on: 2/11/2024 10:04:27 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Elizabeth Diamond	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose SB2605. Arbitrary. Destroying ins provider freedom. Destroying competitiveness. Enforcing onesided belief.

**SB-2605**

Submitted on: 2/12/2024 12:36:57 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Doreen Morimoto	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

**SB-2605**

Submitted on: 2/12/2024 3:02:35 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tracey Beaudry	Individual	Oppose	Written Testimony Only

Comments:

This drives up the medical costs of individuals. There are already free and low cost programs in place based on need. Stop adding more costs to individuals who may be opposed to some of these procedures. I oppose this bill.

**SB-2605**

Submitted on: 2/11/2024 5:31:40 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
tania victorine	Individual	Oppose	Written Testimony Only

Comments:

Not fair to taxpayers. Insurance should've have to be required to fully cover these procedures

**SB-2605**

Submitted on: 2/12/2024 9:24:18 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Noela von Wiegandt	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I oppose Bill SB 2605 very strongly.

Thank you very much.

Noela von Wiegandt



**SB-2605**

Submitted on: 2/12/2024 9:55:12 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tonya Miller	Individual	Oppose	Written Testimony Only

Comments:

I oppose requiring insurers to cover these costs.

**SB-2605**

Submitted on: 2/12/2024 12:25:36 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Charlene Lum	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill as it has ramifications for all Hawaii residents. Imposing insurance to pay for these procedures will increase our premiums for procedures that I absolutely don't agree with, killing unborn children. From the time of conception, the fetus is considered a human being. My moral values do not compromise with this procedure and with the state opening up abortions to non-residences, this will definitely impact our premium costs. People on fixed incomes cannot afford this.

**SB-2605**

Submitted on: 2/12/2024 10:20:41 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Martin Choy	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. The bill puts a burden on insurers, which puts upward costs on everyone and the only favored group that benefits is the doctors, hospitals, and clinics. This is a controversial personal choice and personal consequences decision of a certain group which the government should not be involved with. Neither should government favor one side with benefits. Why not increase benefits for my senior age group which is more likely to need health assistance? Where is the fairness?

**SB-2605**

Submitted on: 2/12/2024 9:32:14 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kanoë Willis	Individual	Oppose	Written Testimony Only

Comments:

I Strongly Oppose

**SB-2605**

Submitted on: 2/12/2024 8:16:23 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Ryan Willis	Individual	Oppose	Written Testimony Only

Comments:

I Stongly Oppose

**SB-2605**

Submitted on: 2/12/2024 12:32:46 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Jeanine Acopan	Individual	Oppose	Written Testimony Only

Comments:

OPPOSED!!!

**SB-2605**

Submitted on: 2/11/2024 10:10:35 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Marlies Lee	Individual	Oppose	Written Testimony Only

Comments:

I oppose, health insurance is for general health issues,

i can't afford to pay more for health insurance when they add none medical emergencies like birth control and abortions "Killing little humans", I'm not paying for that!!!

and vaccines that could harm, I'm not paying for that either

STOP HAVING SEX!!!! Or pay for the consequences yourself!!!

**SB-2605**

Submitted on: 2/11/2024 10:17:38 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sheila Medeiros	Individual	Oppose	Written Testimony Only

Comments:

I oppose SB2605. Requiring health insurers to provide health insurance for abortion, birth control, voluntary sterilization, HPV Vaccines, ETC..

vr

Sheila Medeiros



**SB-2605**

Submitted on: 2/11/2024 10:46:09 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
CHESTER LUM	Individual	Oppose	Written Testimony Only

Comments:

Thank you for allowing me to submit testimony opposing this bill.

SB2605 should be tabled.

Once again, thank you for allowing me to submit testimony opposing this bill.

Chester Lum

**SB-2605**

Submitted on: 2/12/2024 5:44:30 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Terri Yoshinaga	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

**SB-2605**

Submitted on: 2/13/2024 4:51:12 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alice Abellanida	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. Abortion is murder. This is a bad bill.

**SB-2605**

Submitted on: 2/12/2024 1:05:17 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Terry Murakami	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

**SB-2605**

Submitted on: 2/12/2024 10:02:56 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Joelle Seashell	Individual	Oppose	Written Testimony Only

Comments:

outrageous.

**SB-2605**

Submitted on: 2/13/2024 9:38:03 AM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Thaddea H Pitts	Individual	Oppose	Written Testimony Only

Comments:

Abortion is being used as a means of birth control which can have mental and physical after affects.

I can see abortion could be used in the event of the mother's life, incest and rape, but not as birth control. There are other ways to that can be used.

PLEASE let our Hawaii Kiekies live.

**SB-2605**

Submitted on: 2/13/2024 12:20:19 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alan Kaneko	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE

**SB-2605**

Submitted on: 2/12/2024 9:53:33 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Catherine Thyne	Individual	Oppose	Written Testimony Only

Comments:

Oppose!

Why don't we cover full coverage for Cancer? Instead of killing Baby's?



**SB-2605**

Submitted on: 2/13/2024 12:58:20 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Scott Shedko	Individual	Oppose	In Person

Comments:

I strongly oppose this bill!

Hawai'i being a leader in abortion (p.1) is NOTHING to be proud of!

Show us where "the legislature finds that access to abortion is critical for the health and economic security of all people in Hawai'i." (p.2)

You can plan your families without abortions.

No private company should be forced to provide services they consider immoral. This is completely contrary to principals of any free society and the spirit of Aloha!

Screening and care of std's, substance abuse, and domestic violence is one thing, forcing companies to pay for abortions, or tax payers to reimburse them for abortions, is another!

I oppose SB2605!

Greetings Senators,

I am opposed to SB 2605: Relating to Health Care for the following reasons:

The State is *not* saving money but **requiring** insurers identified in this bill as every individual or group policy of accident and health or sickness insurance, every individual or group hospital or medical service plan contract issued or renewed in this State including a '*mutual benefit society*' to provide coverage for defined preventative care services, drugs, devices, products, and procedures in addition to contraceptive services and supplies for the insured and covered dependents.

The aforementioned Insurers are required to bear the financial burden. New sections 431: 10A (b), 432:1-(b), 431:10A-116.6 (b), and 432:1-604.5 (b) states they shall not impose any cost-sharing requirements, including copayments, coinsurance, or deductibles for preventative care services, drugs, devices, products, procedures, and contraceptive services and supplies on subscribers or covered members.

Mutual benefit society under Section 3 HRS 432:1- (b) proposed amendment is identified but not defined nor clarified in the bill. The definition of a mutual benefit society should be included with 'such as' wording to provide clarification.

The purpose of this bill is "to ensure comprehensive coverage for sexual and reproductive health care services, including family planning and abortion, for all people in Hawaii." 431:10A (a) 1- 14 and 432:1-(a) 1- 14 lists services, drugs, devices, products, and procedures including the following:

- (5) Screening and appropriate counseling or interventions for:
  - (A) Substance use, including tobacco use and use of electronic smoking devices, And alcohol; and
  - (B) Domestic and interpersonal violence;
  
- (6) Screening and appropriate counseling or interventions for mental health conditions, including depression;

Substance use, domestic and interpersonal violence, mental health conditions are not sexual and reproductive health care services.

Abortion is taking the life of the unborn, a person. I am opposed to abortion and for insurers to pay for abortions.

Lastly, "age and developmentally appropriate" wording must be further defined and clarified in 431:10A (a) (1) Well-woman preventative care visit. Insured dependents range from newborns to age twenty-six. Parents have inherent rights over their children until age of majority or age eighteen and require parental consent regardless of being insured or not.

I urge you to vote NO to SB 2605 not only for the aforementioned reasons but that it is morally and ethically the right action to take.

Respectfully submitted,

Sharon Martin  
Resident and concerned citizen.

**LATE**

**SB-2605**

Submitted on: 2/13/2024 5:33:12 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Dara Yatsushiro	Individual	Oppose	Written Testimony Only

Comments:

**STRONG OPPOSITION!**

Supporting any legislation that supports abortion stains your own soul. The "freedom" you believe you are giving to others by supporting abortion and "reproductive rights" legislation will result in *your* condemnation before God - you don't have to be directly involved with abortion to be guilty of your role in it and there are *eternal consequences as community leaders* for paving the way for the harming of others and the termination of a living soul in the womb.

**LATE**

**SB-2605**

Submitted on: 2/14/2024 12:42:37 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
N/A	Testifying for ACLU of Hawaii	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair and Committee Members:

The ACLU of Hawai'i strongly SUPPORTS S.B. 2605, which requires insurers to provide coverage for various sexual health and reproductive services.

As a result of federal health care reform, states are establishing new insurance exchanges where individuals and small businesses are able to buy health insurance. In several states, lawmakers are singling out abortion and prohibiting insurance companies from including abortion coverage in their policies.

We must resist this alarming trend, and push back against the overturning of Roe vs. Wade, by enacting state legislation that ensures access to essential and comprehensive reproductive healthcare.

This proposed Reproductive Health Equity Act measure will strengthen ACA health benefits, safeguard equitable access to abortion care, and protect coverage of critical cost-saving preventive services.

All people in Hawai'i – regardless of income, or type of insurance – should have access to the full range of preventive sexual and reproductive health services at no cost.

Sincerely,

Carrie Ann Shirota

ACLU of Hawai'i Policy Director

**LATE**

**SB-2605**

Submitted on: 2/14/2024 12:12:42 PM

Testimony for HHS on 2/14/2024 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Betsy Scolnik	Individual	Support	Written Testimony Only

Comments:

Reproductive health is a right!!!!