



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

NADINE Y. ANDO
DIRECTOR | KA LUNA HO'OKELE

JOSH GREEN, M.D.
GOVERNOR | KE KIA'ĀINA
SYLVIA LUKE
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

DEAN I. HAZAMA
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

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Testimony of the Department of Commerce and Consumer Affairs

**Before the
House Committee on Finance
Tuesday, April 2, 2024
4:00 p.m.**

State Capitol, Conference Room 308 and via Videoconference

**On the following measure:
S.B. 2605, S.D. 2, H.D. 1, RELATING TO HEALTH CARE**

Chair Yamashita and Members of the Committees:

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, 2026, require health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services, apply this coverage to health benefits plans under the Hawai'i Employer-Union Health Benefits Trust Fund, require the Insurance Division of the Department to submit a report to the Legislature, and establish a Reproductive Health Care Working Group.

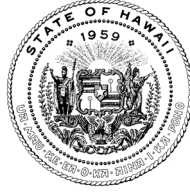
We are concerned that use of the term "medically-appropriate" in, sections 4 and 6 of the bill, may be potentially construed to circumvent the medical necessity provisions in Hawaii Revised Statutes section 432E-1.4, which apply to other services. Moreover,

“medically-appropriate” is vague and undefined, which will result in confusion and statutory interpretation issues.

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.”

Finally, this bill proposes in Part II, a Reproductive Health Care Working Group, to be chaired by the Insurance Commissioner. We support the intent of understanding reproductive healthcare issues. However, the subject matter of this working group goes well beyond the expertise of the Insurance Division’s staff such that it would be challenging for the Insurance Division to effectively coordinate this working group. Other working group members may have expertise in subjects such as health care services, telehealth, and workforce issues, and may be better suited to coordinate the working group.

Thank you for the opportunity to testify.



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Testimony of the Department of Commerce and Consumer Affairs

**Before the
House Committee on Finance
Wednesday, March 20, 2024
4:00 p.m.
Conference Room 308 and Videoconference**

**On the following measure:
S.B. 2605, S.D. 2, H.D. 1, RELATING TO HEALTH CARE**

Chair Yamashita and Members of the Committee:

My name is Ahlani Quiogue, and I am the Licensing Administrator of the Department of Commerce and Consumer Affairs (Department) Professional and Vocational Licensing Division (Division). The Division limits its comments to section 10 of this bill.

The purposes of this bill are , beginning January 1, 2026 to: (1) require health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services; (2) apply this coverage to health benefits plans under the Hawai'i Employer-Union Health Benefits Trust Fund; (3) require the Insurance Division of the Department of Commerce and Consumer Affairs to submit a report to the Legislature; and (4) establish a Reproductive Health Care Working Group.

The Division lacks the subject matter expertise necessary to be a valuable member on the working group. The Division's knowledge is limited to consumer

protection through standardizing and enforcing license requirements of professions, trades, and vocations. It is not the foremost expert on health care services and/or health insurance coverage for various sexual and reproductive health care services.

Given this, the Division respectfully requests that it be removed as a member from the working group or, at a minimum, allow the Administrator of the Division to assign a designee.

Thank you for the opportunity to testify on this bill.

JOSH GREEN, M.D.
GOVERNOR

SYLVIA LUKE
LIEUTENANT GOVERNOR



JADE T. BUTAY
DIRECTOR

WILLIAM G. KUNSTMAN
DEPUTY DIRECTOR

STATE OF HAWAII
KA MOKU'ĀINA O HAWAII
DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS
KA 'OIHANA PONO LIMAHANA

April 2, 2024

To: The Honorable Kyle T. Yamashita, Chair,
The Honorable Lisa Kitagawa, Vice Chair, and
Members of the House Committee on Finance

Date: Tuesday, April 2, 2024
Time: 4:00 p.m.
Place: Conference Room 308, State Capitol

From: Jade T. Butay, Director
Department of Labor and Industrial Relations (DLIR)

Re: S.B. 2605 SD2 HD1 RELATING TO HEALTH CARE

I. OVERVIEW OF PROPOSED LEGISLATION

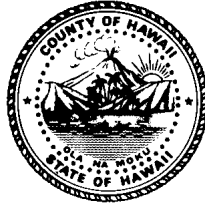
The **DLIR supports** Part II of this measure. This measure requires health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services. The requirement would also apply to health benefit plans under the Hawaii Employer-Union Health Benefits Trust Fund. In addition, the proposal requires the Insurance Division to submit a report to the Legislature and establishes a Reproductive Health Care Working Group.

II. CURRENT LAW

Chapter 393, Hawaii Revised Statutes, the Prepaid Health Care (PHC) Act, requires employers to provide health care coverage to employees who meet the minimum requirements set by the law.

III. COMMENTS ON THE SENATE BILL

The DLIR supports Part II of this measure. The DLIR supports preventive care and coverage as established in Hawaii's Prepaid Health Care law, Chapter 393, and Hawaii's essential health benefit benchmark plan as approved by the Centers of Medicare and Medicaid Services. For further analysis on reproductive health care benefits not covered in the Prepaid Health Care law and the benchmark plan, DLIR is willing to participate in the reproductive health care working group outlined in the bill with participation from the Director or designee and the Administrator of the Disability Compensation Division.



HAWAI'I COUNTY COUNCIL - DISTRICT 2

25 Aupuni Street • Hilo, Hawai'i 96720

DATE: April 1, 2024
TO: House Committee on Finance
FROM: Jennifer Kagiwada, Council Member District 2
SUBJECT: SB 2605 SD2, HD1

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

I am testifying in support of SB 2605, SD2, HD1. 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 Affordable Care Act (ACA) attacks in the future, Hawai'i should pass a Reproductive Health Equity Act (RHEA) to safeguard access to abortion, solidify ACA health benefits in state law, and save money in the budget for the future.

RHEA would fill gaps in reproductive and sexual health coverage.

This legislation will ensure that people in Hawai'i have coverage for crucial preventive reproductive health services at zero out-of-pocket cost. This bill would require insurers to cover essential sexual and reproductive health services without cost-sharing, including abortion, the full range of contraceptive methods, and vasectomy.

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.
- 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 work, the distance they must 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 to become a parent or grow a family, and all people deserve access to preventive services that keep them healthy. Please support this bill to ensure that all people in Hawai'i have access to the care they need!

Mahalo,

Jenn Kagiwada

SB-2605-HD-1

Submitted on: 3/30/2024 7:27:54 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Darlene	Indivisible Hawaii Healthcare Team	Support	Written Testimony Only

Comments:

We strongly support this bill.

SB-2605-HD-1

Submitted on: 3/30/2024 7:47:58 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Michael Golojuch Jr	Stonewall Caucus of the Democratic Party of Hawai‘i	Support	Remotely Via Zoom

Comments:

Aloha Representatives,

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 SD 2 HD 1.

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 of the Democratic Party of Hawai‘i



April 2, 2024

TO: Representative Kyle Yamashita, Chair
Representative Lisa Kitagawa, Vice Chair and
Members of the Committee on Finance

From: Jeanne Y. Ohta, Co-Chair
Hawai'i State Democratic Women's Caucus

RE: SB 2605 SD2 HD1 Relating to Health Care

POSITION: SUPPORT with Amendments

The Hawai'i State Democratic Women's Caucus (HSDWC) writes in strong support of SB 2605 SD2 HD1 Relating to Health Care which would ensure that people in Hawai'i have coverage for crucial preventive reproductive health services at zero out-of-pocket cost. This measure would ensure Reproductive Health Equity for All (RHEA).

All people in Hawai'i—regardless of income, gender identity, or type of insurance—should have access to the full range of preventive and reproductive health services at no cost. With abortion no longer protected at the federal level, potential reductions in coverage in the Affordable Care Act (ACA), RHEA is needed to safeguard access to abortion, solidify ACA health benefits in state law, and save money on health care because preventive services are covered.

Without the proper insurance coverage, many individuals will be forced to pay high out-of-pocket costs and delay or forego care altogether, risking their health and economic security. RHEA would fill coverage gaps that affect thousands of people in Hawai'i.

We ask that services removed from the bill by a previous committee be added back. The changes include removing coverage for PrEP, HPV, abortion, and PEP. The ACA already requires no cost-sharing coverage for PrEP and HPV, services mandated under the Prepaid Care Act plans. Adding these two services back would reflect the current federal mandates, and we request that the committee reflect that mandate.

We are disappointed that coverage for abortion and PEP was removed from the bill especially since a 2023 Auditors report confirmed these services would cost insurers very little, but would have a huge impact on patient access to care.

We also ask the committee to amend the workgroup to be more flexible to community input. For example, instead of listing specific organizations, such as the Hawaii Women Lawyers or the American

College of Obstetricians and Gynecologists, we ask that the workgroup be amended to be more open to input from various community members.

This is a priority measure for the Hawai'i State Democratic Women's Caucus. The Hawai'i State Democratic Women's Caucus is a catalyst for progressive, social, economic, and political change through action on critical issues facing Hawaii's women and girls.

We respectfully request that the Committee pass this important measure. Thank you for the opportunity to provide our testimony on SB 2605 SD2 HD1 Relating to Health Care.



To: Hawai'i State House Committee on Finance
Hearing Date/Time: Tuesday, April 2, 2024
Place: Hawai'i State Capitol, Rm. 308 and videoconference
Re: Testimony of Planned Parenthood Alliance Advocates – Hawai'i in strong support of RHEA (SB 2605 SD2, HD1)

Chair Yamashita and Members of the Committee,

Planned Parenthood Alliance Advocates **strongly supports** the Reproductive Health Equity Act (“RHEA”), a critical Women’s Package bill aimed at fortifying ACA sexual and reproductive health preventive services in state law. We respectfully request the committee to adopt two amendments on SB 2605 outlined below.

Ultimately, while RHEA’s language may look long and confusing, the bill is keeping the status quo of current insurance mandates – what RHEA is doing is protecting the people of Hawai'i from reductions at the federal level and through lawsuits by codifying coverage for these preventive services in state law. Every service listed in RHEA is already either mandated under the Affordable Care Act or the state benchmark plan. Since most of the HI Prepaid Care plans are tied to the state benchmark plans and the ACA preventive services as an essential health benefit, they also already cover RHEA’s mandated services. Plus, nearly all insurers under the HI Prepaid Care Act were already surveyed in the auditor’s report.

Not only do all these insurance plans already require RHEA’s mandates, they also cover these services without cost-sharing. In the 2023 Auditor’s report, insurers confirmed that these cost-sharing provisions would likely have insignificant impacts on their budgets. 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. In other states that have eliminated cost-sharing for similar services, like Washington, Oregon, and California, the federal government has not determined these services to be new mandates that would require defrayal.

Respectfully, PPAA requests two amendments:

- In the Health & Homelessness committee, PrEP, PEP, HPV, and abortion were removed from the list of mandated preventive services. While we were deeply disappointed to see the removal of abortion and PEP, our understanding was that these removals were intended to reflect current ACA-mandated services and being extremely cautious to avoid Hawaii losing its ERISA exemption. If the goal is to reflect the ACA, as the committee suggested, it is critical to note that the [ACA already requires no cost-sharing coverage for PrEP](#) and [HPV](#). This also means these services are also mandated under the Prepaid Care Act plans. Adding these two services back into the bill would be reflective of the current federal mandates, and we urge the committee to do so.
- PPAA also requests amending the workgroup to be more flexible to diverse community input. Instead of listing specific organizations assigned to the workgroup, we recommend changing the language to be flexible and open to a greater variety of community members. Here is the list we recommend (*changes in italics*):

- *A representative from an organization representing reproductive health care providers;*
- *A representative from an organization with expertise in legal issues surrounding preventive services and sexual and reproductive health care;*
- *A member of the Hawaii State Bar Association with expertise in labor and employment law;*
- *Two representatives from direct-service reproductive health care specialists providing the preventive services listed in RHEA.*

RHEA is unlikely to cause Hawai‘i to lose its ERISA exemption

As the Insurance Commissioner noted in the Health & Homelessness committee hearing, Prepaid Care Act plans already must comply with the preventive services ACA mandate (it is on their list of 7 essential health benefits) and must be in line with the state benchmark plan mandates. As such, we believe RHEA would not qualify as substantial changes such that this would revoke our state’s ERISA’s exemption, particularly because revocation would require an act of Congress. Initially, the ERISA exemption was designed to allow Hawai‘i to have coverage mandates even beyond the federal level – the intent was never for the Prepaid Act to prevent the implementation of state insurance coverage mandates. We believe that RHEA is another example of our state ensuring that Hawai‘i safeguards their strong insurance protections.

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. Thank you for your consideration and support for this important bill.



To: House Committee on Finance
Hearing Date/Time: April 2, 2024 4p.m.
Place: Hawaii State Capitol, Room 308
Re: Testimony in STRONG SUPPORT of S.B. 2605 SD2, HD1

Dear Chair Kyle T. Yamashita , Vice Chair Lisa Kitagawa, and Members of the Finance Committee:

Members of AAUW of Hawaii thank you for this opportunity to testify in strong support of SB2605 SD2, HD1 to ensure comprehensive coverage for sexual and reproductive health care services, including family planning and abortion for all people in Hawai'i.

After the disastrous *Dobbs v. Jackson* (2022) U.S. Supreme Court decision, this legislature came together to support SB 1, ensuring all Hawai'i people access to abortion as well as protecting our outstanding medical providers. Nevertheless, rights without the ability to pay for necessary medical care would basically nullify what was accomplished last year for so many women and others needing planned protection.

Hawai'i has long been a leader in advancing reproductive rights and advocating for access to affordable and comprehensive sexual and reproductive health care without discrimination. However, gaps in coverage and care still exist, and Hawaii benefits and protections have been threatened for years by a hostile federal administration under Trump that has attempted to restrict and repeal the federal Patient Protection and Affordable Care Act of 2010 (Affordable Care Act) and limit access to sexual and reproductive health care.

The Trump administration was a nightmare: they made it increasingly difficult for insurers to cover abortion care and assembled a United States Supreme Court that restricted abortion access and that may eliminate the Affordable Care Act in the near future. We understand that a host of the Affordable Care Act provisions could soon be eliminated, including coverage of preventive care with no patient cost-sharing. These changes would force people in Hawai'i to pay more health care costs out-of-pocket, delay or forego care, and risk their health and economic security. The COVID-19 pandemic cost thousands of people their jobs and health insurance.

Forcing Hawai'i residents to pay more for preventive care would create a new public health crisis in the aftermath of a global pandemic. Also access to sexual and reproductive health care is critical for the health and economic security of all people in Hawaii, particularly during a recession. Investing in no-cost preventive services ultimately saves the State money because

providing preventive care avoids the need for more expensive treatment and management in the future.

No-cost preventive services would also support families in financial difficulty by helping people remain healthy and plan their families in a way that is appropriate for them. Ensuring that Hawai'i's people receive comprehensive, client-centered, and culturally competent sexual and reproductive health care is prudent economic policy that will improve the overall health of the State's communities.

Sincerely,
Elizabeth Jubin Fujiwara, Esq.
Public Policy Committee, AAUW of Hawaii
publicpolicy-hi@aauw.net

The American Association of University Women (AAUW) of Hawaii is an all-volunteer, statewide chapter of a national organization and is made up of six branches: Hilo, Honolulu, Kaua'i, Kona, Maui, and Windward Oahu. UH Hilo, UH Manoa, UH Maui College, and Windward Community College are also AAUW partners. AAUW's mission is to advance gender equity for equal opportunities in education, at workplace and for economic security, and in leadership.

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, brush-stroke-like patterns in shades of blue and teal.

April 2, 2024

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

From: The Hawaii Association of Health Plans Public Policy Committee

Date/Location: April 2, 2024; 4:00 p.m./Conference Room 308 & Videoconference

Re: Testimony with comments on SB 2605 SD2 HD1 - Relating to Health Care

The Hawaii Association of Health Plans (HAHP) would like to offer testimony in support of SB 2605 SD2 HD1. 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, and we appreciate the legislature's approach to this important issue.

Thank you for the opportunity to offer testimony in support of SB 2605 SD2 HD1.

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 | info@hahp.org



April 2, 2024

The Honorable Kyle T. Yamashita, Chair
The Honorable Lisa Kitagawa, Vice Chair
House Committee on Finance

Re: SB 2605 SD2 HD1 – RELATING TO HEALTHCARE

Dear Chair Yamashita, Vice Chair Kitagawa, and Members of the Committee:

Hawaii Medical Service Association (HMSA) appreciates the opportunity provide testimony in support with comments for SB 2605 SD2 HD1, which requires health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services, applies this coverage to health benefits plans under the Hawai'i Employer-Union Health Benefits Trust Fund, requires the Insurance Division of the Department of Commerce and Consumer Affairs to submit a report to the Legislature, and establishes a Reproductive Health Care Working Group.

HMSA appreciates the legislature's intent to ensure access to sexual and reproductive healthcare services in Hawaii and we appreciate the continued discussion to strengthen access to these important services for residents across the state.

We respectfully request that a health plan representative be added to the working group.

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

Sincerely,

Dawn Kurisu
Assistant Vice President
Community and Government Relations



To: The Honorable Kyle Y. Yamashita, Chair
The Honorable Lisa Kitagawa, Vice Chair
House Committee on Finance

From: Paula Arcena, External Affairs Vice President
Mike Nguyen, Public Policy Manager

Hearing: Tuesday, April 2, 2024, 4:00 PM, Conference Room 308

RE: **SB2605 SD2 HD1 - Relating to Health Care**

AlohaCare appreciates the opportunity to provide testimony in **support of SB2605 SD2 HD1**. This measure, beginning January 1, 2026, requires health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services; applies this coverage to health benefits plans under the Hawai'i Employer-Union Health Benefits Trust Fund; requires the Insurance Division of the Department of Commerce and Consumer Affairs to submit a report to the Legislature; and establishes a Reproductive Health Care Working Group.

Founded in 1994 by Hawai'i's community health centers, AlohaCare is a community-rooted, non-profit health plan serving over 84,000 Medicaid and dual-eligible health plan members on all islands. Approximately 40 percent of our members are keiki. We are Hawai'i's only health plan exclusively dedicated to serving Medicaid and Medicaid-Medicare dually-eligible beneficiaries. Our mission is to serve individuals and communities in the true spirit of aloha by ensuring and advocating for access to quality, whole-person care for all.

AlohaCare is committed to improving and advocating for access to care, including reproductive health care. In light of recent litigation and federal actions threatening and restricting access to sexual and reproductive healthcare services, we applaud the leadership of the Legislature and the Women's Legislative Caucus in advancing this measure to protect access for Hawai'i's residents to sexual and reproductive benefits mandated by the Patient Protection and Affordable Care Act of 2010 (Affordable Care Act). This measure helps to ensure our residents do not lose access to no-cost preventive services such as birth control, well-person exams, and life-saving cancer screenings.

Mahalo for this opportunity to testify in **support of SB2605 SD2 HD1**.



ACOG
The American College of
Obstetricians and Gynecologists

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

TO: House Committee on Finance
Representative Kyle T. Yamashita, Chair
Representative Lisa Kitagawa, Vice Chair

DATE: Tuesday April 2, 2024 4:00PM

PLACE: Hawaii State Capitol, Conference Room 308 and video conference

FROM: Hawai'i Section, ACOG

Re: SB2605_SD2_HD1 Relating to Health Care

Position: STRONG SUPPORT

Aloha Chair, Vice Chair and committee members

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.

SB2605 is ultimately codifying coverage (and therefore access) to these essential healthcare services should there be any rollback of federal protection (e.g. rollback of the Affordable Care Act). Every service listed in RHEA is already either mandated under the Affordable Care Act of the state benchmark plan. In the 2023 Auditor's report, insurers confirmed that these cost-sharing provisions would likely have little impact on their budgets.

Hawaii ACOG joins with our colleagues at Planned Parenthood Alliance Advocates in asking for an amendment – to add back abortion, PrEP, PEP and HPV to the list of mandated preventive services.

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 ask you to pass SB2605 with requested amendments.

Mahalo for the opportunity to testify.



April 2, 2024

The Honorable Representative Kyle T. Yamashita
Chair, House Committee on Finance
415 South Beretania Street, Room 308
Honolulu, HI 96813

RE: SB 2605 (Kidani) - SUPPORT

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

I am writing to express Essential Access Health's (Essential Access) support for SB 2605 (Kidani), which would increase access to medical care for minors 14-17.

This bill is integral in ensuring that Hawaii residents maintain access to comprehensive and affordable coverage for essential healthcare services, regardless of what may happen at the federal level. It encompasses a range of vital services such as STI screenings, well-woman visits, and contraceptive supplies, among others, without imposing any out-of-pocket costs on patients.

Essential Access champions and promotes quality sexual and reproductive health care for all. We achieve our mission through an umbrella of programs and services including clinic support initiatives, provider training, advanced clinical research, advocacy, and public awareness campaigns.

Essential Access currently supports the delivery of Title X-funded services that serves more than 14,000 family planning patients annually on O'ahu, Maui, and the Big Island. We support Title X-funded providers to provide a range of family planning services to support the needs of youth and people with low-incomes, such as birth control, STI services, pregnancy testing and options counseling, and cancer screenings.

However, recent amendments made by the previous committee have removed critical services such as abortion, pre-exposure prophylaxis, post-exposure prophylaxis, and human papillomavirus vaccination from the list of covered services. ***These deletions are detrimental to the health and well-being of our residents and should be reversed before this bill becomes law.***

By passing this bill, we're not just protecting access to vital services; we're also taking a stand for our values. Hawaii has long been a leader in reproductive rights and affordable healthcare access. This bill allows us to solidify those values and ensure everyone in our communities has the opportunity to live a healthy and empowered life.

I urge you to support SB2605 **and** re-insert coverage for abortion, pre-exposure prophylaxis, post-exposure prophylaxis, and human papillomavirus vaccination. Let's show the nation that Hawaii stands strong for its people and their healthcare needs – let's make sure everyone is better able to get the care they need and deserve.

Thank you for the opportunity to testify.

Sincerely,

A handwritten signature in blue ink, appearing to read "Amy", with a stylized flourish at the end.

Co-CEO
Essential Access Health

SB-2605-HD-1

Submitted on: 3/30/2024 10:24:06 AM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Breanna Zoey	Individual	Support	Written Testimony Only

Comments:

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

I am writing in strong support of SB2605, a crucial measure for safeguarding the health and well-being of individuals across Hawaii.

This bill is integral in ensuring that Hawaii residents maintain access to comprehensive and affordable coverage for essential healthcare services, regardless of what may happen at the federal level. It encompasses a range of vital services such as STI screenings, well-woman visits, and contraceptive supplies, among others, without imposing out-of-pocket costs on patients.

However, recent amendments made to this bill have removed critical services such as abortion, pre-exposure prophylaxis, post-exposure prophylaxis, and human papillomavirus vaccination from the list of covered services. ***These deletions are detrimental to the health and well-being of our residents and should be reversed before this bill becomes law.***

By passing this bill, we're not just protecting access to vital services; we're also taking a stand for our values. Hawaii has long been a leader in reproductive rights and affordable healthcare access. This bill allows us to solidify those values and ensure everyone in our communities have the opportunity to live a healthy and empowered life.

I urge you to support SB2605 **and** re-insert coverage for abortion, pre-exposure prophylaxis, post-exposure prophylaxis, and human papillomavirus vaccination. Let's show the nation that Hawaii stands strong for its people and their healthcare needs – let's make sure everyone is better able to get the care they need and deserve.

Mahalo!

Breanna Zoey (she/they)

SB-2605-HD-1

Submitted on: 3/30/2024 12:47:38 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Tiare Sabellano-Tsutsui	Individual	Support	Written Testimony Only

Comments:

Aloha mai kākou Chair Yamashita, Vice Chair Kitagawa, and members of the committee.

I am writing in strong support of SB2605, a crucial measure for safeguarding the health and well-being of individuals across Hawai‘i.

This bill is integral in ensuring that Hawai‘i residents maintain access to comprehensive and affordable coverage for essential healthcare services, regardless of what may happen at the federal level. It encompasses a range of vital services such as STI screenings, well-woman visits, and contraceptive supplies, among others, without imposing out-of-pocket costs on patients.

However, recent amendments made to this bill have removed critical services such as abortion, pre-exposure prophylaxis, post-exposure prophylaxis, and human papillomavirus vaccination from the list of covered services. ***These deletions are detrimental to the health and well-being of our residents and should be reversed before this bill becomes law.***

By passing this bill, we're not just protecting access to vital services; we're also taking a stand for our values. Hawai‘i has long been a leader in reproductive rights and affordable healthcare access. This bill allows us to solidify those values and ensure everyone in our communities have the opportunity to live a healthy and empowered life.

I urge you to support SB2605 **and** re-insert coverage for abortion, pre-exposure prophylaxis, post-exposure prophylaxis, and human papillomavirus vaccination. Let's show the nation that Hawai‘i stands strong for its people and their healthcare needs—let's make sure everyone is better able to get the care they need and deserve.

I count on you to protect my and our community’s healthcare needs.

Mahalo nui loa,

Tiare Sabellano-Tsutsui

SB-2605-HD-1

Submitted on: 3/30/2024 3:01:31 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Anne Leake	Individual	Support	Written Testimony Only

Comments:

Aloha. SB2605 requires health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services. These services are important to keep people whole and healthy. Please give this bill favorable consideration. Mahalo.

SB-2605-HD-1

Submitted on: 3/30/2024 3:04:05 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Deb Nehmad	Individual	Support	Written Testimony Only

Comments:

Please pass this bill which is vital to the reproductive health of the Women in our state.

Mahalo

Deborah Nehamd

SB-2605-HD-1

Submitted on: 3/30/2024 3:18:07 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Rick Ramirez	Individual	Support	Written Testimony Only

Comments:

Aloha,

As a healthcare provider, I am writing in support of this measure. I cannot beleive that the state has not already taken this safety precaution, expecially in the threat of other legilslation on the main land and from the HLT. Please consider solidifying this measure for approval.

Thanks

Rick Ramirez, DNP, APRN, FNP-BC, AG-ACNP-BC, ENP-C, CEN, CPEN

SB-2605-HD-1

Submitted on: 3/30/2024 9:00:33 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kim Coco Iwamoto	Individual	Support	Written Testimony Only

Comments:

Strong Support

SB-2605-HD-1

Submitted on: 3/30/2024 9:46:32 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Thaddeus Pham	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Yamashita, Vice Chair Kitagawa, and FIN Committee members,

As a public health professional, I write in support of SB2605 SD2 HD1, which would expand access to recommended preventive services, thereby strengthening the health of communities statewide. However, I strongly urge the committee to restore important sections that have been removed.

This bill would help guarantee Hawai'i residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. However, recent amendments made to this bill have removed critical services such as abortion, pre-exposure prophylaxis, post-exposure prophylaxis, and human papillomavirus vaccination from the list of covered services. ***These deletions are detrimental to the health and well-being of our residents and should be reversed before this bill becomes law.***

I urge you to support SB2605 **and** re-insert coverage for abortion, pre-exposure prophylaxis, post-exposure prophylaxis, and human papillomavirus vaccination.

Hawai'i has long been a leader in reproductive rights and affordable healthcare access. This bill allows us to solidify those values and ensure everyone in our communities has the opportunity to live a healthy and empowered life.

Mahalo for your consideration of this important bill.

Thaddeus Pham (he/him)

SB-2605-HD-1

Submitted on: 3/31/2024 6:58:18 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Younghee Overly	Individual	Support	Written Testimony Only

Comments:

Thank you for this opportunity to testify in strong support of SB2605 SD2 HD1. Please pass this measure so all people in Hawai'i would have access to the full range of preventive sexual and reproductive health care service at no cost. With abortion no longer protected at the federal level and potential attacks on ACA, we should pass this measure to safeguard access to women's health care and reproductive choice.

SB-2605-HD-1

Submitted on: 4/1/2024 12:22:14 AM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Barbara Shimei	Individual	Support	Written Testimony Only

Comments:

IN SUPPORT

SB-2605-HD-1

Submitted on: 4/1/2024 8:18:55 AM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Amanda Martinez	Individual	Support	Written Testimony Only

Comments:

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

I am writing in strong support of SB2605, a crucial measure for safeguarding the health and well-being of individuals across Hawaii.

This bill is integral in ensuring that Hawaii residents maintain access to comprehensive and affordable coverage for essential healthcare services, regardless of what may happen at the federal level. It encompasses a range of vital services such as STI screenings, well-woman visits, and contraceptive supplies, among others, without imposing out-of-pocket costs on patients.

However, recent amendments made to this bill have removed critical services such as abortion, pre-exposure prophylaxis, post-exposure prophylaxis, and human papillomavirus vaccination from the list of covered services. These deletions are detrimental to the health and well-being of our residents and should be reversed before this bill becomes law.

By passing this bill, we're not just protecting access to vital services; we're also taking a stand for our values. Hawaii has long been a leader in reproductive rights and affordable healthcare access. This bill allows us to solidify those values and ensure everyone in our communities have the opportunity to live a healthy and empowered life.

I urge you to support SB2605 and re-insert coverage for abortion, pre-exposure prophylaxis, post-exposure prophylaxis, and human papillomavirus vaccination. Let's show the nation that Hawaii stands strong for its people and their healthcare needs – let's make sure everyone is better able to get the care they need and deserve.

Mahalo!

Amanda Martinez, MPH

To: Hawaii State House Committee on Finance
Hearing Date/Time: Wednesday, April 2, 2024, 4:00pm
Place: Hawaii State Capitol, CR 308 & Videoconference
Re: Judith Ann Armstrong supports SB2605 SD2 HD1 Relating to Health Care

Dear Chair Rep. Kyle T. Yamashita, Vice Chair Rep. Lisa Kitagawa and members of the Committee on Finance.

I, Judith Ann Armstrong, support SB2605 SD2 HD1 Relating to Health Care, 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. 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.

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 this opportunity to testify in support of SB2605 SD2 HD1.

Sincerely,

Judith Ann Armstrong

SB-2605-HD-1

Submitted on: 4/1/2024 12:24:46 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Keke Walker	Individual	Support	Written Testimony Only

Comments:

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

I am writing in strong support of SB2605, a crucial measure for safeguarding the health and well-being of individuals across Hawaii.

1. bill is integral in ensuring that Hawaii residents maintain access to comprehensive and affordable coverage for essential healthcare services, regardless of what may happen at the federal level. It encompasses a range of vital services such as STI screenings, well-woman visits, and contraceptive supplies, among others, without imposing out-of-pocket costs on patients.
2. recent amendments made to this bill have removed critical services such as abortion, pre-exposure prophylaxis, post-exposure prophylaxis, and human papillomavirus vaccination from the list of covered services. *These deletions are detrimental to the health and well-being of our residents and should be reversed before this bill becomes law.*
1. passing this bill, we're not just protecting access to vital services; we're also taking a stand for our values. Hawaii has long been a leader in reproductive rights and affordable healthcare access. This bill allows us to solidify those values and ensure everyone in our communities have the opportunity to live a healthy and empowered life.
1. urge you to support SB2605 **and** re-insert coverage for abortion, pre-exposure prophylaxis, post-exposure prophylaxis, and human papillomavirus vaccination. Let's show the nation that Hawaii stands strong for its people and their healthcare needs – let's make sure everyone is better able to get the care they need and deserve.

Mahalo!

Kerestin Walker

SB-2605-HD-1

Submitted on: 4/1/2024 1:18:06 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Peter Wilson	Individual	Support	Written Testimony Only

Comments:

Thank you for the opportunity to testify in support of SB 2605. My name is Peter Wilson and I live in Pahoehoe HI.

- The Reproductive Health Equity Act (RHEA) is a crucial bill that requires insurers to cover a wide range of sexual and reproductive health services with no out-of-pocket cost, including cancer screenings, vasectomy, and other critical preventive care services.
- 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 with no cost sharing.
- RHEA will safeguard ACA health benefits in state law and save money for the people in Hawai'i. The 2023 Auditor report on RHEA verified that there will be little-to-no financial impact of RHEA, as all the services are currently covered by health plans.
- 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 people's ability to access the health care they need and deserve, no matter what happens at the federal level.

RHEA is a cost-effective solution

- Protecting and expanding access to sexual and reproductive health is not only the right thing to do, but also cost-effective for consumers and health plans alike.
- The 2023 Auditor report on RHEA verified that there will be little-to-no financial impact of RHEA, as all the services are currently covered by health plans.
- Even though many insurers already cover the services included in RHEA, it is still critical Hawai'i take steps to codify these protections in state law. In 2024, we may see a new federal administration aiming to strip the ACA provisions. Moreover, there are current lawsuits threatening certain ACA preventive services like PrEP or breast cancer screenings. Hawai'i must protect preventive services, no matter what happens on a federal level.
- The services included in RHEA 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, early detection of sexually

transmitted infections, diabetes, and cervical cancers lead to significant cost savings to the health system.

RHEA is similar to coverage requirements in other states

- Many other states have already implemented the requirements found in RHEA, including Washington, Oregon, Illinois, and California.
- 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.
- They 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, non-discriminatory sexual and reproductive health care.

PPAA requests the following amendments to RHEA:

1. Add coverage for PrEP and HPV back into RHEA:
 - PrEP and HPV were removed from the list of mandated covered preventive services in the Health & Homelessness committee, as well as abortion and PEP.
 - We were deeply disappointed to see the removal of abortion and PEP, especially since our benchmark plan already requires coverage of abortion and the 2023 Auditors report confirmed that these services would cost insurers very little money but would have a huge impact on patient access.
 - However, the [ACA already requires no cost-sharing coverage for PrEP and HPV](#). This also means these services are mandated under the Prepaid Care Act plans.
 - Adding these two services back into the bill would be reflective of the current federal mandates, and we urge the committee to do so.

1. Amend the workgroup to be more flexible to community input:
 - Instead of listing specific organizations, such as the Hawaii Women Lawyers or the American College of Obstetricians and Gynecologists, we recommend the workgroup be amended to be more flexible and open to input from various community members.

Support RHEA to ensure that all people in Hawai'i have access to the care they need!

SB-2605-HD-1

Submitted on: 4/1/2024 1:19:12 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Bo Breda	Individual	Support	Written Testimony Only

Comments:

Thank you for the opportunity to testify in support of SB 2605. My name is Bo Breda and I live in Pahoehoe HI.

- The Reproductive Health Equity Act (RHEA) is a crucial bill that requires insurers to cover a wide range of sexual and reproductive health services with no out-of-pocket cost, including cancer screenings, vasectomy, and other critical preventive care services.
- 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 with no cost sharing.
- RHEA will safeguard ACA health benefits in state law and save money for the people in Hawai'i. The 2023 Auditor report on RHEA verified that there will be little-to-no financial impact of RHEA, as all the services are currently covered by health plans.
- 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 people's ability to access the health care they need and deserve, no matter what happens at the federal level.

RHEA is a cost-effective solution

- Protecting and expanding access to sexual and reproductive health is not only the right thing to do, but also cost-effective for consumers and health plans alike.
- The 2023 Auditor report on RHEA verified that there will be little-to-no financial impact of RHEA, as all the services are currently covered by health plans.
- Even though many insurers already cover the services included in RHEA, it is still critical Hawai'i take steps to codify these protections in state law. In 2024, we may see a new federal administration aiming to strip the ACA provisions. Moreover, there are current lawsuits threatening certain ACA preventive services like PrEP or breast cancer screenings. Hawai'i must protect preventive services, no matter what happens on a federal level.
- The services included in RHEA 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, early detection of sexually

transmitted infections, diabetes, and cervical cancers lead to significant cost savings to the health system.

RHEA is similar to coverage requirements in other states

- Many other states have already implemented the requirements found in RHEA, including Washington, Oregon, Illinois, and California.
- 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.
- They 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, non-discriminatory sexual and reproductive health care.

PPAA requests the following amendments to RHEA:

1. Add coverage for PrEP and HPV back into RHEA:
 - PrEP and HPV were removed from the list of mandated covered preventive services in the Health & Homelessness committee, as well as abortion and PEP.
 - We were deeply disappointed to see the removal of abortion and PEP, especially since our benchmark plan already requires coverage of abortion and the 2023 Auditors report confirmed that these services would cost insurers very little money but would have a huge impact on patient access.
 - However, the [ACA already requires no cost-sharing coverage for PrEP and HPV](#). This also means these services are mandated under the Prepaid Care Act plans.
 - Adding these two services back into the bill would be reflective of the current federal mandates, and we urge the committee to do so.

1. Amend the workgroup to be more flexible to community input:
 - Instead of listing specific organizations, such as the Hawaii Women Lawyers or the American College of Obstetricians and Gynecologists, we recommend the workgroup be amended to be more flexible and open to input from various community members.

Support RHEA to ensure that all people in Hawai'i have access to the care they need!

SB-2605-HD-1

Submitted on: 4/1/2024 1:21:18 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Chuck Taylor	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 with no cost sharing.

SB-2605-HD-1

Submitted on: 4/1/2024 1:58:11 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Cynthia J. Goto	Individual	Support	Written Testimony Only

Comments:

Support

SB-2605-HD-1

Submitted on: 4/1/2024 4:41:10 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Gail P. Gnazzo	Individual	Support	Written Testimony Only

Comments:

As a provider of services to youth, families, & individuals in Hawaii for more than 35 years I believe that RHEA is in the best interest of our community.

SB-2605-HD-1

Submitted on: 4/1/2024 9:59:28 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sara Harris	Individual	Support	Written Testimony Only

Comments:

I am an OB/GYN in the state of Hawaii, and I am in strong support of this bill. Burdensome co-pays prevent too many people from accessing necessary services and this bill can help to prevent that. With the overturning of Roe v Wade, it is essential that Hawaii protect coverage for abortion so I would like to ask for an amendment to add back abortion, PrEP, PEP and HPV to the list of mandated preventive services. Thank you!

SB-2605-HD-1

Submitted on: 4/1/2024 10:29:57 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Nancy Yang	Individual	Support	Written Testimony Only

Comments:

As a current OBGYN resident physician in Hawai'i, I support this bill. I also strongly advocate for an amendment to add coverage for abortion services, HPV prevention, and PrEP/HIV prevention back into the bill.

SB-2605-HD-1

Submitted on: 4/1/2024 11:13:20 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Shani Ma	Individual	Support	Written Testimony Only

Comments:

I support.

SB-2605-HD-1

Submitted on: 4/2/2024 1:24:29 AM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jean Adair-Leland Ph.D.	Individual	Support	Written Testimony Only

Comments:

Please support this measure that assures insurance coverage for women's sexual and reproductive healthcare.

SB-2605-HD-1

Submitted on: 4/2/2024 1:55:55 PM

Testimony for FIN on 4/2/2024 4:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Taurie Kinoshita	Individual	Support	Written Testimony Only

Comments:

To the Honorable Committee,

I am writing in strong support of SB2605.

All people in Hawai'i, regardless of income gender or insurance, should have access to the full range of preventive sexual reproductive health services with no cost sharing.

RHEA will safeguard ACA health benefits in state law and save money for the people. The 2023 auditor report on RHEA verified that there will be little-to-no financial impact of RHEA.

Please help support reproductive freedom and access for all and pass SB 2605.

Thank you for your consideration.

Sincerely,

Taurie Kinoshita