



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 Committees on Commerce and Consumer Protection and  
Ways and Means  
Friday, March 1, 2024  
9:50 a.m.**

**State Capitol, Conference Room 211 and via Video Conferencing**

**WRITTEN TESTIMONY ONLY**

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

Chair Keohokalole, Chair Dela Cruz, 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, 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 applies this 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

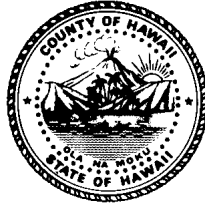
and reproductive health care services, would be construed as “in addition to the essential health benefits” within the meaning of 45 Code of Federal Regulations (CFR) § 155.170(a), or subject to defrayment provisions under 45 CFR § 155.170(b) which apply to benefits “in addition to the essential health benefits.”

Additionally, sections 4 and 6 of the bill amend sections 431:10A-116.6 and 432:1-604.5, respectively, to prohibit employer group insurance plans from imposing restrictions on required coverage which may create the potential for circumvention of medical necessity provisions in Hawaii Revised Statutes section 432E-1.4.

Finally, we note that sections 4 and 6 of the original version of this bill amended sections 431:10A-116.6 and 432:1-604.5, respectively, to add proposed language in a newly created paragraph (a)(2). In this version of the measure, paragraph (a)(2) was deleted from section 4 but was not deleted from section 6, page 23, lines 8 to 12.

Thank you for the opportunity to testify on this bill.

**Jennifer Kagiwada**  
Council Member District 2 South Hilo



Office: (808) 961-8272  
jennifer.kagiwada@hawaiicounty.gov

**LATE**

## HAWAI'I COUNTY COUNCIL - DISTRICT 2

25 Aupuni Street • Hilo, Hawai'i 96720

DATE: February 29, 2024  
TO: Senate Committees on Ways and Means and Commerce and Consumer Protection  
FROM: Jennifer Kagiwada, Council Member District 2  
SUBJECT: SB 2605

Aloha Chairs Dela Cruz and Keohokalole, Vice Chairs Moriwaki and Fukunaga, and Committee Members,

I am testifying in support of SB 2605. 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 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 bill to ensure that all people in Hawai'i have access to the care they need!**

Mahalo,

Jenn Kagiwada

Testimony of  
John M. Kirimitsu  
Legal and Government Relations Consultant

Before:  
Senate Committee on Ways and Means  
The Honorable Donovan M. Dela Cruz, Chair  
The Honorable Sharon Y. Moriwaki, Vice Chair  
and  
Senate Committee on Commerce and Consumer Protection  
The Honorable Jarrett Keohokalole, Chair  
The Honorable Carol Fukunaga, Vice Chair

March 1, 2024  
9:50 am  
Conference Room 211

### **SB 2605, HD1 Relating to Health Care**

Chair, Vice Chair, and committee members, thank you for this opportunity to provide testimony on decision making for SB 2605, HD1.

#### **Kaiser Permanente Hawaii would like to request a technical amendment.**

Kaiser Permanente appreciates this bill's intent to ensure comprehensive coverage for sexual and reproductive health care services, including family planning and abortion for Hawaii.

The original version of this bill was amended by the Senate Committee on Health and Human Services by "*Deleting language that would have amended the definition of 'contraceptive supplies' as it relates to individual or group accident and health or sickness insurance plans, to include supplies used by the insured's partner.*" See Senate Stand. Com. Rep. No. 2583.

However, in the amended version of this bill, the amendment to strike "insured's partner" from the definition of "contraceptive supplies" was *only applied to §431:10A-116.6 ("Contraceptive supplies") (Page 20, Lines 12-13)*, and inadvertently omitted from the other applicable insurance sections, i.e., § 431:10A-116.7 ("Contraceptive supplies") (Page 21, Lines 11-12), § 432:1-604.5 ("Contraceptive supplies") (Page 26, Line 8) and § 432D-23.

Therefore, to provide consistency, we request that all references to "partner" (of the insured or subscriber or member) be deleted from all insurance sections in the bill.

Thank you for your consideration.

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March 1, 2024

The Honorable Donovan M. Dela Cruz, Chair  
The Honorable Sharon Y. Moriwaki, Vice Chair  
Senate Committee on Ways and Means

Re: SB 2605 SD1 – RELATING TO HEALTHCARE

Dear Chair Dela Cruz, Vice Chair Moriwaki, and Members of the Committee:

Hawaii Medical Service Association (HMSA) appreciates the opportunity provide testimony in support of SB 2605 SD1, 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. But it is 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 support this measure and seek clarification for the above point.

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>



Hawaii Association  
of Health Plans

March 1, 2024

**To: Chair Dela Cruz, Chair Keohokalole, Vice Chair Moriwaki, Vice Chair Fukunaga, and  
Members of the Senate Committees**

From: The Hawaii Association of Health Plans Public Policy Committee

Date/Location: March 1, 2024; 9:50 a.m./Conference Room 211 & Videoconference

**Re: Testimony with comments on SB 2605 SD1 - Relating to Health Care**

The Hawaii Association of Health Plans (HAHP) would like to offer comments on SB 2605 SD1. 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 SD1.

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)



**To: Committee on Ways and Means**

**Hearing Date/Time: Friday March 1, 2024 9:50 AM**

**Re: Testimony in Support of SB SB 2605 SD 1**

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

Dear Chair Dela Cruz, Vice Chair Moriwaki and Members of the committee:

The Hawaii Health & Harm Reduction Center (HHHRC) **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.

HHHRC'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.

Thank you for the opportunity to testify.

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



To: Senate Commerce & Consumer Protection and Ways & Means Committees  
Hearing Date/Time: Friday, March 1, 2024 at 9:50am  
Place: Hawai'i State Capitol, Rm. 211 and videoconference  
Re: Testimony of Planned Parenthood Alliance Advocates – Hawai'i in strong support of RHEA (SB 2605)

Dear Chairs Keohokalole, Dela Cruz 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 SB 2605, 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.



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

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

**LATE**

TO: Senate Committee on Ways and Means  
Senate Committee on Commerce and Consumer Protection

DATE: Friday March 1, 2024 9:50AM

PLACE: Hawaii State Capitol, Conference Room 211 and video conference

FROM: Hawai'i Section, ACOG

**Re: SB2605 Relating to Health Care**

**Position: STRONG SUPPORT**

Aloha Chairs, Vice Chairs 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.

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.

**SB-2605-SD-1**

Submitted on: 2/26/2024 10:48:56 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Michael Golojuch	Testifying for Rainbow Family 808	Support	Written Testimony Only

Comments:

Rainbow Family 808 supports SB2605. Please pass this bill.

Mike Golojuch, Sr., Secretary/Board Member

**SB-2605-SD-1**

Submitted on: 2/26/2024 10:20:52 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<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	Written Testimony Only

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 SD 1.

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

Mahalo nui loa,

Michael Golojuch, Jr. (he/him)  
Chair and SCC Representative

**LATE**

**SB-2605-SD-1**

Submitted on: 2/29/2024 1:35:49 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<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:

Aloha,

The Indivisible Hawaii Healthcare Team strongly supports SB2605 SD1. Most of us are Neighbor Island residents where reproductive health care access is limited and may require a long drive or a flight to O'ahu unaffordable options for some. This bill will at least ensure that all health plans must provide these critical services, which is a start towards increasing access.

Mahalo.

**SB-2605-SD-1**

Submitted on: 2/29/2024 8:35:40 AM

Testimony for CPN on 3/1/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Crystal Beal, MD	Testifying for QueerDoc	Support	Written Testimony Only

Comments:

Aloha Chairs Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Moriwaki, and members of the committees.

I am writing in strong support of SB2605, which I believe is crucial for the health and well-being of people in Hawaii.

This bill would help guarantee Hawaii residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients.

Think about it – shouldn't everyone in our state be able to go to the doctor, get the preventive care they need, and make informed decisions about their bodies and families without worrying if they can afford their health insurance's copays or deductibles? The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

That's why this bill is so important. It basically says, "Hey, these are services people need, and we're going to make sure they continue to have access to them and without worrying about copays or deductibles, no matter what happens elsewhere." With this bill, we're taking further control of our own healthcare future here in Hawaii and ensuring these services won't suddenly become too expensive for folks to access.

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. 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!

Crystal Beal, MD



QueerDoc, PLLC



March 1, 2024

TO: Senator Donovan Dela Cruz, Chair  
Senator Sharon Moriwaki, Vice Chair and  
Members of the Committee on Ways and Means

TO: Senator Jarrett Keohokalole, Chair  
Senator Carol Fukunaga, Vice Chair and  
Members of the Committee and Consumer Protection

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

RE: SB 2605 SD1 Relating to Health Care

POSITION: STRONG SUPPORT

The Hawai'i State Democratic Women's Caucus writes in strong support of SB 2605 SD1 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.

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 Committees pass this important measure. Thank you for the opportunity to provide our testimony in strong support of SB 2605 SD1 Relating to Health Care.

**SB-2605-SD-1**

Submitted on: 2/26/2024 5:42:18 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<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 is in strong support of SB2605

**SB-2605-SD-1**

Submitted on: 2/26/2024 5:10:21 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Will Caron	Individual	Support	Written Testimony Only

Comments:

Please support SB2605 SD1.

**SB-2605-SD-1**

Submitted on: 2/26/2024 5:18:05 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

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

Comments:

Thank you for this opportunity to testify in strong support of SB2605 SD1. Please pass this measure so all people in Hawaii 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-SD-1**

Submitted on: 2/26/2024 7:34:59 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Breanna Zoey	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Moriwaki, and members of the committees.

I am writing in strong support of SB2605, which I believe is crucial for the health and well-being of people in Hawaii.

This bill would help guarantee Hawaii residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients.

Think about it – shouldn't everyone in our state be able to go to the doctor, get the preventive care they need, and make informed decisions about their bodies and families without worrying if they can afford their health insurance's copays or deductibles? The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

That's why this bill is so important. It basically says, "Hey, these are services people need, and we're going to make sure they continue to have access to them and without worrying about copays or deductibles, no matter what happens elsewhere." With this bill, we're taking further control of our own healthcare future here in Hawaii and ensuring these services won't suddenly become too expensive for folks to access.

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. 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-SD-1**

Submitted on: 2/26/2024 7:42:48 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sonia Blackiston	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Moriwaki, and members of the committees.

I am writing in strong support of SB2605, which I believe is crucial for the health and well-being of people in Hawaii.

This bill would help guarantee Hawaii residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients.

It just makes sense- everyone in our state be able to go to the doctor, get the preventive care they need, and make informed decisions about their bodies and families without worrying if they can afford their health insurance’s copays or deductibles? The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

That is why this bill is so important. It basically says, "Hey, these are services people need, and we're going to make sure they continue to have access to them and without worrying about copays or deductibles, no matter what happens elsewhere." With this bill, we’re taking further control of our own healthcare future here in Hawaii and ensuring these services won't suddenly become too expensive for folks to access.

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 strongly urge you to support SB2605. 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!  
Sonia Blackiston

**SB-2605-SD-1**

Submitted on: 2/26/2024 10:10:45 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<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 I am in strong support of this bill. Co-pays prevent too many patients from accessing services they need like evidence-based cervical cancer screening and effective contraception. Please pass this bill!

**SB-2605-SD-1**

Submitted on: 2/27/2024 7:17:26 AM

Testimony for CPN on 3/1/2024 9:50:00 AM

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

Comments:

Aloha Chairs Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Moriwaki, and members of the committees.

I am writing in strong support of SB2605, which I believe is crucial for the health and well-being of people in Hawaii.

1. bill would help guarantee Hawaii residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients.

Think about it – shouldn't everyone in our state be able to go to the doctor, get the preventive care they need, and make informed decisions about their bodies and families without worrying if they can afford their health insurance's copays or deductibles? The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

1. why this bill is so important. It basically says, "Hey, these are services people need, and we're going to make sure they continue to have access to them and without worrying about copays or deductibles, no matter what happens elsewhere." With this bill, we're taking further control of our own healthcare future here in Hawaii and ensuring these services won't suddenly become too expensive for folks to access.
  2. 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.
1. urge you to support SB2605. 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!

Shanda Lewis, Nurse Practitioner



**SB-2605-SD-1**

Submitted on: 2/27/2024 7:43:23 AM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
lisa lee	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Moriwaki, and members of the committees.

I am writing in strong support of SB2605, which I believe is crucial for the health and well-being of people in Hawaii.

1. bill would help guarantee Hawaii residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients.

Think about it – shouldn't everyone in our state be able to go to the doctor, get the preventive care they need, and make informed decisions about their bodies and families without worrying if they can afford their health insurance's copays or deductibles? The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

1. why this bill is so important. It basically says, "Hey, these are services people need, and we're going to make sure they continue to have access to them and without worrying about copays or deductibles, no matter what happens elsewhere." With this bill, we're taking further control of our own healthcare future here in Hawaii and ensuring these services won't suddenly become too expensive for folks to access.
  2. 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.
1. urge you to support SB2605. 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!  
Lisa Lee



**SB-2605-SD-1**

Submitted on: 2/27/2024 8:29:56 AM

Testimony for CPN on 3/1/2024 9:50:00 AM

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

Comments:

Aloha Chairs Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Moriwaki, and members of the committees.

As a public health professional, I write in STRONG Support of SB2605 SD1, which would expand access to recommended preventive services, thereby strengthening the health of communities statewide.

This bill would help guarantee Hawai'i residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients. The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

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.

Mahalo for your consideration of this important bill.

Thaddeus Pham (he/him)

**SB-2605-SD-1**

Submitted on: 2/27/2024 9:59:36 AM

Testimony for CPN on 3/1/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Maddalynn Seseapasara	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Moriwaki, and members of the committees.

I am writing in strong support of SB2605, which I believe is crucial for the health and well-being of people in Hawaii.

This bill would help guarantee Hawaii residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients.

Think about it – shouldn't everyone in our state be able to go to the doctor, get the preventive care they need, and make informed decisions about their bodies and families without worrying if they can afford their health insurance's copays or deductibles? The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

That's why this bill is so important. It basically says, "Hey, these are services people need, and we're going to make sure they continue to have access to them and without worrying about copays or deductibles, no matter what happens elsewhere." With this bill, we're taking further control of our own healthcare future here in Hawaii and ensuring these services won't suddenly become too expensive for folks to access.

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. 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!



Maddalynn Sesepasara

**SB-2605-SD-1**

Submitted on: 2/27/2024 10:57:10 AM

Testimony for CPN on 3/1/2024 9:50:00 AM

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

Comments:

STRONGLY SUPPORT

**SB-2605-SD-1**

Submitted on: 2/27/2024 11:57:15 AM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Tiare Sua	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Moriwaki, and members of the committees.

I am writing in strong support of SB2605, which I believe is crucial for the health and well-being of people in Hawaii.

1. bill would help guarantee Hawaii residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients.

Think about it – shouldn't everyone in our state be able to go to the doctor, get the preventive care they need, and make informed decisions about their bodies and families without worrying if they can afford their health insurance's copays or deductibles? The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

1. why this bill is so important. It basically says, "Hey, these are services people need, and we're going to make sure they continue to have access to them and without worrying about copays or deductibles, no matter what happens elsewhere." With this bill, we're taking further control of our own healthcare future here in Hawaii and ensuring these services won't suddenly become too expensive for folks to access.
2. 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.

Mahalo!  
Tiare Sua

**SB-2605-SD-1**

Submitted on: 2/27/2024 2:24:55 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alissa Nelson	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Moriwaki, and members of the committees.

I am writing in strong support of SB2605, which I believe is crucial for the health and well-being of people in Hawai'i.

This bill would help guarantee Hawai'i residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more &ndash; all without any out-of-pocket costs for patients.

Everyone in our state should be able to go to the doctor, get the preventive care they need, and make informed decisions about their bodies and families without worrying if they can afford their health insurance copays or deductibles. The fight for affordable healthcare has been ongoing for years, and with continued uncertainty at the federal level on funding for Title X family planning services, continued patient access to and affordability of such critical services are more uncertain than ever. As a public health professional working in the field of sexual and reproductive health, I know that access to care is vital -- without access to family planning and STI treatment and prevention services, we will have a population that is less healthy and less likely to seek treatment for needed conditions. With this bill, we are taking further control of our own healthcare future here in Hawai'i and ensuring these services won't suddenly become too expensive for our residents to access.

By passing this bill, we are not just protecting access to vital services; we are 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 has the opportunity to live a healthy and empowered life.

I urge you to support SB2605. Let's show the nation that Hawai'i stands strong for its people and their healthcare needs. Let's make sure everyone is able to get the care they need and deserve.

Mahalo,

Alissa Nelson, LMSW/MPH



**SB-2605-SD-1**

Submitted on: 2/27/2024 2:43:34 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Renee Rabb	Individual	Support	Written Testimony Only

Comments:

Thank you for allowing me this opportunity to testify in support of SB2605 by Senator Kidani, which requires health insurance coverage for sexual and reproductive health care services. One only has to look at Alabama to understand why this is important.

Mahalo,

Renee Rabb

Hawaiian Paradise Park

Keaau, HI 96749

**SB-2605-SD-1**

Submitted on: 2/27/2024 6:59:10 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Colleen Inouye	Individual	Support	Written Testimony Only

Comments:

Aloha Senators Dela Cruz- Chair, Moriwaki- Vice Chair, Keohokalole- Chair, and Fukunaga- Vice Chair,

Please support SB2605 SD1 which requires health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services.

What good is health insurance and similar entities if it is not equitable!

Please support SB2605 SD1. Thank you for the opportunity to submit testimony.

Colleen F Inouye MD MS-PopH FACHE FACOG

**SB-2605-SD-1**

Submitted on: 2/28/2024 4:26:31 AM

Testimony for CPN on 3/1/2024 9:50:00 AM

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

Comments:

Mahalo for hearing and I strongly support 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, we should pass this measure to safeguard access to women's health care and reproductive choice.



To: Hawaii State Senate Committee on Ways and Means  
Hearing Date/Time: Thursday, March 1, 2024, 9:50am  
Place: Hawaii State Capitol, CR 211 & Videoconference  
Re: Judith Ann Armstrong supports SB2605 SD1 Relating to Health Care

Dear Chair Senator Donovan M. Dela Cruz, Vice Chair Senator Sharon Y. Moriwaki and members of the Committee on Ways and Means.

I, Judith Ann Armstrong, support SB2605 SD1 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 SD1.

Sincerely,

Judith Ann Armstrong

**SB-2605-SD-1**

Submitted on: 2/28/2024 10:38:36 AM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Catherine Rault	Individual	Support	Written Testimony Only

Comments:

I strongly support bill SB2605 SD1. As an OBGYN and a member of ACOG (American College of OBGYN), I stand with their support of this bill. Currently there are many office visit preventive health screenings that require a co pay that is too high for patients to cover. Therefore, they opt out of the care. For example, a pap smear and HPV screen is the recommended screening combination test for cervical cancer in patients > 30 years old. Often people will opt out of the HPV screening as it is too expensive. However, the HPV screen is a crucial part in our algorithm to determine next step of management. Without this information, we do not have a complete picture of how to treat pre-cancerous cells.

All people of Hawaii should be able to access the full range of sexual and reproductive healthcare without a copay. The sunrise cost analysis showed that this wouldnt be too costly to the insurers. in the end, It should save them money as preventing and treating early stage diseases is much easier than treating late stage disease.

I appreciate your time and evaluating this bill.

**SB-2605-SD-1**

Submitted on: 2/28/2024 11:54:31 AM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Shannon Matson	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair, and Committee Members,

I am in strong support of this bill.

Mahalo,

Shannon M.

Hawai'i Island Resident

**SB-2605-SD-1**

Submitted on: 2/28/2024 12:17:47 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Alexandra Grutter	Individual	Support	Written Testimony Only

Comments:

I support RHEA to ensure people in Hawai'i have access to the health care they need.

**SB-2605-SD-1**

Submitted on: 2/28/2024 12:24:11 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Arika Hultquist	Individual	Support	Written Testimony Only

Comments:

Aloha,

I believe REAH is important for public health and the right to choose for our own bodies. Medical benefits should be covered from all jobs that you work at 20 hours or more. That means you are dedicated to that company and should get the care you require at no additional cost. Businesses should be supportive so that their employees can be healthy and happy.  
Mahalo

**SB-2605-SD-1**

Submitted on: 2/28/2024 12:04:59 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

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

Comments:

All people in Hawai'i should have access to the full range of preventive sexual and reproductive health services with no out-of-pocket costs.

**SB-2605-SD-1**

Submitted on: 2/28/2024 2:34:44 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kathy Kosec	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. Please remember those who are at greatest risk--those living below the poverty line.

Kathy Kosec Retired RN, mother and grandmother

**SB-2605-SD-1**

Submitted on: 2/28/2024 3:20:06 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Greg Puppione	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.**

**Now is the time to take action to ensure all people in Hawai‘i have access to the full range of preventive sexual and reproductive health services with no out-of-pocket costs.**

**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.**
- **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.**

**Mahalo for your time and consideration. Aloha, Greg Puppione Honolulu, HI**

**SB-2605-SD-1**

Submitted on: 2/28/2024 5:20:30 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Linda C. Middleton	Individual	Support	Written Testimony Only

Comments:

I am writing in support of SB2605, the Reproductive Health Equity Act, to require that insurers will cover a wide range of sexual and reproductive health coverage services, with no out-of-pocket costs to the insured. These services should include abortion, vasectomy, treatment to avoid HIV and other critical preventive care services. The passing of SB2605 is essential to the ongoing sexual and reproductive health of the people in Hawai'i, despite any changes in the status of ACA coverage or other alterations in current medical insurance policies in the state of Hawai'i.

**SB-2605-SD-1**

Submitted on: 2/28/2024 7:43:31 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kally Yoshimura	Individual	Support	Written Testimony Only

Comments:

Chair of Senate Committee

Bill SB2605

Hearing: March 1, 2024, 9:50 A.M.

My name is Kally Yoshimura. Currently, I am a junior at Punahou School. I am testifying in favor of this bill, to give insurance coverage for sexual and reproductive services.

This past summer of 2023, I worked as an office assistant at an OBGYN and IVF office. It was an amazing experience to learn more about IVF, contraception procedures, medications, and women's health overall. Through this work experience, I learned about insurance coverage for various services and the complex system that governs what is covered and what isn't. It was shocking to see how much the services cost but I also understood the reasons behind it – expensive equipment, costly medication, and skilled labor of the medical professionals.

Watching what has been happening to women's reproductive rights in our nation, most recently, in Alabama is deeply concerning to me. So when I read about bill SB2605, I felt it was important to submit my testimony in support of what this bill would mean for women like me in Hawai'i.

I believe that women should have a right to make their own choices regarding their health and reproduction. Thus, services such as contraception, IUIs, and STD treatments should be available to women as an option. Not having these services would severely impact their well-being or ability to conceive a child in the future if they choose to do so.

Without insurance coverage for women's health and reproductive services, women would be discouraged from attending their appointments and seeking treatment. This would negatively impact doctors in the OBGYN and IVF fields. Hawai'i is already suffering from a lack of doctors who want to practice here so why would we make it less attractive for women to have enough doctors to provide care?

If women's health and reproductive services are not covered by insurance, women would be forced to pay for these services on their own. This may negatively impact women's ability to

make a living here in Hawai'i. Hawai'i already has a high cost of living so why would we make it worse for women to have a life here?

As I am getting closer to graduation, I will be stepping into a new chapter in life, adulthood. When it is time for me to come home and make a living, I would like to still have the option of obtaining the women's health and reproductive services that exist in Hawai'i now. I would hate to be forced to not return to Hawai'i because our state has not protected women's right to have the ability to choose and to have insurance coverage for services, which would greater my chances of staying healthy and allowing me to conceive when I am ready. Enclosing, I would like to support this bill for the future of women's health in Hawai'i.

Thank you,

Kally Yoshimura

Punahou School

**SB-2605-SD-1**

Submitted on: 2/28/2024 10:37:21 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

Submitted By	Organization	Testifier Position	Testify
Danielle Sato	Individual	Support	Written Testimony Only

Comments:

Aloha Chairs Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Moriwaki, and members of the committees.

I am writing in strong support of SB2605, which is crucial for the health and well-being of people in Hawai'i.

This bill would help guarantee Hawai'i residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients. Everyone in our state should be able to go to the doctor, get the preventive care they need, and make informed decisions about their bodies and families without worrying about affording their health insurance's copays or deductibles. The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

This bill is important because it says, "These are services people need, and we're going to make sure they continue to have access to them and without worrying about copays or deductibles, no matter what happens elsewhere." With this bill, we're taking further control of our own healthcare future here in Hawai'i and ensuring these services won't suddenly become too expensive for folks to access.

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 has the opportunity to live a healthy and empowered life.

**I write to you in STRONG SUPPORT for SB2605, and I urge you all to feel the same way.** 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.

Mahalo for your consideration and ongoing efforts in this important fight.



**LATE**

**SB-2605-SD-1**

Submitted on: 2/29/2024 1:25:40 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Taurie Kinoshita	Individual	Support	Written Testimony Only

Comments:

To the Honorable Committee,

I am writing in strong support of SB 2605.

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. This should be a fundamental human right and SB 2605 will help ensure this.

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.

Please, please pass SB 2605, so everyone is guaranteed an equitable, free and fair future.

Thank you for your consideration.

Sincerely,

Taurie Kinoshita

taurie@hawaii.edu

**LATE**

**SB-2605-SD-1**

Submitted on: 2/29/2024 4:24:41 PM

Testimony for CPN on 3/1/2024 9:50:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Mary Smart	Individual	Oppose	Written Testimony Only

Comments:

Do not pass this bill.