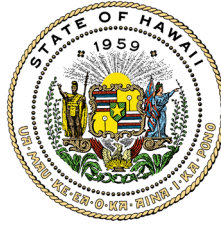


DAVID Y. IGE
GOVERNOR OF HAWAII

ELIZABETH A. CHAR, M.D.
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STATE OF HAWAII
EXECUTIVE OFFICE ON AGING
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HONOLULU, HAWAII 96813-2831

**Testimony in SUPPORT of SB2678 SD2, HD1
Relating to the Hawaii State Health Insurance Assistance Program**

COMMITTEE ON FINANCE
REPRESENTATIVE SYLVIA LUKE, CHAIR
REPRESENTATIVE KYLE T. YAMASHITA, VICE CHAIR

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

Hearing Date: April 6, 2022
2:45 PM

Room Number: 308
Via Videoconference

- 1 **EOA's Position:** The Executive Office on Aging (EOA), an attached agency to the Department
2 of Health, supports the intent of SB2678 SD2, HD1, relating to the Hawaii State Health
3 Insurance Assistance Program, a program of the Executive Office on Aging.
- 4 **Fiscal Implications:** This measure appropriates state funds to expand the EOA's Hawaii State
5 Health Insurance Assistance Program (SHIP) for FY22-FY23.
- 6 **Purpose and Justification:** The purpose of this bill is to appropriate funds to SHIP for
7 operating costs to expand access to important Medicare-related services to Hawaii residents
8 statewide by recruiting more volunteers and contracting with third party service providers and
9 staffing consultants. EOA will ensure that third party service providers, including all members of
10 the governing board, are independent and free from all conflicts of interest.

1 Hawaii SHIP is a volunteer-based program whose mission is to empower, educate, and assist
2 Medicare-eligible individuals, their families, caregivers, and soon-to-be-retirees through
3 objective outreach, counseling, and training to make informed health insurance decisions that
4 optimize access to care and benefits. SHIP is recognized as a reliable, unbiased, and free source
5 in Hawaii for accurate information on health plans and other related topics such as: Medicare
6 eligibility/enrollment in Medicare Parts A, B, C, D, Medicare Supplement Insurance (Medigap)
7 to prevent lifetime late enrollment penalties; Financial assistance programs: Extra Help,
8 Medicare Savings Program, and Medicaid eligibility; Medical/drug plan comparisons to include
9 dental, vision, and hearing coverage and coordination of benefits; Claims/appeals; summary
10 notice/billing discrepancies; plan terminations; broker/agent misrepresentation.

11 ***SHIP is cost efficient.*** The services provided by SHIP has demonstrated at the national level to
12 save beneficiaries hundreds of thousands of dollars. For example, Medicare beneficiaries who
13 chose the least expensive Part D prescription plan available in their region, saved an average of
14 \$368 per year. In SFY 2021, Hawaii SHIP volunteers and in-kind staff contributed 3,523 hours
15 valued at over \$100,194, based on the 2021 national rate of \$28.44 per hour of volunteer work
16 (source: Independent Sector Releases New Value of Volunteer Time of \$28.54 Per Hour —
17 Independent Sector). Volunteers provide one-on-one counseling, presentations to employers and
18 senior groups, administrative support, training, and distribution of information, and support
19 community outreach events statewide.

20 ***SHIP needs to expand to meet the growing demand.*** In 2021, Hawaii had 278,077 Medicare
21 beneficiaries, a figure that continues to grow as the Baby Boomers (1946-1964) become eligible
22 for Medicare at age 65. However, the number of dedicated staffing positions has not changed
23 since the inception of the program in 1992. The program employs two full-time equivalent (2.0
24 FTE) who train and support eighty-four (84) certified Medicare volunteers and in-kind staff
25 statewide. Compared to other states, Hawaii SHIP has the least number of staff for the largest

1 number of Medicare beneficiaries. The table below compares the total number of full-time
 2 dedicated staff of other states.

State	# of Medicare beneficiaries	# of FTE
Alaska	105,000	3
Delaware	186,753	5
Hawaii	278,077	2
Montana	209,612	3
North Dakota	121,523	3
Wyoming	109,989	5

3
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 5
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 7
 8
 9
 10 Hawaii has the fastest rate of growth of the Medicare population. Additionally, Hawaii SHIP
 11 increased the number of beneficiaries reached during the past four years (from 1,918 in 2018 to
 12 2,930 in 2021), yet the program continues to fall below the penetration goal of the total Medicare
 13 population, as set by the federal funders at 1.83%. or 5,089 individuals. In 2021, Hawaii SHIP’s
 14 penetration rate was 1.05% or 2,930 individuals assisted. Rather than hiring more FTEs, we plan
 15 to contract with additional third-party service providers and to recruit more volunteers who will
 16 assist our program to reach beneficiaries and individuals turning age 65.

17 **This proposal is requesting general funds to support the invaluable, unbiased counseling**
 18 **and educational services that Hawaii SHIP provides to older adults, their families,**
 19 **caregivers, and soon-to-be retirees. Increased funding will expand access to SHIP services**
 20 **through volunteers and third-party service providers and enable greater focus to reach**
 21 **target populations, such as individuals with limited income, limited English proficiency,**
 22 **and/or who are rurally isolated with limited access to services and supports.**

23 **Recommendation:** EOA supports the intent of SB2678 SD2, HD1 provided that its enactment
 24 does not reduce or replace priorities with the Administration’s budget request.

25 Thank you for the opportunity to testify.

DAVID Y. IGE
GOVERNOR



CRAIG K. HIRAI
DIRECTOR

GLORIA CHANG
DEPUTY DIRECTOR

EMPLOYEES' RETIREMENT SYSTEM
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
OFFICE OF THE PUBLIC DEFENDER

STATE OF HAWAII
DEPARTMENT OF BUDGET AND FINANCE
P.O. BOX 150
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ADMINISTRATIVE AND RESEARCH OFFICE
BUDGET, PROGRAM PLANNING AND
MANAGEMENT DIVISION
FINANCIAL ADMINISTRATION DIVISION
OFFICE OF FEDERAL AWARDS MANAGEMENT (OFAM)

WRITTEN ONLY
TESTIMONY BY CRAIG K. HIRAI
DIRECTOR, DEPARTMENT OF BUDGET AND FINANCE
TO THE HOUSE COMMITTEE ON FINANCE
ON
SENATE BILL NO. 2678, S.D. 2, H.D. 1

April 6, 2022
2:45 p.m.
Room 308 and Videoconference

RELATING TO THE HAWAII STATE HEALTH INSURANCE ASSISTANCE PROGRAM

The Department of Budget and Finance (B&F) offers comments on this bill.

Senate Bill No. 2678, S.D. 2, H.D. 1, appropriates an unspecified amount in general funds in FY 23 to the Executive Office on Aging to expand the Hawai'i State Health Insurance Assistance Program by contracting with third-party service providers and staffing consultants and recruiting more volunteers.

B&F notes that, with respect to the general fund appropriation in this bill, the federal Coronavirus Response and Relief Supplemental Appropriations Act requires that states receiving Elementary and Secondary School Emergency Relief (ESSER) II funds and Governor's Emergency Education Relief II funds must maintain state support for:

- Elementary and secondary education in FY 22 at least at the proportional level of the state's support for elementary and secondary education relative to the state's overall spending, averaged over FYs 17, 18 and 19; and
- Higher education in FY 22 at least at the proportional level of the state's support for higher education relative to the state's overall spending, averaged over FYs 17, 18 and 19.

Further, the federal American Rescue Plan (ARP) Act requires that states receiving ARP ESSER funds must maintain state support for:

- Elementary and secondary education in FY 22 and FY 23 at least at the proportional level of the state's support for elementary and secondary education relative to the state's overall spending, averaged over FYs 17, 18 and 19; and
- Higher education in FY 22 and FY 23 at least at the proportional level of the state's support for higher education relative to the state's overall spending, averaged over FYs 17, 18 and 19.

The U.S. Department of Education has issued rules governing how these maintenance of effort (MOE) requirements are to be administered. B&F will be working with the money committees of the Legislature to ensure that the State of Hawai'i complies with these ESSER MOE requirements.

Thank you for your consideration of our comments.



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**The State Legislature
The House Committee on Finance
Wednesday, April 6, 2022
2:45 p.m.**

TO: The Honorable Sylvia Luke, Chair

RE: S.B. 2678 S.D. 2, H.D.1 Relating to Hawaii State Health Insurance Assistance Program

Aloha Chair Luke and Members of the Committee:

My name is Keali'i Lopez and I am the State Director for AARP Hawai'i. AARP is a nonpartisan, social mission organization that advocates for individuals age 50 and older. We have a membership of nearly 38 million nationwide and over 140,000 in Hawai'i.

AARP Hawai'i supports SB 2678 S.D.2, H.D.1 which appropriates fund to expand the Hawaii State Health Insurance Assistance Program (SHIP). SHIP is a vital program that provides valuable information and assistance to new Medicare eligible and current enrollees who are navigating the complex world of Medicare and understanding the different Medicare options that best meet their needs. It is a trusted, unbiased resource of information in which a person can receive one-to-one counseling and education. Currently, SHIP is staffed by only two full time employees who train over eighty dedicated volunteers to provide assistance to the public free of charge. As more Hawaii residents turn age 65 or become Medicare eligible, the demand for assistance and information will significantly increase and require more staff and volunteer support. The public will greatly benefit if SHIP can be expanded to serve Hawaii's growing aging population.

Thank you for the opportunity to testify in support of S.B. 2678 S.D.2, H.D.1.

Sincerely,

A handwritten signature in black ink that reads "Keali'i S. Lopez". The signature is written in a cursive style.

Keali'i Lopez, AARP Hawai'i



CATHOLIC CHARITIES HAWAII

TO: Representative Sylvia Luke, Chair
Representative Kyle T. Yamashita, Vice Chair
Committee on Finance

FROM: Rob Van Tassell, President and CEO

DATE: Wednesday, April 6, 2022 (2:45 p.m., Via Videoconference, Conference Room 308)

RE: **IN SUPPORT OF SB 2678, SD2, HD1, Relating to the Hawaii State Health Insurance Assistance Program**

Catholic Charities Hawai'i (CCH) is a tax exempt, non-profit agency that has been serving people in need in the State of Hawaii since 1947.

CCH supports SB 2678, SD2, HD1, which would provide State funding to ensure the stability and continuity of the SHIP program in Hawaii.

CCH provides services for over 4,000 older adults each year. Our Benefits Enrollment Center and Case Management Programs assist low-income older adult clients to access needed benefits they are eligible for, such as SNAP (i.e. food stamps), Medicaid, Medicare subsidies and other income-eligible resources. We are aware that many seniors, from all income categories, are barraged with Medicare plan information particularly during Medicare Open Enrollment. We have seen what happens when a senior is enticed to enroll in a Medicare plan that does not meet the specific needs of that individual senior. This sometimes means seniors can no longer receive services from specific health care professionals (who may not accept their Medicare plan) or that seniors end up paying more for medications because they changed their Medicare plan and the plan no longer covers some of their required medications.

SHIP is an unbiased resource that we refer seniors to when they have questions about Medicare options or other questions about Medicare. We can trust that SHIP will have the most up-to-date Medicare information and that they are not influenced by any ties to specific Medicare plans.

SHIP has also been a training resource for CCH – providing essential Medicare training for our staff so that we can better assist our senior clients.

SHIP provides an essential service for Medicare recipients statewide. Catholic Charities Hawai'i asks for your support of SB 2678, SD2, HD1. For more information or questions, please feel free to email Diane Terada, Division Administrator, at diane.terada@catholiccharitieshawaii.org or call her via phone at 527-4702.

Thank you for this opportunity to provide testimony.





Testimony to the House Committee on Finance
Wednesday, April 6, 2022
2:45 p. m.
State Capitol Conference Room 308 and via videoconference

Re: SB 2678 SD 2 HD 1, RELATING TO THE HAWAII STATE HEALTH INSURANCE ASSISTANCE PROGRAM

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

I am Gary Simon, immediate past president and a current board member of the Hawai'i Family Caregiver Coalition. The mission of the Hawai'i Family Caregiver Coalition (HFCC) is to improve the quality of life of those who give and receive care by increasing community awareness of caregiver issues through continuing advocacy, education, and training.

HFCC strongly supports SB 2678 SD 2 HD 1, RELATING TO THE HAWAII STATE HEALTH INSURANCE ASSISTANCE PROGRAM, which would appropriate funds to expand the Hawaii State Health Insurance Assistance Program by contracting with third-party service providers and staffing consultants and recruiting more volunteers.

SHIP is a vital program that provides valuable information and assistance to new Medicare eligible and current enrollees who are navigating the complex world of Medicare and understanding the different Medicare options that best meet their needs. SHIP is a trusted, unbiased resource of information in which a person can receive one-to-one counseling and education. As more Hawaii residents turn age 65 or become Medicare eligible, the demand for assistance and information will significantly increase and require more staff and volunteer support. The public will greatly benefit if SHIP can be expanded to serve Hawaii's increasing aging population

We urge you to support SB 2678 SD 2 HD 1, and we urge you to recommend its passage.

On behalf of HFCC, I thank you for seriously considering the bill.

Very sincerely,

A handwritten signature in cursive script that reads "Gary Simon".

Gary Simon
Past President

Hawai'i Family Caregiver Coalition
Email garysimon@hawaii.rr.com



FIN (Committee on Finance)
Rep. Sylvia Luke, Chair
Rep. Kyle T. Yamashita, Vice Chair

Candace Nakamoto
808-349-2007, masamiyoung@gmail.com

4.4.22

Support for SB2678, Relating to the State Health Insurance Assistance Program

Hawaii State Health Insurance Assistance Program (SHIP) is a federally funded, volunteer-based program that is administered by the Hawaii State Department of Health, Executive Office on Aging. Hawaii SHIP helps Medicare-eligible individuals, their families and caregivers, and soon-to-be retirees make informed, cost-effective healthcare decisions. This is accomplished through one-on-one counseling sessions, answering questions, and distributing informative brochures at health fairs, and providing Medicare-related presentations. These services are free to the public who contact Hawaii SHIP through the Help Line and website. Volunteers, who provide these important services, are recruited, and trained throughout the year to keep up with the changes or updates to Medicare.

As a Social Worker in the field of Gerontology, I can see an increased need for services and supports for older adults in Hawaii. With increases to Social Security and Medicare expenditures, coupled with an increase in cost of living, older adults often find themselves struggling to financially meet their basic needs. Health insurance should be considered a necessity. Older adults are more predisposed to chronic conditions, hospitalizations, and have a higher utilization rate of medical services and prescription medication. Medicare is a complex program which is difficult to navigate for even the most capable. With annual changes, numerous Medicare notices, enrollment periods and penalties it can often be overwhelming. Hawaii SHIP volunteers dedicate their time to personally consult older adults with their existing plan options, questions about current coverage, and identifying potential eligibility for financial assistance. In times of need Hawaii SHIP acts as a beacon of light navigating beneficiaries through the complex tides of Medicare.

Hence, I strongly support SB2678, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with much-needed funding to expand access to important Medicare-related services to Hawaii residents statewide by contracting with third party service providers and staffing consultants. With more partnerships and volunteers, Hawaii SHIP could provide more outreach and education to Hawaii's residents. I urge the committee to pass SB2678. Thank you for this opportunity to testify.

Respectfully
Candace Nakamoto

**Representative Sylvia Luke, Chair
Representative Kyle T. Yamashita, Vice Chair
Committee on Finance**

***Mae Fujii, Volunteer, Hawaii State Health Insurance Assistance Program (SHIP)
808-395-1460
April 4, 2022***

SUPPORT for SB2678 for the State Health Insurance Assistance Program

During my five years as a volunteer, I have witnessed SHIP undergoing phenomenal transformation and growth in membership from less than ten to more than forty actively involved volunteers. After a much-needed face lift with many innovative improvements in programs, procedures, & technology by a new staff, SHIP has expanded services to a larger and wider population to assist all beneficiaries to choose the best Medicare insurance plans for their health care through outreach, media, exhibits, counseling, and presentations. Our volunteers receive on-going in-service training through monthly meetings and participation in other community events.

As an actively involved SHIPmate, I have gained invaluable experiences in educating, empowering, & assisting our beneficiaries to navigate through the maze of Medicare & health insurance options to make the best informed decisions for themselves.

Let me share two unforgettable experiences that reflect how well our counseling & other services are appreciated by those we serve. After assisting on the phone a beneficiary who was new to Hawaii, she surprised me when she came to a fair where I was exhibiting to meet me and to offer her thanks and gave me an appreciative hug (before the pandemic). While assisting an unhappy beneficiary with a complex issue, I felt great joy when his mood did a complete turn-around during our phone session, and he surprised me with this declaration, "I'm calling the President to ask that you volunteers get paid for all that you do!" Moreover, I felt that the counseling that I was trained to provide helped him to resolve his complaints about his Medicare plan to proactively pursue another plan. One-hour of counseling was time truly well-spent and an example of what services are provided by our SHIP volunteers.

Finding lighter moments of humor along with gratitude, appreciation, & even friendly hugs during normal times, have given me positive purpose in retirement & heartfelt rewards blessed by friendships shared with my dedicated SHIPmates. Finally, our outstanding staff at the helm, that I refer to as ***The Wind Beneath Our Sails,*** deserve recognition, appreciation, and support during this opportunity to testify.

I humbly ask the distinguished members of the Committee on Health, Human Services, & Homelessness for their favorable consideration & support of SB2678 for funding to expand our services to our beneficiaries, the baby boomers and especially our beloved kupuna, who deserve smooth sailing to enjoy good health services and the best quality of life in their golden years.

***Respectfully submitted and mahalo nui loa,
Mae Fujii***

SB-2678-HD-1

Submitted on: 4/4/2022 7:58:19 PM

Testimony for FIN on 4/6/2022 2:45:00 PM

Submitted By	Organization	Testifier Position	Testify
Tammy Chu	Individual	Support	Remotely Via Zoom

Comments:

Committee on Finance

Chair Sylvia Luke

Vice Chair Kyle Yamashita

I strongly support SB2678.

I spent 20+ years working for many large and small providers and payers in the U.S. including Hawaii and know the types of complexity that exist in healthcare. I can honestly say Medicare is in a class by itself with many nuances from eligibility, enrollment, plan selection, coordination of benefits, financial support, appeals, and grievances. These constantly change.

I've seen from a personal perspective, several of my kupuna relatives including my parents encountering Medicare's complexities and needing help navigating through the system. And at times, I've seen many of them go through confusion and frustration.

Hawaii SHIP is unique as it's the only Hawaii-based organization private or public that provides free, unbiased counseling to those in need of comprehensive Medicare information. Others are typically insurance agents and brokers who may be knowledgeable particularly on enrollment but have a vested interest in certain products.

In 2021, there were 278K+ Medicare beneficiaries in Hawaii and forecasts indicate this population will substantially grow. Hawaii SHIP's service will be critical to provide objective information as Medicare complexities are not changing anytime soon.

I strongly urge the committee to pass SB2678.

Thank you for this opportunity to testify.

The Honorable Sylvia Luke, Chair
The Honorable Kyle Yamashita, Vice Chair
Members of the Committee on Finance

April 5, 2022

Support for SB2678, Relating to the State Health Insurance Assistance Program

Aloha,

My name is Ethan Miyamoto and I am a student at the University of Hawai'i at Manoa, and a volunteer with the Hawai'i State Health Insurance Program (SHIP).

There are 278,077 Medicare beneficiaries statewide as of 2021. Hawai'i SHIP's goal is to assist as many beneficiaries in Hawai'i as possible. In 2021, SHIP assisted 2,930 with Medicare counseling and reached 7,701 beneficiaries through outreach presentations and fairs/exhibits. By 2025, SHIP will need to reach 10,000 Medicare beneficiaries which is a drastic increase from SHIP's current capacity.

As a volunteer, one of the things that I have done is counsel beneficiaries on their Medicare questions and concerns. I have counseled clients on almost every island. One of the more memorable areas that someone has called from is Moloka'i. SHIP is able to provide assistance to our residents who live in the most rural areas of our state. Another thing that I have done as a volunteer was provide education to high school students on the basics of Medicare. Not only do we assist those who are older adults, but we also have helped to educate younger people on Medicare topics. Lastly, as a volunteer I have presented many presentations to organizations that work with older adults. By passing on knowledge about Medicare to these organizations and entities, they are better able to assist the older adults that they work with on a daily basis.

There are many different roles for volunteers at SHIP. There are counselors, presenters, plan comparison specialists, and many more. I believe that by expanding the number of volunteers, our program would be better able to assist beneficiaries. Also, having much-needed funding would expand access to important Medicare-related services to Hawai'i residents statewide.

I urge the committee to pass SB2678. Thank you for this opportunity to testify.

Hawaii SHIP 2022 Written Testimony

Representative Sylvia Luke, Chair
Representative Kyle T. Yamashita, Vice Chair
FIN (Committee on Finance)

Sharie Nagatani
Volunteer with Hawaii State Health Insurance Assistance (SHIP) Program
94-515 Lumiaina Street, #L103
Waipahu, HI 96797
(808) 729-1309

April 6, 2022

Support for SB2678, Relating to the State Health Insurance Assistance (SHIP) Program

Hawaii State Health Insurance Assistance Program (SHIP) is a federally funded, volunteer-based program that is administered by the Hawaii State Department of Health, Executive Office on Aging. Hawaii SHIP helps Medicare-eligible individuals, their families and caregivers, and soon-to-be retirees make informed, cost-effective healthcare decisions. This is accomplished through one-on-one counseling sessions, answering questions, and distributing informative brochures at health fairs, and providing Medicare-related presentations. These services are free to the public who contact Hawaii SHIP through the Helpline and website. Volunteers, who provide these important services, are recruited and trained throughout the year to keep up with the changes or updates to Medicare.

I am a 2nd-year Master's in Social Work (MSW) Graduate student at the University of Hawai'i at Mānoa Thompson School of Social Work and Public Health, specializing in the area of Gerontology. Also, I am a current practicum student with the SHIP Program and the Graduate Research Assistant for the Introduction to Medicare Course under instruction of Dr. Victoria Fan for the Spring 2022 semester. This course is a partnership between the Department of Health Executive Office on Aging (EOA) Hawaii SHIP Program and the University of Hawai'i Center on Aging (COA). In Spring 2021, I was presented with the opportunity to complete the Introduction to Medicare Course before my title as a Graduate Research Assistant. Learning and comprehending the Medicare system was difficult for a student as it would be for a beneficiary. The complexity in navigating the system creates barriers for older adults and their families to affordable and accessible healthcare. Misleading or misunderstood information could result in costly consequences if healthcare decisions are poorly made. According to the National Council of Aging (NCOA), current studies have shown that older adults "routinely" make mistakes when selecting Medicare plans, generating costly consequences. In one identified study, researchers have found that older adults spent an average of \$368 per year more than they needed to, and, while only 5% of older adults chose the lowest cost plan, more than 20% were overspending by \$500.00 per year (Kina, 2021). These factors contribute to widening the gap of affordability and accessibility in healthcare coverage for the aging population. Throughout my various titles, I witnessed the dedication of the two full-time employees and kindhearted volunteers in providing Medicare-related services for Hawai'i's Kūpuna, their families, and the aging community. As a future Social Work clinician and an advocate for older adults, the sustainability for the SHIP

Hawaii SHIP 2022 Written Testimony

Program to continue and expand is needed for the aging population and their families to make confident, healthcare related decisions.

Hence, I strongly support SB2678, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with much-needed funding to expand access to important Medicare-related services to Hawaii residents statewide by contracting with third party service providers and staffing consultants.

There are 278,077 Medicare beneficiaries statewide as of 2021. Hawaii SHIP's goal is to assist as many beneficiaries in Hawaii as possible. In 2021, SHIP assisted 2,930 with Medicare counseling and reached 7,701 beneficiaries through outreach presentations and fairs/exhibits. By 2025, SHIP will need to reach 10,000 Medicare beneficiaries which is a drastic increase from SHIP's current capacity.

With more partnerships and volunteers, Hawaii SHIP could provide more outreach and education to Hawaii's residents. I urge the committee to pass SB2678. Thank you for this opportunity to testify.

Respectfully,
Sharie Nagatani

References

- Kina, S. (2021). *Choice Error: How Choosing a Medicare Plan Could Impact Your Finances and Health*. National Council of Aging (NCOA).
<https://www.ncoa.org/article/choice-error-how-choosing-a-medicare-plan-could-impact-your-finances-and-health>