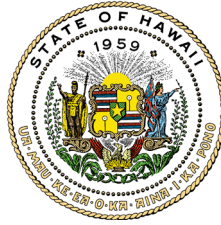


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KE KIA'ĀINA O KA MOKU'ĀINA 'O HAWAII

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HONOLULU, HAWAII 96813-2831

Testimony in SUPPORT of SB 900 SD1
Relating to the State Health Insurance Program

COMMITTEE ON WAYS AND MEANS
SENATOR DONOVAN DELA CRUZ, CHAIR
SENATOR GILBERT S.C. KEITH-AGARAN, VICE CHAIR

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

Hearing Date: March 3, 2023
10:20 AM

Room Number: 211
Via Videoconference

EOA's Position: The Executive Office on Aging (EOA), an attached agency to the Department of Health, **strongly supports SB900 SD1**, relating to the Hawaii State Health Insurance Assistance Program (SHIP).

Fiscal Implications: This measure appropriates funds for SFY 2023 and SFY 2024 for one full-time equivalent (1.0 FTE) Program Specialist III position, one full-time equivalent (1.0 FTE) Program Specialist IV position, and one full-time equivalent (1.0 FTE) Program Specialist V position within the EOA to be expended for the Hawaii SHIP.

Purpose and Justification: The purpose of this bill is to appropriate funds for three Program Specialist positions within the EOA to meet the growing aging population's demand for accurate, timely, and unbiased information and assistance. Hawaii ranks first in the nation with an average life expectancy of 81.3 years of age. Hawaii's cost of living is almost double that of the national average at 193.3%. In 2022, medical and prescription drug spending rose to \$157,480,248.

Medicare is essential to providing health care coverage for older adults and persons with disabilities. However, the rules and procedures for Medicare eligibility and enrollment are complex and difficult to navigate.

In 1992, EOA received the first SHIP grant with two dedicated staff. Over thirty (30) years later the program still employs two full-time equivalent (2.0 FTE) who train and support over ninety (90) certified Medicare volunteers and in-kind staff statewide. Since 1992, the Medicare population has more than doubled from 133,439 to 295,405 in 2022. Hawaii SHIP has the least number of staff for the largest number of Medicare beneficiaries. The table below compares the total number of full-time dedicated staff of other states.

State	# Of Medicare beneficiaries	# Of FTE
Alaska	105,000	3
Delaware	186,753	5
Hawaii	295,405	2
Montana	209,612	3
North Dakota	121,523	3
Wyoming	109,989	5

Hawaii SHIP was established to assist and educate Medicare beneficiaries to: (1) Find medical or prescription drug coverage if uninsured; 2) Make informed choices based on the individual's needs and budget; (3) Enroll in Medicare to avoid lifetime late enrollment penalties; (4) Access wellness and preventive services to improve health outcomes, lower medical costs, and promote aging in place; and (5) Enroll in Medicaid, Medicare Savings Programs, and Extra Help to reduce or eliminate out-of-pocket costs. Hawaii SHIP provides free, 1:1 counseling by phone, email, or in-person to beneficiaries, caregivers, or soon-to-be retirees statewide.

In 2016 and 2017, federal funding for SHIP grantees was nearly eliminated by Congress. who undervalued the importance of qualified Medicare education and assistance despite 65,000

people turning 65 every day. Continued advocacy, support, and stable funding is critically needed to sustain the program and services for Hawaii's aging population. The Administration for Community Living oversees 54 Hawaii SHIP projects nationwide and considers an eight percent (8%) penetration rate (23,191 individuals) as acceptable (minimum) performance and justification for continued funding. However, Hawaii SHIP currently serves 8,800 individuals per year, which is approximately only three percent (3%) of Hawaii's Medicare population. With more staff and dedicated resources, EOA can expand outreach statewide and increase local assistance to kupuna in each county. Additionally, staff positions are needed to reach federal performance goals by fiscal year 2025, and more importantly, to meet the growing demands of our aging population.

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

Thank you for the opportunity to testify.



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The State Legislature
Senate Committee on Ways and Means
Friday, March 3, 2023
Conference Room 211
10:20 a.m.

TO: The Honorable Donovan Dela Cruz, Chair
RE: Support for S.B.900 SD 1 Relating to Health

Aloha Chair Dela Cruz 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 impact organization that advocates for individuals age 50 and older. We have a membership of nearly 38 million nationwide and nearly 140,000 in Hawaii. We advocate at the state and federal level for the issues that matter most to older adults and their families.

AARP supports S.B. 900 SD1 which appropriates fund to expand the Hawaii State Health Insurance Assistance Program (SHIP).

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

Thank you for the opportunity to testify in support of S.B 900, SD1.

Sincerely,


Keali'i S. López
State Director



CATHOLIC CHARITIES HAWAII

TO: Senator Donovan M. Dela Cruz, Chair
Senator Gilbert S.C. Keith-Agaran, Vice Chair
Committee on Ways and Means (WAM)

FROM: Rob Van Tassell, President and CEO

DATE: Friday, March 3, 2023 (10:20 a.m., Conference Room 211 & Videoconference)

RE: **IN SUPPORT OF SB 900, SD1, 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 900, SD1, 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. We are aware that Medicare recipients, from all income categories, are barraged with Medicare plan information particularly during Medicare Open Enrollment. We have seen what happens when an older adult is enticed to enroll in a Medicare plan that does not meet the specific needs of that individual. This sometimes means the older adult can no longer receive services from specific health care professionals (who may not accept a particular Medicare plan) or that the senior ends up paying more for medications because of a change to a Medicare plan that does not provide coverage for a specific medication.

When CCH staff refer older adults to other organizations to receive services, we need to have confidence in the organization to serve the best interest of those individuals. We are confident that SHIP is a quality, unbiased referral source for older adults in need of Medicare advice. 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 provides an essential service for Medicare recipients statewide. Catholic Charities Hawai'i asks for your support of SB 900, SD1. 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 808-527-4702.

Thank you for this opportunity to provide testimony.



Ways and Means Committee
Senator Donovan M. Dela Cruz, Chair
Senator Keith-Agaran, Vice Chair

Sharon Drury
Volunteer with Hawaii State Health Insurance Assistance Program
Phone: 808-300-9935

March 2, 2023

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

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

As a volunteer, I have provided counseling regarding Medicare to seniors, people with disabilities and caregivers who have nowhere else to turn for unbiased information. Medicare is an extremely complicated program to understand. Seniors turning 65 and people with disabilities, struggle to understand their options, the enrollment periods and their rights to have appropriate and adequate healthcare. They need assistance to understand prescription drug plans, penalties, Advantage and Medigap plans, dental, vision and hearing coverage. Almost every person I have helped is very concerned about being able to afford care. I worked as a Social Worker in numerous capacities until my recent retirement and can tell you from first hand experience that SHIP is a vital program that helps the senior population and persons with disabilities to access needed healthcare insurance. A strong volunteer program can only function if there are staff to recruit, train and support their volunteers.

Hence, I strongly support SB900, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with much-needed funding for three program specialist positions thereby expanding access to important Medicare-related services to Hawaii residents statewide.

There are 295,405 Medicare beneficiaries statewide as of 2023. Hawaii SHIP's goal is to assist as many beneficiaries in Hawaii as possible. With 80+ volunteers statewide in 2022, SHIP assisted 2,675 with Medicare counseling and reached 6,465 beneficiaries through outreach presentations and fairs/exhibits. By 2025, SHIP will need to reach 10,000 Medicare beneficiaries which is a drastic increase from SHIP's current capacity.

With more positions, we could sustain the Hawaii SHIP program and increase our outreach and education to Hawaii's residents. I urge the committee to pass HB649 & SB900. Thank you for this opportunity to testify.

Respectfully,

Sharon Drury

SB-900-SD-1

Submitted on: 3/2/2023 1:45:49 PM

Testimony for WAM on 3/3/2023 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
Darryl T. Higa	Individual	Support	Written Testimony Only

Comments:

Aloha Ways and Means Committee,

I hope you will take the time to hear and support SB900 in the next round of committee hearings. When I received assistance last year from SHIP to go through the Medicare enrollment process, I was so impressed and appreciative of the service that I signed up to become a volunteer myself. Since then, I have had the privilege of assisting other kupuna this past year and continue to assist those who call the SHIP office.

Hawaii SHIP is a statewide, volunteer-based program at the EOA that EDUCATES, ASSISTS and EMPOWERS Hawaii’s Kupuna and people with disabilities, their families, caregivers, and individuals turning 65 with Medicare and other healthcare topics. SHIP assists individuals who identify as Native Hawaiians, are rurally isolated, speak limited English, and have low incomes through the Medicare Improvements for Patients and Providers Act (MIPPA) grant which supports SHIP’s work in Hawaii.

Services are offered free of charge and includes:

- One-on-one, Local, Unbiased, Timely, Accurate & Cost-effective Counseling to kupuna and families about Medicare
- Presentations on Medicare education are offered at senior fairs, community groups and anywhere else it is requested
- Distribution of Certified Medicare Publications
- Health plan comparisons and financial assistance eligibility screenings and application submission to help pay Medicare costs.

Hawaii’s Medicare population is currently over 295,000 beneficiaries, an increase of 300% since 1992 when EOA received the 1st SHIP grant. However, we only served around 9,000 clients in 2022. Currently we have 2 temporary, full time equivalents because SHIP is funded 100% by a federal grant. We haven’t increased the number of positions since 1992 and could potentially serve many more kupuna with the passage of SB900.

SB900 is one of Kupuna Caucus' 5 priorities in the 2023 session. The bill asks for 3 permanent positions to sustain the program should federal funding be eliminated (which happened during the Trump Administration).

Medicare is very complex and changes annually. Without the education SHIP provides many won't enroll into Medicare and become uninsured or underinsured. Older adults often live off fixed incomes (SS benefits) and it only takes one healthcare scare for a kupuna to deplete their savings.

I humbly ask for your support of SB900.

Senator Donovan M. Dela Cruz, Chair
Senator Keith Agaran, Vice Chair
Senate Ways and Means Committee Members

Mae Fujii, Hawaii SHIP Volunteer since 2017

In Support of Senate Bill 900, Relating to Funding for the State Health Insurance Assistance Program [SHIP] for three professional staff

I would like to share two experiences that have given me gratitude, appreciation, and purpose or ***Ikigai***, which in Japanese means living a life of purpose, as an active volunteer for Hawaii SHIP. I have enjoyed serving other kupuna through presentations, counseling, and outreach on Oahu. I have witnessed the rapid growth of our program to go high tech and see the great need to continue our services to keep up with the increasing baby boomer population and those who relocate to our aloha state. While our volunteer corps has grown tremendously, our program has not kept up with expanding our professional staff to recruit, orient, train, and provide education and on-going services to the volunteers, our partners, and beneficiaries.

When a newly relocated beneficiary to Honolulu, received my counseling help on a dental question, she came to a health fair before the pandemic to seek me out so that she could thank me for the help given on the phone. ***I was touched beyond words when she asked if she could give me a hug before she left. Her warm hug made me feel that our services are greatly appreciated by our beloved kupuna.***

Another experience involved phone session with a gentleman, who expressed his dissatisfaction with Medicare, to which I quietly listened before sharing several plan options available to him, which gradually brought a positive change in his attitude during our one hour conversation. Then he surprised me when he blurted out and repeated, ***“I’m going to call the President to tell him to pay you volunteers for all that you do!”*** I silently chuckled because our mission states that our services are **free**, confidential, personal, and localized for our island culture. He left me uplifted saying that he would pursue independent research to seek another Medicare option.

There are many more heartfelt expressions, requests for hugs, and instances of light humor that give me joy and ***Ikigai*** in serving our beneficiaries. Finally, I wish to acknowledge my dedicated, and outstanding staff of two with a single part time assistant that I refer to as ***“The Wind Beneath Our Sails,”*** who train, mentor, educate and support the volunteers to feel valued and appreciated.

I thank you for your kind support and consideration of Senate Bill 900 for funding to bring on board 3 additional staff to keep this worthy program afloat.

Mahalo for this opportunity to testify and aloha kakou ,
Mae Fujii
808-395-1480

Chair, Senator Donovan Dela Cruz
Vice Chair, Senator Keith-Agaran
Ways and Means Committee

Candace Nakamoto
808-349-2007, masamiyoung@gmail.com
3.2.23

Support for SB 900 SD1, Relating to the State Health Insurance Assistance Program

Hawaii State Health Insurance Assistance Program (SHIP) is a federally funded, volunteer-based program that is administered by the Hawaii State Department of Health, Executive Office on Aging. Hawaii SHIP helps Medicare-eligible individuals, their families, caregivers, and soon-to-be retirees to make informed, cost-effective healthcare decisions. This is accomplished through one-on-one counseling and community outreach such as presentations, fairs, and exhibits. Services are free, local, individualized, and unbiased.

As a Social Worker in the field of Gerontology, I can see an increased need for services and supports for older adults in Hawaii. With increases to Social Security and Medicare expenditures, coupled with an increase in cost of living, older adults often find themselves struggling to financially meet their basic needs. Health insurance should be considered a necessity. Older adults are more predisposed to chronic conditions, hospitalizations, and have a higher utilization rate of medical services and prescription medication. Medicare is a complex program which is difficult to navigate for even the most capable and connected. With annual changes, numerous Medicare notices, enrollment periods, and lifetime late enrollment penalties it can often be overwhelming.

What happens if the SHIP program goes away tomorrow? People won't know when or how to sign up for Medicare. Because they didn't enroll into Medicare, they have no health insurance. Without any health insurance they won't go to the doctors or get the appropriate health care. Uninsured or underinsured people will face expensive medical bills. It only takes one health scare for a Kupuna living on fixed income (SS benefits) to lose their home. We want to prevent lower health outcomes, higher healthcare costs, and higher rates of poverty.

Hence, I strongly support SB 900 SD1, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with three additional staff to sustain the program and meet the growing needs of our older adult population. I urge the committee to pass SB900 SD 1. Thank you for this opportunity to testify.

Respectfully
Candace Nakamoto

Senator Dela Cruz, Chair
Committee on Ways and Means

Joanne Itano
Volunteer with Hawaii State Health Insurance Assistance Program
itanoj001@gmail

Feb 6, 2023

I am writing in support of SB900, Relating to the State Health Insurance Assistance Program

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

As a volunteer, I respond to calls from the public about Medicare. Medicare can be quite confusing and may lead to lifelong penalties in premiums if the person does not enroll at appropriate times or they be without insurance coverage if they miss an enrollment period. I have had state/city retirees who call wondering if they should respond to the barrage of TV ads, mailers and phone calls they receive during Medicare Open Enrollment period wondering if they should change their coverage. Generally, this would result in less coverage and difficulty in returning to EUTF coverage. We exhibit at fairs, malls and conferences and always have individuals come up to ask questions about their Medicare coverage. Federally funding is never guaranteed and while SHIP has been fortunate to have many years of funding, the loss of funding would result in the free, unbiased and local resource no longer available to Hawaii residents.

Hence, I strongly support SB900, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with much-needed funding for three program specialist positions. This will result in expanding access to important Medicare-related services to Hawaii residents statewide.

There are 295,405 Medicare beneficiaries statewide as of 2023. Hawaii SHIP's goal is to assist as many beneficiaries in Hawaii as possible. With 80+ volunteers statewide in 2022, SHIP assisted 2,675 with Medicare counseling and reached 6,465 beneficiaries through outreach presentations and fairs/exhibits. By 2025, SHIP will need to reach 10,000 Medicare beneficiaries which is a drastic increase from SHIP's current capacity.

With more positions, we could sustain the Hawaii SHIP program and increase our outreach and education to Hawaii's residents. I urge the committee to pass SB900. Thank you for this opportunity to testify.

Respectfully,
Joanne Itano, SHIP Volunteer

SB-900-SD-1

Submitted on: 3/3/2023 6:08:49 AM

Testimony for WAM on 3/3/2023 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
Tammy Chu	Individual	Support	Written Testimony Only

Comments:

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

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

As a volunteer over the past year, I've had the privilege to personally speak one-on-one with dozens of beneficiaries and present to several kupuna groups on Medicare. Many are confused and welcome the information on the many nuances of Medicare including eligibility, enrollment, screening for financial assistance, appeals, grievances, and coordination of benefits with other insurance such as retiree benefits or Med-Quest.

I support this bill which would provide funding for 3 program specialist positions. There are nearly 300,000 Medicare beneficiaries statewide in 2023. Medicare will continue to rapidly grow as kupuna ages into it. With more SHIP positions, Hawaii could increase outreach and education to Hawaii's residents so they can make well informed decisions for themselves.

I urge the committee to pass HB649 & SB900. Thank you for this opportunity to testify.

LATE

SB-900-SD-1

Submitted on: 3/3/2023 9:38:37 AM

Testimony for WAM on 3/3/2023 10:20:00 AM

Submitted By	Organization	Testifier Position	Testify
Jean Tanaka	Individual	Support	Written Testimony Only

Comments:

Dear Sen. Donovan Dele Cruz, Chair, Ways and Means Committee,

I am writing in support of SB 900, SDI. This bill will authorize the creation of three full-time permanent positions for the Hawaii State Health Insurance Assistance Program (Hawaii SHIP). This is very important for the long term existence of this very important and useful program. At the present time this program is funded by Federal grants that make its continued existence subject to the whims of the Federal government. Not a good situation. We need this program to continue with the full support of the State of Hawaii.

I am a volunteer of the Hawaii SHIP for the past ten years. I have seen first hand how the program has benefited the senior population in maintaining their health and wellbeing. We provide an invaluable service to our seniors and their support system by guiding them through the complicated maze called Medicare and Medicaid. You should try to learn about Medicare and you will quickly learn that it is not as simple as you would hope that it would be for our seniors to understand. Hawaii SHIP helps people to navigate through Medicare and make informed and appropriate healthcare decisions for themselves.

Hawaii SHIP is a program that is operated with a group of fantastic volunteers committed to helping our seniors age well. These volunteers put in many hours of their time to help others without being paid. In order to do this, we need the guidance and support of the SHIP staff. Our SHIP staff provide stability and continuity for us volunteers. Without them, the program would die. Someone committed has to run the program.

I have been around long enough to see the impact on the program when staff has left the program and no one is left to run the program. Volunteers leave. The SHIP becomes rudderless. Our seniors suffer from the loss. Right now the staff is doing a fantastic job. Volunteer recruitment is

up. It would be a shame to lose any of the staff because their position is only temporary and they seek more permanent positions elsewhere.

Please help us to keep the SHIP sailing.

Thank you.

Jean Tanaka/Volunteer Counselor/Hawaii SHIP