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LATE

February 3, 2016

The Honorable Rosalyn Baker, Chair
Senate Committee on Commerce, Consumer Protection, and Health
The Honorable Michelle Kidani, Vice-Chair
Senate Committee on Commerce, Consumer Protection, and Health

Re: SB 2666 – Relating to Insurance

Dear Chair Baker, Vice-Chair Kidani and Members of the Committee:

The Hawaii Medical Service Association (HMSA) supports the intent of SB 2666, which seeks to prohibit health insurers, mutual benefit societies, and health maintenance organizations from discriminating with respect to participation and coverage under a policy, contract, plan, or agreement against any person on the basis of actual or perceived gender identity.

HMSA is certainly empathetic to the intent of this Bill and we recognize the considerable movement toward broadly expanding health care services to this population. To this point, in response to the Department of Health and Human Services ruling in 2014, HMSA created and currently offers a gender reassignment policy under our Federal 087 plan. As written, we see SB 2666 seeking to ensure equal access to current benefits provided in a plan rather than an expansion of benefits.

Should this measure advance, we would ask that the Committee amend the effective date to apply to plans renewing on or after January 1, 2017.

Thank you for allowing us to testify on SB 2666.

Sincerely,

Jennifer Diesman
Vice President, Government Relations

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baker2 - Lia/Eve

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 02, 2016 4:57 PM
To: CPH Testimony
Cc: lynneronderko@gmail.com
Subject: *Submitted testimony for SB2666 on Feb 3, 2016 09:00AM*

Categories: Printed

SB2666

Submitted on: 2/2/2016

Testimony for CPH on Feb 3, 2016 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Lynn Onderko	Individual	Support	No

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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baker2 - Lia/Eve

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 02, 2016 5:05 PM
To: CPH Testimony
Cc: meileen@yahoo.com
Subject: Submitted testimony for SB2666 on Feb 3, 2016 09:00AM

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SB2666

Submitted on: 2/2/2016

Testimony for CPH on Feb 3, 2016 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Eileen McKee	Individual	Support	No

Comments: I strongly support SB2666. Let's stop discrimination from all entities to all people. Mahalo, Eileen McKee

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Testimony on SB2666 relating to health insurance for transgender individuals. BJ Avery 31 Jan 2016

I have a hormone imbalance that requires me to receive injections of estrogen on a regular basis in order to maintain my physical health. My body does not produce either estrogen or testosterone on its own and as a result if I go without hormone treatment for an extended period of time, my health deteriorates dramatically and I am no longer able to be healthy and active due to my body's lack of sufficient hormones. When I was unable to afford hormones for close to a year in 2013-14, my muscles deteriorated to the point that exercise was extremely difficult, in spite of having retained a regular exercise routine throughout the year my physical fitness deteriorated dramatically. I became unable to maintain my own body temperature and had hot and cold flashes several times a day. It became difficult to maintain an active energy level throughout the day and I had to drop many of my usual social activities as my health deteriorated. I was told by my doctor that my symptoms and hormone levels were similar to those experienced by many post-menopausal women, although I was only 25 years old at the time. When I receive sufficient dosages of hormones, I'm able to avoid this deterioration of health and live a happy, healthy, and active lifestyle.

In spite of this, when I first came to Hawaii I was extremely hesitant to approach this subject with my doctor. My body's inability to produce hormones on its own is a direct result of surgeries I received years ago in pursuit of a physical transition from my birth sex of male, to my current legal and social sex of female. Even though this transition was years in the past and my need for hormones now is purely to maintain my physical health, the insurance documents I received when I began my new coverage in Hawaii clearly stated that all health services related to gender transition were explicitly excluded from coverage. I investigated different options for health insurance, but all the options available to me through my employer or through the insurance marketplace all included this exclusion. Even though many people require and regularly receive hormone treatments for many different reasons, I knew that if my doctor did not want to cover my hormones they were well within their legal rights to deny my treatment simply because I am trans. My need to maintain my own physical health could easily have been painted as a treatment "related to gender transition" and denied. Even more than that, I feared that if my insurance provider knew I was trans, I could be denied for all sorts of other medical treatments at a whim.

I have thankfully been able to get the care I need, through a combination of working with my insurer for some of my health issues, and paying out-of-pocket for others. However, the kind of discrimination I feared remains perfectly legal. If my insurer decides that they do not want to treat me at all because I am a transgender woman, it is currently perfectly legal. If my insurer decides to stop paying for the blood tests that I use to measure my hormone levels, in the absence of new legislation they will be within their legal rights to do so even if my doctors believe the tests to be medically necessary. This bill won't force my insurer to pay for treatments that are specific to my needs as a trans woman, but it will make it illegal for them to deny me routine care that is available to everyone else. This will allow me to go to the doctor and share my medical history and medical needs without fear that I risk losing my coverage entirely.

Please consider passing SB2666 into law so that all of Hawai'i's residents can have equal access to medical treatments that are already being offered to non-transgender people, but can currently be denied to transgender individuals.

LATE

February 2, 2016

To: Senator Rosalyn Baker, Chair
Senator Michelle Kadani, Vice Chair
All Members of the Committee on Commerce, Consumer Protection and Health

From: James Mateo
91-215 Niuhiwa Pl
Ewa Beach, HI 96706

RE: SB2666

Aloha,

I would like to submit my testimony in strong support of SB2666 which prohibits health insurers, mutual benefit societies, and health maintenance organizations from discriminating with respect to participation and coverage under a policy, contract, plan, or agreement against any person on the basis of actual gender identity or perceived gender identity.

I believe health care is a basic human right and should be provided to every individual not only in our great state of Hawaii but on a national level as well. Hawaii was a pioneer many years ago in providing health insurance coverage to the working more than 20 hrs per week and a Quest Medicaid program that is second to none. Hawaii should be one of the pioneer states to eliminate discrimination based on gender identity or perceived gender identity. I think it creates a bad perception of our state and our people to say to any group that "even though you are a human being you are not worthy or deserving of the some basic rights to health care based on your gender identity". I urge you to consider what is fair and just to all the people of Hawaii regardless of who they are or how they identify.

Transgender individuals tend to face more physical and mental health issues that are far more costly to ignore than they are to provide treatment. These costs on their own are extremely high and out of reach for most transgender people to afford out of pocket, no different than medical costs are to the rest of the population. There have been many studies conducted that have concluded that the additional costs to insure people for transgender health issues including sex reassignment surgery are minimal and the benefits far outweigh the costs.

A new analysis led by the Johns Hopkins Bloomberg School of Public Health suggests that while most U.S. health insurance plans deny benefits to transgender men and women for medical care necessary to transition to the opposite sex, paying for sex reassignment surgery and hormones is actually cost-effective. I have attached a link for your review

<http://www.jhsph.edu/news/news-releases/2015/study-paying-for-transgender-health-care-cost-effective.html>

A study by the Williams Institute concluded Employers report zero or very low costs and yet substantial benefits, for them and their employees alike, when they provide transition-related health care coverage in their employee health benefit plans. The report finds that a majority of employers reported that they would encourage other employers to add the coverage, and none would advise against it. Thirty-four employers participated in a survey to describe their transition-inclusive health benefits plans, how much these plans have cost them, and what, if any, benefits they receive from providing their transition-inclusive plans.

<http://williamsinstitute.law.ucla.edu/research/transgender-issues/costs-benefits-providing-transition-related-health-care-coverage-herman-2013/#sthash.lQ54MoJu.dpuf>

I would also like to provide you with some valuable information from The Transgender Law Center and their Recommendations for Transgender Health Care. They provide an explanation of the results of each of the problems listed below as well as recommendations to overcome these problems :

Problem 1: Private health insurance companies deny coverage to transgender people

Problem 2: Public and private health insurance companies exclude transgender related services from coverage

Problem 3: Health insurance companies and medical providers rely on the gender binary

Problem 4: Many medical providers are transphobic

This link will take you to Recommendations for Transgender Health Care.

<http://www.transgenderlaw.org/resources/tlchealth.htm>

I would like to thank you all for taking the time and consideration to read my testimony in strong support of SB2666.

Please feel free to contact me for any clarification of my statement or the information I have provided.

Mahalo Nui Loa,

James Mateo

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baker2 - Lia/Eve

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 02, 2016 9:34 PM
To: CPH Testimony
Cc: sch26@hawaii.rr.com
Subject: Submitted testimony for SB2666 on Feb 3, 2016 09:00AM

SB2666

Submitted on: 2/2/2016

Testimony for CPH on Feb 3, 2016 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Steffanie C Humphrey	Individual	Support	No

Comments: I am retired from the Honolulu Fire Department, Captain, 26 years, I am also a transgender woman and I strongly, strongly, strongly support this measure. Mahalo

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