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# Testimony in SUPPORT of SB 1592, SD2 Relating to the Senior Medicare Patrol Program

## COMMITTEE ON HUMAN SERVICES REPRESENTATIVE JOHN MIZUNO, CHAIR REPRESENTATIVE TEREZ AMATO, VICE CHAIR

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

Hearing Date: March 14, 2023 9:00 AM Room Number: 329 Via Videoconference

EOA's Position: The Executive Office on Aging (EOA), an attached agency to the Department

of Health, strongly supports the intent of SB 1592, SD2, relating to Senior Medicare Patrol

(SMP) Hawai'i.

Fiscal Implications: This measure appropriates funds for SFY 2023 and the same sum for 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 for the Senior Medicare Patrol Hawai'i program.

Purpose and Justification: The purpose of SB1592 SD2 is to appropriate funds for three (3)

full-time permanent positions to further assist the EOA's SMP Hawai'i program as well as

expand the EOA's ability to protect kūpuna against the onslaught of multiple forms of frauds and

scams being besieged upon them. These positions will strengthen and increase EOA's ability to

ensure that timely, reliable, and accurate services are provided to kūpuna, their families, and caregivers in need.

SMP Hawai'i's mission is to provide a "help net" to educate, assist, and refer residents to the proper authorities, and be a reliable source for accurate information and responsive assistance with Medicare, Medicaid, and other health-related scams, fraud, or abuse.

Unfortunately, scams and fraudulent behaviors against kūpuna are not limited to Medicare, Medicaid, and other health-related scams. As a community, we have all experienced the increase of other types of scam behaviors on our phones, social media accounts, emails and even the television ads that harangue us with enticing offers that are "too good to be true!" Our shorelines no longer protect us from the barrage of scams that inundate us due to our growing reliance on the internet and social media in our daily lives.

Hawai'i ranks number one nationwide in longevity at 81.3 years of age! As the population of those age 65 and over is projected to grow, so has the incidence of scams that target this vulnerable group. The frequency and complexity of scams have grown significantly as con artists know that Hawai'i's people are very giving and trusting of others by nature and the potential for harm to this targeted group continues to rise disproportionally.

SMP Hawai'i receives various statewide inquires on our dedicated Helpline and our interactive website from kupuna calling for assistance and are too ashamed and embarrassed to reach out to their own loved ones. SMP provides a clearing house for our kūpuna, their families, and caregivers to call for help.

SMP Hawai'i operates statewide providing a toll-free helpline, provides 1:1 counseling and referrals and conducts community outreach to underserved groups and communities to expand access and assistance for Medicare, Medicaid, and other health-related scams, fraud, or abuse as well as many other types of scams and fraud against kūpuna.

In response to the rise in scams, SMP Hawai'i has established a network of partnerships across the finance, technology, legal, and retail industries to triage non-health related fraud cases to the proper authority to provide timely assistance with gift card and charity schemes, romance, caregiver, and imposter scams and ransomware that trick older adults into giving away their personal information and money.

Unfortunately, the prognosis for kūpuna's safety does not look promising. Annually, Medicare loses an estimated \$70 billion dollars to fraudulent claims. Criminals steal an average \$34,200 per victim. Hawai'i reports over \$17 million lost annually to online scams. If our community is unable to increase awareness, educate our kūpuna regarding scams and fraud, and build stronger community resources, Hawai'i is projected to lose more than \$53 million annually by 2035!

SMP Hawai'i was established in 1997, and for twenty-five years, EOA has operated this program with two temporary full-time staff who recruit, train, and retain a cohort of volunteers statewide. The passing of this bill to establish three (3) critically needed permanent full-time positions will allow for the needed expansion of EOA's capacity to meet the demands for timely, accurate, and reliable services to kūpuna, family members, and caregivers in need.

EOA's mission is "To optimize the health, safety and independence of Hawai'i's older adults and people with disabilities. We support kūpuna and their caregivers through planning, development, advocacy, and coordination of policies, programs, and services." Without an increase in staffing, EOA is limited in our ability to safeguard against further kūpuna victimization and preserve the Medicare program, thus jeopardizing EOA's directed mission.

These positions are direly needed to continue to build a stronger, wider, and safer "help net" for a most valued asset, our islands' kūpuna.

**Recommendation**: EOA strongly supports the intent of 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.



# **DISABILITY AND COMMUNICATION ACCESS BOARD**

1010 Richards Street, Room 118 • Honolulu, Hawaii 96813 Ph. (808) 586-8121 (V) • TTY (808) 586-8162 • Fax (808) 586-8129

March 14, 2023

# TESTIMONY TO THE HOUSE COMMITTEE ON HUMAN SERVICES

Senate Bill 1592 SD1 – Relating to the Senior Medicare Patrol Program

The Disability and Communication Access Board (DCAB) supports Senate Bill 1592 SD1 – Relating to the Senior Medicare Patrol Program. This bill would appropriate funds for three additional program specialist positions within the Executive Office on Aging for the State's Senior Medicare Patrol Program.

While being a victim of a scam or fraudulent activity is distressing to everyone, it can be especially financially, physically, and emotionally devastating to kupuna, including kupuna with disabilities. This bill would provide the Senior Medicare Patrol Program additional resources to educate and protect kupuna, including kupuna with disabilities, from scams and fraudulent activities.

Thank you for the opportunity to provide testimony.

Respectfully submitted,

KIRBY L. SHAW Executive Director



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The State Legislature House Committee on Human Services Tuesday, March 14, 2023 Conference Room 329 9:00 a.m.

TO: The Honorable John Mizuno, Chair RE: Support for S.B. 1592, SD2 Relating to Senior Medicare Patrol Program

Aloha Chair Mizuno 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. 1592, SD2** which appropriates funds for additional positions within the State's Senior Medicare Patrol Program (SMP) to meet the rising demand for assistance caused by increased reports of health fraud, medical billing errors, and abuse.

SMP plays a vital role in advocating, educating, and protecting Hawaii's most vulnerable population. There are rising numbers of health-related scams and frauds targeting people especially older adults with Medicare coverage. Identity theft, gift cards, COVID test kits/vaccines/cures, durable medical equipment, genetic testing are common tactics that scammers use to defraud unknowing victims. Medicare loses \$70 billion of taxpayer dollars to false claims every year. There are approximately 279,000 Medicare beneficiaries in Hawai'i and the number continues to increase as the state's population ages. Additional SMP staff and volunteer support will be needed to meet the demand for outreach and counseling to kupuna.

Thank you for the opportunity to testify in support of S.B 1592, SD2.

Sincerely,

Keali'i S. López

State Director

Beverly Gotelli 6286 Opaekaa Road Kapaa, HI 96746

#### COMMITTEE ON HUMAN SERVICES

Chair Rep. John Mizuno, Vice Chair Terez Amato DATE: Tuesday, March 14, 2023 TIME: 9:00am PLACE: VIA VIDEOCONFERENCE Conference Room 329

Support: SB 1592 SD 1 RELATING TO THE SENIOR MEDICARE PATROL PROGRAM

Chair Mizuno, Vice Chair Amato and members of the Committee:

I am Beverly Gotelli, a 5 year member and Vice Chair of the Policy Advisory Board for Elder Affairs (PABEA), which is an appointed board tasked with advising the Executive Office on Aging (EOA). My testimony does not represent the views of the EOA but of PABEA. PABEA strongly supports this measure to appropriate funds for additional positions to meet the demands for assistance caused by increased reports on fraud, healthcare billing errors and abuse. It is not only our vulnerable seniors that are affected by fraud but also their families and caregivers.

Residents with incorrect or false claims could be better served if SMP Hawaii had adequate staffing. More cases of suspected fraud or abuse could be resolved, with Medicare/Medicaid cost savings, recoveries or avoidance resulting. With only two full-time staff members for the past 25 years, we are grateful that SMP Hawaii has managed to-date, but it is really at a tipping point since the Baby Boomers, the largest population of our country, entered their "golden years" in 2011 here in Hawaii. This population will only increase through the next two decades. Scams on the phone and via email and social media have also risen. Now is the time to act to genuinely help our Kupuna, those most vulnerable to fraudsters.

Thank you for the opportunity to testify

Beverly Gotelli PABEA, Vice Chair



## Testimony to the House Committee on Human Services Tuesday, March 14, 2023 9:00 a. m. State Capitol Conference Room 329 and via videoconference

Re: SB 1592 SD 2 Relating to the Senior Medicare Patrol Program

Dear Chair Mizuno, Vice Chair Amato, and Honorable Members of the House Committee on Human Services.

I am Gary Simon, a member of the board of the Hawaii Family Caregiver Coalition, whose mission 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.

The Hawaii Family Caregiver Coalition strongly supports SB 1592 SD 2, which appropriates funds for three additional program specialist positions within the Executive Office on Aging for the State's Senior Medicare Patrol Program (SMP).

SMP plays a vital role in advocating, educating, and protecting Hawaii's most vulnerable population. Health-related scams and frauds targeting people, especially older adults with Medicare coverage, are increasing. Additional SMP staff and are required to meet the demand for education and counseling for kupuna.

We urge you to support SB 1592 SD 2 and we urge you to recommend its passage.

Thank you for seriously considering the Bill.

Very sincerely,

Darry Semon

Gary Simon Hawai'i Family Caregiver Coalition Email gsimon@aarp.org

Representative John Mizuno, Chair Committee on Human Services Joanne Itano Volunteer with Hawaii Senior Medicare Patrol Program Itanoj001@gmail.com March 10, 2023

I am writing in support of SB1592, Relating to the State Senior Medicare Patrol Program

The Senior Medicare Patrol (SMP) program has been protecting Hawaii's Kupuna Since 1997.Medicare population is growing and scammers prey on this vulnerable group. Every hour, kupuna fall victim to scams that are more confusing, intimidating, and threatening. Kupuna need warnings to not click on links, answer blocked calls, or give out personal information. Medicare loses \$70 billion of taxpayer dollars to false claims every year. For 25 years under EOA, SMP has been managed with only two temporary staff. In 2022, through outreach SMP educated 8,463 kupuna to avoid fraud and scams. 633 kupuna called SMP Hawaii for urgent help in 2022. 2023 SMP bill is requesting three permanent positions to expand outreach and counseling to kupuna

Hawaii State Senior Medicare Patrol program is a federally funded, volunteer-based program that is administered by the Hawaii State Department of Health, Executive Office on Aging. Hawaii SMP provides education to seniors to prevent, detect and report fraud. While our focus is Medicare fraud, we also provide information on other types of fraud. This is accomplished through one-on-one counseling sessions, answering questions, and distributing informative brochures at health fairs, and providing SMP-related presentations. These services are free to the public who contact Hawaii SMP 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 and frauds.

As a volunteer, I respond to calls from the public about fraud. There is a helpline available to receive messages about possible fraud. I also participate in fairs, distributing information and speaking with individuals about preventing fraud. SMP provides a handy book in which all health related information may be documented and used to check insurance statements that they are not being charged for something they did not received, or double charged for a service or charged a higher amount than quoted.

Federally funding is never guaranteed and while SMP has been fortunate to have many years of funding, the loss of funding would result in fewer resources related to fraud available to Hawaii residents.

Thank you.

Respectfully, Joanne Itano, SMP Volunteer HOUSE COMMITTEE ON HUMAN SERVICES Rep. John M. Mizuno, Chair Rep. Terez Amato, Vice Chair

Hearing Date: Tuesday, March 14, 2023 Time: 9:00am

# Re: SB1592, SD2 - RELATING TO THE SENIOR MEDICARE PATROL PROGRAM

Aloha Chair Mizuno and Committee Members. My name is Linda Dorset, a senior resident of Wailuku, Maui. I thank you for the opportunity to submit written testimony regarding the above referenced legislation. I strongly support SB1592 that will appropriate funds for three additional positions within the State's Senior Medicare Patrol program.

SMP plays a vital role in advocating, educating, and protecting Hawaii's most vulnerable population, such as us seniors on Medicare. Health-related scams are on the rise, especially targeting us; and SMP Hawaii's mission is to be a reliable source for accurate information and responsive assistance with fraud, or abuse. This continues to be a tall order, not only because of the increase in scams but also because Hawaii ranks number one nationwide in longevity, and the population of those aged 65 and over is projected to continue to grow as the baby boomer generation becomes eligible for Medicare. And since many seniors are embarrassed to admit the scam, having a caring and knowledgeable person to talk to is an important factor.

With only two full-time staff members for the past 25 years, we are grateful that SMP Hawaii has managed to-date, however, additional SMP staff and volunteer support is needed to meet this increase in need for outreach and counseling to kupuna.

Linda Dorset Wailuku