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Testimony of the Department of Commerce and Consumer Affairs

Before the
Senate Committee on Commerce and Consumer Protection
Tuesday, February 22, 2022
10:00 a.m.
Room 229 and Via Videoconference

On the following measure: S.B. 2467, S.D. 1, RELATING TO MENTAL HEALTH SCREENINGS

WRITTEN TESTIMONY ONLY

Chair Baker and Members of the Committee:

My name is Colin M. Hayashida, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department offers comments on this bill.

The purpose of this bill is to require that one annual mental health screening be included in health insurance coverage for diagnosis and treatment of mental disorders.

This bill would amend Hawaii Revised Statutes § 431M-4(b) to provide that the "coverage for diagnosis" currently required by that subsection include one annual mental health screening.

We appreciate the importance of efforts to improve access to mental health services. Although we are unable to speak definitively as to whether this bill may 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

Testimony of DCCA S.B. 2467, S.D. 1 Page 2 of 2

45 CFR § 155.170(b), the approach to this issue in this bill appears the least likely to pose a defrayment issue.

Thank you for the opportunity to testify on this bill.

DAVID Y. IGE GOVERNOR OF HAWAII



STATE OF HAWAI'I

STATE COUNCIL
ON DEVELOPMENTAL DISABILITIES
PRINCESS VICTORIA KAMĀMALU BUILDING

1010 RICHARDS STREET, Room 122 HONOLULU, HAWAI'I 96813 TELEPHONE: (808) 586-8100 FAX: (808) 586-7543

February 22, 2022

The Honorable Senator Rosalyn H. Baker, Chair Senate Committee on Commerce and Consumer Protection The Thirty-First Legislature State Capitol State of Hawai'i Honolulu, Hawai'i 96813

Dear Senator Baker and Committee Members:

SUBJECT: SB2467 SD1 Relating to Mental Health Screenings

The Hawaii State Council on Developmental Disabilities **SUPPORTS SB2467 SD1** which requires that one annual mental health screening be included in health insurance coverage for diagnosis and treatment of mental disorders.

Many individuals with intellectual/developmental disabilities (I/DD) often have dual diagnoses (having both a disability and a mental health disorder). Providing mental health screenings can help better care for individuals who may have a dual diagnosis that has not been discovered yet.

Thank you for the opportunity to submit testimony in support of SB2467 SD1.

Sincerely,

Daintry Bartoldus

Executive Administrator



February 18, 2022

The Honorable Rosalyn H. Baker, Chair The Honorable Stanley Chang, Vice Chair Senate Committee on Commerce and Consumer Protection

Re: SB 2467 SD1 – Relating to Mental Health Screenings

Dear Chair Baker, Vice Chair Chang, and Committee Members:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on SB 2467, SD1, which requires that one annual mental health screening be included in health insurance coverage for diagnosis and treatment of mental disorders. Effective 1/1/2050.

HMSA supports the intent of this measure to increase access to mental health services in Hawaii. Addressing the mental health needs of our community is a priority for HMSA and as such we provide comprehensive services to our members with a serious mental illness including coverage of outpatient and inpatient hospital visits so that our members may receive the care they need.

Additionally, our members are also asked questions about their mental health and wellbeing in their annual physical exams with their primary care provider who can refer interested individuals to a mental health provider for follow up care. Mental health care is also readily available 24/7 via telehealth through HMSA Online Care which is available to anyone in Hawaii.

Thank you for the opportunity to testify on SB 2467, SD1.

Sincerely,

Matthew W. Sasaki

Assistant Vice President

Government & External Relations

SB-2467-SD-1

Submitted on: 2/20/2022 11:28:38 AM

Testimony for CPN on 2/22/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Remote Testimony Requested
Michael Golojuch Jr	Testifying for Stonewall Caucus of the Democratic Party of Hawaii	Support	No

Comments:

Aloha Senators,

The Stonewall Caucus of the Democratic Party of Hawai'i (formerly the LGBT Caucus) Hawai'i's oldest and largest policy and political LGBTQIA+ focused organization fully supports SB 2467 SD1.

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

Mahalo nui loa,

Michael Golojuch, Jr. Chair and SCC Representative Stonewall Caucus for the DPH

SB-2467-SD-1

Submitted on: 2/21/2022 6:29:59 AM

Testimony for CPN on 2/22/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Remote Testimony Requested
Mike Golojuch, Sr.	Testifying for Rainbow Family 808	Support	No

Comments:

Rainbow Family 808 supports SB2467. Please pass.

Mike Golojuch, Secretary/Board Member, Rainbow Family 808



HIPHI Board

Kilikina Mahi, MBA

Chair

KM Consulting LLC

JoAnn Tsark, MPH Secretary

John A. Burns School of Medicine, Native Hawaiian Research Office

Debbie Erskine Treasurer Kamehameha Schools

Keshia Adolpho, LCSW Molokai Community Health Center

Camonia Graham - Tutt, PhD University of Hawai'i - West O'ahu

Carissa Holley, MEd Hale Makua Health Services

May Okihiro, MD, MS John A. Burns School of Medicine, Department of Pediatrics

Misty Pacheco, DrPH University of Hawai'i at Hilo

Michael Robinson, MBA, MA Hawai'i Pacific Health

Kathleen Roche, MS, RN, CENP Kaiser Permanente

Dina Shek, JD Medical-Legal Partnership For Children in Hawai'i

Garret Sugai MDX Hawai'i

Titiimaea Ta'ase, JD State of Hawai'i, Deputy Public Defender

HIPHI Initiatives

Coalition for a Tobacco-Free Hawaiʻi

Community Health Worker Initiative

COVID-19 Response

Hawai'i Drug & Alcohol Free Coalitions

Hawai'i Farm to School Hui

Hawai'i Oral Health Coalition

Hawai'i Public Health Training Hui

Healthy Eating + Active Living

Kūpuna Food Security Coalition

Date: February 21, 2022

To: Senator Rosalyn H. Baker, Chair Senator Stanley Chang, Vice Chair

Members of the Committee on Consumer Protection

Re: Support for SB 2467, S.D. 1, Relating to Mental Health Screenings

Hrg: February 22, 2022 at 10:00 AM via videoconference

The Hawai'i Public Health Instituteⁱ (HIPHI) is in **support of SB 2467**, **SD 1**, which requires annual mental health screenings to be covered by health insurance.

HIPHI is committed to the prevention of disease and a holistic promotion of health. Mental health care is a critical tool in addressing chronic disease. Though mental health has conventionally been approached as separate and secondary to physical health, studies have shown that mental illness is integral to overall health and has been linked to chronic diseases such as diabetes, cardiovascular disease, and cancer. Much of mental illness could be caught early in life, as the majority of lifetime mental health conditions begin before the age of 25.ⁱⁱ

According to the National Alliance on Mental Illness Hawai'i in its 2021 Hawai'i State Fact Sheet, 187,000 adults in Hawai'i have a mental health condition, and of the 31,000 adults in Hawai'i who did not received needed mental health care in the last year, 15.6% did not because of cost. Among Hawai'i youth experiencing depression, the majority did not receive care in the last year. Covering annual mental health screenings will help to normalize routine mental health "check-ups" and reduce stigma around mental health and mental illness, increase access to care, and would likely lead to earlier detection and treatment of mental illness, which could reduce the prevalence of chronic disease. For these reasons, HIPHI respectfully requests that the Committee **PASS** SB 2467, SD1.

Thank you for the opportunity to provide testimony.

Mahalo,

Amanda Éernandes, JD

Policy and Advocacy Director

¹ Hawai'i Public Health Institute is a hub for building healthy communities, providing issue-based advocacy, education, and technical assistance through partnerships with government, academia, foundations, business, and community-based organizations.

[&]quot;Kessler RC, Berglund P, Demler O, Jin R, Merikangas KR, Walters EE. (2005). Lifetime Prevalence and Age-of-Onset Distributions of DSM-IV Disorders in the National Comorbidity Survey Replication. Archives of General Psychiatry, 62 (6) pp. 593-602. doi:10.1001/archpsyc.62.6.593.

iii National Alliance on Mental Illness Hawai'i, Mental Illness in Hawai'i State Fact Sheet (February 2021). https://www.nami.org/NAMI/media/NAMI-Media/StateFactSheets/HawaiiStateFactSheet.pdf.

^{iv} Kaiser Family Foundation analysis of Substance Abuse and Mental Health Services Administration (SAMHSA)'s restricted online data analysis system (RDAS), National Survey on Drug Use and Health (NSDUH), 2017 and 2018, Substance Abuse and Mental Health Data Archive. https://www.kff.org/state-category/mental-health/.

[∨] Ibid.

<u>SB-2467-SD-1</u> Submitted on: 2/18/2022 4:12:20 PM

Testimony for CPN on 2/22/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Remote Testimony Requested
Cynthia Reves	Individual	Support	No

Comments:

I am a high school teacher and see my students struggle with mental health issues and getting insurance to cover their needs. I urge you to support this bill.

<u>SB-2467-SD-1</u> Submitted on: 2/19/2022 1:45:47 PM

Testimony for CPN on 2/22/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Remote Testimony Requested
Eileen McKee	Individual	Support	No

Comments:

Aloha,

I support the passage of SB2467.

Mahalo!

Eileen McKee

Kihei

To: The Honorable Rosalyn H. Baker, Chair

The Honorable Stanley Chang, Vice Chair

Members of the Senate Committee on Commerce and Consumer Protection

Date: February 22, 2022

Re: SUPPORT OF SB 2467 SD1: RELATING TO MENTAL HEALTH SCREENINGS

Aloha Chair Baker, Vice Chair Chang, and Committee Members,

My name is Chloe Stewart, and I am a social work student at the University of Hawaii at Manoa/Thompson School of Social Work and Public Health. Thank you for the opportunity to provide testimony **in support of SB2467 SD1**, which would require that an annual mental health screening be included in health insurance coverage for diagnosis and treatment of mental disorders.

Mental illness is extremely common, affecting one in five people in any given year. In other words, it is likely that <u>each one of us</u> either experiences mental illness ourselves, or has a friend, parent, child, spouse, or other loved one with a mental illness. Like other medical conditions, untreated mental illness has devastating impacts on individuals, families, and communities. Research indicates that mental illness is associated with higher rates of chronic disease, is a primary cause of disability, and results in over \$193 billion in lost earnings per year.²

Although mental illness is both preventable and treatable, many of Hawaii's citizens are still unable to access the care that they need. This bill would address existing mental health care barriers by providing access to regular mental health screenings, improving mental health literacy, and closing the gaps in service delivery that cause too many people to "fall through the cracks."

Again, thank you for the opportunity to voice my support for this important legislation.

Mahalo,
Clu Stern
Chloe Stewart

MSW candidate, University of Hawaii at Manoa

Thompson School of Social Work and Public Health

¹National Alliance on Mental Illness (2020). *Mental health by the numbers*. https://www.nami.org/mhstats

²Ibid.

STRONG SUPPORT FOR SB2467SD1, RELATING TO MENTAL HEALTH SCREENINGS

To: Senate Committee on Commerce and Consumer Protection Senator Rosalyn Baker, Chair Senator Stanley Chang, Vice Chair Hawaii State Capitol 415 South Berentania Street Honolulu, HI 96813

From: Le'a Minton, MSN, APRN, CNM, IBCLC

Time: Thirty-First Legislature Regular Session of 2022

Tuesday, February 22, 2022 at 10:00AM

Dear Senator Rosalyn Baker, Senator Chang and committee members:

Thank you for this opportunity to provide strong support on SB2467SD1 relating to mental health screenings.

Recently I was wondering, why do we have an annual well person check-up covered by insurance but no annual mental health check-up? And obviously many other people felt it would be a good idea as well because here sits this bill stating the obvious.

As a licensed advanced practice registered nurse, who cares for many clients with ongoing complex medical issues, inclusive of substance use disorder, borderline personality disorder, major depressive disorder, post-traumatic stress disorder, anxiety, schizoaffective disorder, plus heart, lung, and/or kidney disease along with considerations for pregnancy and/or the postpartum period, I can attest that there is not enough time in the annual medical visit to address all of the mental health needs a person has. Many clients I come in contact with have not received routine mental health screenings, though they could benefit from them in order to ensure an accurate diagnosis and a patient-centered, trauma-informed, collaborative care plan.

In order to reach an accurate diagnosis, it's important to ensure we are doing a mental health screening to demonstrate minimally how we arrived at the diagnosis, as well as catch anything else that is arising, going into remission, or healing either through environmental and/or circumstantial changes, and/or through the work the client has been doing for themselves. By ensuring that we are screening at least annually, we can do better to keep current with what the needs of the client are, by what they are sharing with us.

Thank you for your support of SB2467SD1, an important and necessary topic.

Respectfully,

Le'a Minton, MSN, APRN, CNM, IBCLC



SB-2467-SD-1

Submitted on: 2/22/2022 7:23:47 AM

Testimony for CPN on 2/22/2022 10:00:00 AM

Submitted By	Organization	Testifier Position	Remote Testimony Requested
Becky Gardner	Individual	Support	No

Comments:

I strongly support this measure; however, should this proposal have it's desired effect - detecting mental illness, disorder, or need for counseling - then we need to ensure that an adequate supply of providers are in place to meet demand. Currently, our mental health professionals are maxed out with endless waiting lists. SB2829 SD1 on Associate Licensing will help fill this demand for services.

Furthermore, should patients be found to need mental health treatment from such screenings, we should meet them where they are. If they prefer or feel more comfortable talking to their providers using the phone, rather than video conferencing, or can't afford the technology to do so, or lack the broadband connectivity, then they shouldn't be penalized and foreclosed from benefiting from remote telehealth services. SB2645 and SB2073 would address this and help remedy great disparities along age, race, gender, language, income lines.