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# A BILL FOR AN ACT

RELATING TO THE HAWAII STATE HEALTH INSURANCE ASSISTANCE  
PROGRAM.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. The legislature finds that medicare is  
2 essential to providing health care coverage for older adults and  
3 persons with disabilities in the State. However, the rules and  
4 procedures for medicare eligibility and enrollment are complex  
5 and difficult to navigate, especially for kupuna. The  
6 legislature further finds that Hawaii's medicare population has  
7 increased one hundred twenty per cent over the span of thirty  
8 years, from 133,439 persons in 1992 to 295,405 persons in 2022.

9           According to World Population Review, an independent  
10 organization without political affiliations, Hawaii ranks first  
11 in the nation in terms of longevity, with residents living 81.3  
12 years on average, and the cost of living in Hawaii is almost  
13 double that of the national average, at 193.3 per cent. In  
14 2022, total medical and prescription drug spending rose to  
15 \$157,480,248. According to a Financial Health Network and  
16 Hawaii Community Foundation report, seventy-three per cent of



1 medicare beneficiaries report dipping into savings and forty-  
2 seven per cent report relying on family and friends for  
3 financial support. Approximately four per cent of the State is  
4 uninsured, and about eleven per cent live in poverty. Without  
5 insurance, unexpected medical costs or a catastrophic illness  
6 could result in the loss of one's home and assets. A lack of  
7 health care coverage lowers health outcomes and increase health  
8 care costs, poverty rates, and the number of individuals who  
9 qualify for the already overburdened medicaid program.

10 The legislature further finds that the Hawaii state health  
11 insurance assistance program was established within the  
12 executive office on aging in 1992 with two temporary staff  
13 members. The program's purpose is to assist and educate  
14 medicare beneficiaries to:

- 15 (1) Make informed health insurance choices based on the  
16 beneficiary's needs and budget;
- 17 (2) Enroll in medicare as soon as first eligible to avoid  
18 lifetime late enrollment penalties;
- 19 (3) Access wellness and preventive services to improve  
20 health outcomes, lower health care costs, and promote  
21 aging in place; and



1           (4) Enroll in low-income subsidy programs, including  
2            medicaid, to reduce out-of-pocket costs.

3           The Hawaii state health insurance assistance program  
4 collaborates with county agencies on aging to conduct statewide  
5 outreach at health fairs, enrollment events, senior centers, and  
6 community organizations and through presentations to employers  
7 to promote the program's free, local, unbiased, and confidential  
8 services. Hawaii's state health insurance assistance program  
9 currently serves over eight thousand eight hundred individuals,  
10 approximately three per cent of Hawaii's medicare population.  
11 The Administration for Community Living, a division of the  
12 federal Department of Health and Human Services, considers eight  
13 per cent of the medicare population, or 23,191 individuals, as  
14 acceptable performance and justification for continued funding.  
15 Additional staffing resources are needed to meet this annual  
16 goal by fiscal year 2025.

17           The purpose of this Act is to:

18           (1) Require the executive office on aging to submit annual  
19            progress reports to the legislature on the Hawaii  
20            state health insurance assistance program; and



1           (2) Appropriate funds for the Hawaii state health  
2           insurance assistance program for the establishment of  
3           three program specialist positions within the  
4           executive office on aging to meet the growing aging  
5           population's increasing demand for accurate, timely,  
6           and reliable services.

7           SECTION 2. Chapter 349, Hawaii Revised Statutes, is  
8           amended by adding a new section to be appropriately designated  
9           and to read as follows:

10           "§349-           The Hawaii state health insurance assistance  
11           program; annual report.   The executive office on aging shall  
12           submit to the legislature a progress report on the Hawaii state  
13           health insurance assistance program no later than twenty days  
14           prior to the convening of each regular session. The report  
15           shall include but not be limited to:

- 16           (1) The number of persons in the State's medicare  
17           population served by outreach programs;  
18           (2) The number of previously uninsured persons who  
19           received assistance with enrollment in medical or  
20           prescription drug coverage; and



1       (3) The number of persons assisted by the Hawaii state  
2       health insurance assistance program with enrollment in  
3       low-income subsidy programs."

4       SECTION 3. There is appropriated out of the general  
5 revenues of the State of Hawaii the sum of \$                    or so  
6 much thereof as may be necessary for fiscal year 2023-2024 and  
7 the same sum or so much thereof as may be necessary for fiscal  
8 year 2024-2025 for the establishment of one full-time equivalent  
9 (1.0 FTE) program specialist III position, one full-time  
10 equivalent (1.0 FTE) program specialist IV position, and one  
11 full-time equivalent (1.0 FTE) program specialist V position  
12 within the executive office on aging for the Hawaii state health  
13 insurance assistance program.

14       The sums appropriated shall be expended by the executive  
15 office on aging for the purposes of this Act.

16       SECTION 4. New statutory material is underscored.

17       SECTION 5. This Act shall take effect on June 30, 3000.



**Report Title:**

Kupuna Caucus; Hawaii State Health Insurance Assistance Program;  
Program Specialists; Positions; Executive Office on Aging;  
Annual Reports; Appropriation

**Description:**

Requires the executive office on aging to submit to the legislature annual progress reports on the Hawaii state health insurance assistance program. Appropriates funds. Effective 6/30/3000. (HD1)

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

