

Honolulu, Hawaii

MAR 03 2023

RE: S.B. No. 64  
S.D. 1

Honorable Ronald D. Kouchi  
President of the Senate  
Thirty-Second State Legislature  
Regular Session of 2023  
State of Hawaii

Sir:

Your Committee on Commerce and Consumer Protection, to which was referred S.B. No. 64, S.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO MEDICARE SUPPLEMENT INSURANCE,"

begs leave to report as follows:

The purpose and intent of this measure is to:

- (1) Require issuers of Medigap insurance in the State to accept an eligible individual's application for coverage at any time throughout the year and prohibit issuers from denying the applicant a Medigap policy or certificate or making any premium rate distinctions due to various reasons, including health status; and
- (2) Require the Insurance Commissioner to amend or adopt rules accordingly.

Your Committee received testimony in support of this measure from two individuals. Your Committee received testimony in opposition to this measure from the Department of Commerce and Consumer Affairs.

Your Committee finds that Medicare beneficiaries can incur substantial cost-sharing and out-of-pocket expenses for their medical care, especially if they have a serious health problem.



Many Medicare beneficiaries supplement their Medicare benefits with private insurance, such as Medigap plans, to help lessen the cost of copayments, coinsurance, and deductibles. However, the open enrollment period for Medigap insurance is limited to the first six months of a beneficiary's Medicare eligibility. This measure ensures that Medigap plans continue to offer meaningful benefits and affordable choices for beneficiaries and protects them from high out-of-pocket costs.

As affirmed by the record of votes of the members of your Committee on Commerce and Consumer Protection that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 64, S.D. 1, and recommends that it pass Third Reading.

Respectfully submitted on  
behalf of the members of the  
Committee on Commerce and  
Consumer Protection,



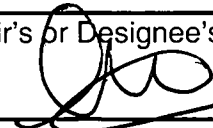
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JARRETT KEOHOKALOLE, Chair



The Senate  
 Thirty-Second Legislature  
 State of Hawai'i

**Record of Votes**  
**Committee on Commerce and Consumer Protection**  
**CPN**

Bill / Resolution No.:* <b>SB 64 SD1</b>	Committee Referral: <b>HHS. CPN</b>	Date: <b>3/2/23</b>		
<input type="checkbox"/> The Committee is reconsidering its previous decision on this measure. If so, then the previous decision was to: _____				
The Recommendation is: <input checked="" type="checkbox"/> Pass, unamended 2312 <input type="checkbox"/> Pass, with amendments 2311 <input type="checkbox"/> Hold 2310 <input type="checkbox"/> Recommit 2313				
Members	Aye	Aye (WR)	Nay	Excused
KEOHOKALOOLE, Jarrett (C)	✓			
FUKUNAGA, Carol (VC)				✓
MCKELVEY, Angus L.K.	✓			
RICHARDS, III, Herbert M. "Tim"	✓			
AWA, Brenton	✓			
<b>TOTAL</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>1</b>
Recommendation: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted				
Chair's or Designee's Signature: _____ 				
<b>Distribution:</b> Original             Yellow             Pink             Goldenrod File with Committee Report             Clerk's Office             Drafting Agency             Committee File Copy				

\*Only one measure per Record of Votes