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

COMMITTEE ON FINANCE REPRESENTATIVE KYLE YAMASHITA, CHAIR REPRESENTATIVE LISA KITAGAWA, VICE CHAIR

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

Hearing Date: April 4, 2023 3:00 PM Room Number: 308 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 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 we don't increase community awareness and continually educate kūpuna about the most recent scams, Hawai'i is projected to lose more than \$53 million annually by 2035!

In 1997 EOA received the first SMP grant and established two temporary full-time equivalent (2.0 FTE) staff. Twenty-five (25) years later, the program is still managed by these two positions, while the Medicare population in Hawaii has nearly doubled in size and the frequency and types of scams have increased significantly. The following table compares states with similar full-time staff and demonstrates the disparity based on the Medicare beneficiary population being served.

State	# of FTE	# of Medicare beneficiaries		
Vermont	2.5	158,373		
Hawaii	2	296,653*		
Alaska	1.7	107,212		

*Hawaii's aging population is growing more rapidly than any other state in the country.

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.

The passing of this bill to establish three (3) permanent full-time positions will allow EOA to increase capacity to meet the demands for timely, accurate, and reliable services to kūpuna, family members, and caregivers in need and ensure a stronger and wider "help net" for the 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.



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The State Legislature House Committee on Finance Tuesday, April 4, 2023 Conference Room 308 3:00 p.m.

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

Aloha Chair Yamashita 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



Testimony to the House Committee on Finance Tuesday, April 4, 2023 3:00 p. m. State Capitol Conference Room 308 and via videoconference

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

Dear Chair Yamashita, Vice Chair Kitagawa, and Honorable Members of the House Committee on Finance.

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 &

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

Beverly Gotelli 6286 Opaekaa Road Kapaa, HI 96746

COMMITTEE ON FINANCE

Chair Rep. Kyle Yamashita, Vice Chair Lisa Kitagawa DATE: Tuesday, April 4, 2023 TIME: 3:00 pm PLACE: VIA VIDEOCONFERENCE Conference Room 308

Support: SB 1592 SD 2 RELATING TO THE SENIOR MEDICARE PATROL PROGRAM

Chair Yamashita, Vice Chair Kitagawa 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

THE KUPUNA CAUCUS



FIN_04-04-23_1 SB397,1592 _Medicaid/Medicare

TO: THE COMMITTEE ON FINANCE Rep. Kyle T. Yamashita, Chair Rep. Lisa Kitagawa, Vice Chair

CONCERNING: SB 397, SD2, HD1 (HSCR1486) RELATING TO PROFESSIONAL MEDICAID SERVICES. SB 1592, SD2 (HSCR1345) RELATING TO THE SENIOR MEDICARE PATROL PROGRAM.

POSITION: FULL SUPPORT

Kūpuna Caucus of the Democratic Party of Hawai'i has an enrolled membership of more than 2,000 politically aware and active seniors and we encourage you to pass SB397 and SB 1592 in their current forms.

We actively support all bills which ease the financial burdens our medical community faces and which have resulted in our state losing medical professionals and facilities at an alarming rate.

The ridiculous inequity between what Medicaid pays for services and what Medicare pays for service is one primary reason why many doctors who remain in Hawaii also refuse to take on Medicaid patients. As it is the Medicare reimbursements are far too low when compared to the Hawaiian economy but state Medicaid payments should try to match those payments at least.

SB 1592 provides additional funding for necessary personnel to help run the Senior Medicare Patrol Program. This program is very important for seniors who live on the outer islands or otherwise far removed from city provided services. No matter how important the program is it cannot do its job without people to run it. As the senior population grows, the programs needs more funding and more workers to run it.

Please pass both of these bills.

Martha E Randolph for the Kūpuna Caucus of the Democratic Party of Hawai'i

Representative Kyle T. Yamashita, Chair Representative Lisa Kitagawa, Vice-Chair Committee on Finance

Mae Fujii, SMP Hawaii Volunteer 808-395-1460 March, 2023

Support for SB1592, Relating to Funding for the Senior Medicare Patrol

As an SMP volunteer since September, 2011, I have a special devotion to this program that informs and educates kupuna and all ages to protect themselves from fraud and scams. As an active volunteer in performing various roles, including printed media and television assignments, I have received attention, giving me the opportunity to relay our mission to prevent, detect, and report scams and fraud.

I observed a surge in membership and services in my first seven years followed by a period of decline in membership a few years before and during the pandemic when there were several turnovers in the positions of director and volunteer coordinator, which went unfilled during part of the pandemic. During this time we began to see a gradual turnaround with innovative projections and a vigorous effort to meet the demands in technology to improve our presentations, counseling, and outreach to the public. Since then we are beginning to have better training, mentoring, and retention of the core volunteers with both the director and a volunteer coordinator, who was recently hired. However, with fraud and scams growing by *"leaps and bounds,"* it is paramount that we acquire funding for additional program specialists.

With faith that the increasing demands for our services will be met with additional staffing, I would like to share a few personal examples that have kept me firmly grounded as a contributing volunteer:

At a tabling event at the Kahala Mall last year, a stranger came up to thank me for participating in a public service television skit that I did with two other volunteers and a program specialist from the EOA. She appreciated how our skit helped her to be more aware of financial fraud, causing her to be concerned that her vulnerable mother will not become a victim when answering scam phone calls. I was quite surprised that she recognized me as the narrator, who addressed the viewers with lines like "It's not your fault!" and "Please report suspected scams to SMP..." After three years, they're still running this skit or just my narrator's segment on KGMB, seen during commercial breaks on Jeopardy, my favorite game show. According to my son, his friends on the mainland have reported seeing this segment on Facebook, so the far reaching effects of social media are helping to spread our mission to a wider audience. Occasionally I receive friendly phone calls or emails from kupuna who thank me for information given in previous individual interactions when I have cautioned them about not answering suspected scam phone calls, trashing suspicious snail mail, and not pressing on unfamiliar links in emails. I am reassured that my kupuna friends who recognize the red flags will not fall prey to scammers.

Another role that brings joy in being a fraud watch volunteer is when I conduct reference check interviews for volunteer applicants and at the end of the interview, the references often say, "Thank you for what you do to help protect us from scams and fraud." Hearing these words of appreciation is encouraging that our message is being heard and heeded.

I humbly ask for the committees' favorable support of SB1592 for funding our need for additional program specialists, so that SMP will be better able to fight against fraud and scams in Hawaii and to make this a safer place especially for our silver-haired generation that is also growing by *"leaps and bounds.*"

Mahalo nui loa, Mae Fujii, Dual member of SMP & SHIP Randy Kop 1270 Ulupuni Street Kailua, HI 96734 RE: SB1592 (HB1487) Regarding the Senior Medicare Patrol Program

I am writing in support of SB1592. I have witnessed firsthand the efforts and results of SMP Hawaii. This volunteer-based program provides much needed services through group outreach, one-to-one, professional and accurate counseling, and education to assist and empower older adults with Medicare/Medicaid and related fraud, errors and abuse.

Who would have thought that at this day and age there would be a need to protect our Kupuna from getting scammed? The SMP Hawaii Program gives our Kupuna the tools and information which allows them to be well-informed and confident when dealing with these predators. With Hawaii's growing population becoming Kupuna, I am asking the Finance Committee to support SB1592.

HOUSE COMMITTEE ON FINANCE Rep. Kyle T. Yamashita, Chair Rep. Lisa Kitagawa, Vice Chair NOTICE OF HEARING: Tuesday, April 4, 2023, 3:00 p.m.

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

Aloha Chair Yamashita 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

Submitted on: 4/2/2023 10:27:06 AM Testimony for FIN on 4/4/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Dan Gardner	Individual	Support	Written Testimony Only

Comments:

Chair Yamashita and Members to the Finance Committee - I ask you for your support of this legislation. The Senior Medicare Patrol Program has saved much more for Hawaii citizens than it costs. As our senior population and those on Medicare continue to grow, so do the challenges of waste, fraud, and abuse. As Medicare users, my wife and I firmly believe adding 3 additional positions to support this program makes good sense. Thank you for your support this initiative.

April 2, 2023

TO: Committee on Finance Rep. Kyle T. Yamashita, Chair Rep. Lisa Kitagawa, Vice Chair

RE: SB1592 SD 2 – Relating to the Senior Medicare Patrol Program

Hearing scheduled : April 4, 2023 – 3:00PM Conference Room 308 – Hawaii State Capitol Building

Honorable Chair Yamashita; Vice-Chair Kitagawa; and Members of the Committee on Finance:

I support SB1592 SD 2 – legislation presented to you to appropriate funds for additional personnel to maintain and expand a successful program in the Executive Office on Aging – a program that helps track down and eliminate fraudulent incidents involving the state's Medicare Program.

The "Senior Medicare Patrol Program," established in 1997, needs to operate at full capacity to educate and protect 249,000 Medicare beneficiaries in Hawaii from Medicare scams.

Please consider funding this important initiative: SB1592 SD2.

Thank you for the opportunity to testify on this measure.

Respectfully submitted, Christine Olah Resident, State of Hawaii

<u>SB-1592-SD-2</u> Submitted on: 4/3/2023 8:43:45 AM Testimony for FIN on 4/4/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Joshua Mednick	Individual	Support	Written Testimony Only

Comments:

I support this bill and the intent to protect our Kupuna from fraud.

It is an unfortunate side effect of the rapid advancement of technology that scammers are both better equipped and perfectly positioned to defraud unsuspecting seniors. Couple that with the digital divide that often disproportionately impacts the older generation (as theyare often slow to adopt new technologies) and you have a perfect setting for our Kupuna to be abused.

The economic impact of fixed income Hawaii residents being defrauded out of money or services puts our most vulnerable at significant risk. Please protect our Kupuna and vote in favor of this bill.

<u>SB-1592-SD-2</u> Submitted on: 4/3/2023 12:45:09 PM Testimony for FIN on 4/4/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kathy Esposito-Mason	Individual	Support	Written Testimony Only

Comments:

HB 1487/ SB1592

Extremely important that we need more dedicated full time employees to expand the states senior medicare patrol program..bringing awareness and to crack down on the daily scams. Our kupuna, and aging population are tricked into providing personal information, money, chartiy schemes and others scams have potential to harm them.. On a personal note, our household through phone calls, texts, emails get at least 5 attempts per day, and that it only to my email/text.

Please vote to fund the requested 2 full time positions, and would like to recognize Norma Kop, for bring awareness to this subject, and her dedication to this project.

Aloha,

Kathy Esposito-Mason

<u>SB-1592-SD-2</u> Submitted on: 4/3/2023 2:02:10 PM Testimony for FIN on 4/4/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Dani McCarthy	Individual	Support	Written Testimony Only

Comments:

My mom (91 yrs. old) was recently scammed by phone. She was briefly home alone and answered her cell phone. She doesn't remember why she gave her bank account no. to this person. But she was aware she did something wrong. As soon as I got to her home she told me what she had done. What amazed me was she called the bank right away to put a hold on her account. My sister, my brother in law, and I had to notify all incoming funds and outgoing payments of her new account number. For those without family support or no one to turn to, it is quite a monumental task. I urge you to vote yes on SB1592 so our kapuna have the needed access to help when they are taken advantage of. It will be a life saver. Thank you.

<u>SB-1592-SD-2</u> Submitted on: 4/3/2023 2:26:07 PM Testimony for FIN on 4/4/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Barbara Dyer	Individual	Support	Written Testimony Only

Comments:

I feel that more funding and staffers are much needed to assist and to protect kupuna statewide. Therefore, I fully support this bill.

<u>SB-1592-SD-2</u> Submitted on: 4/3/2023 2:38:42 PM Testimony for FIN on 4/4/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Brook Gramann	Individual	Support	Written Testimony Only

Comments:

Dear Honorable Members of the Senate,

I am writing to express my strong support for Senate Bill 1592, which calls for state funding for three full-time equivalent positions for the Senior Medicare Patrol in Hawaii.

Hawaii leads the nation in average longevity age at 83.1 years. With our aging population comes an increased risk of healthcare fraud, errors, and abuse. It is crucial that we take proactive steps to protect our seniors from these threats, particularly given the high cost of living in Hawaii.

I am 65 years old and most of my peers are the same age, with parents and relatives who are older, and exposed to the same risks I am when it comes to internet fraud (daily in my email- all I have to do is click on the wrong email link. I know better not to, but only because I have been exposed to warnings multiple times through my business); multiple fraudulent attempts by both phone and mail.

Scams are increasingly more and more sophisticated, and with the introduction of Artificial Intelligence (Visual), I believe it will become easier and easier to fool the public, seniors included.

As I write this I can think of four individuals I know- two in their 60s, one who is in her 80s and one woman in her 90s- all who have been the victim of fraud in the last 6 months.

In conclusion, I urge you to support Senate Bill 1592. Our seniors deserve the best protection and support we can provide, and this legislation would be a significant step forward in achieving that goal.

Thank you for your time and attention to this critical matter.

Sincerely,

Brook Gramann

Submitted on: 4/3/2023 3:11:51 PM Testimony for FIN on 4/4/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sharon Kuchenbecker	Individual	Support	Written Testimony Only

Comments:

I fully support additional funding for the Senior Medicare Patrol Program. Our kupuna needs more resources to assist them when they become victims of fraud. A lot of them do not have caregivers to help them.

<u>SB-1592-SD-2</u>

Submitted on: 4/3/2023 4:20:22 PM Testimony for FIN on 4/4/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Terry olival	Individual	Support	Written Testimony Only

Comments:

Support hiring more people!

<u>SB-1592-SD-2</u>

Submitted on: 4/3/2023 6:33:40 PM Testimony for FIN on 4/4/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
rhea yamashiro	Individual	Comments	Written Testimony Only

Comments:

I am a senior citizen and I support SB 1592 to provide additonal staff to protect the vulnerable citizens of our state.

Mahalo, Rhea Yamashiro

Submitted on: 4/3/2023 6:55:48 PM Testimony for FIN on 4/4/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Paul Carmody	Individual	Support	Written Testimony Only

Comments:

I believe the senior citizens of our state deserve more protection from the increasing number of scam artists and fraudsters that increasingly prey on them. These scams can cause financial ruin for those that can least afford it. Additional staffing for SMP Hawaii will be tremendously beneficial for our seniors.

Submitted on: 4/3/2023 7:35:52 PM Testimony for FIN on 4/4/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Robert Marks	Individual	Support	Written Testimony Only

Comments:

Chair and members - Hawaii's seniors need protection from scammers, especially as they age and become less vigilant. Hawaii's community is aging. The stepped up support from the government is entirely proper.

thank you for considering my testimony.

Submitted on: 4/4/2023 12:14:15 PM Testimony for FIN on 4/4/2023 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Gaye Flores	Individual	Support	Written Testimony Only

Comments:

Thank you for the opportunity to express support for SB 1592 SD2 relating to Hawaii's Senior Medicare Patrol Program (SMP).

This statewide program is a valuable resource for our seniors, their families, and advocates for preventing and/or addressing healthcare fraud and abuse issues. Seniors are often targeted victims who are unable to resolve issues without assistance. Those who do not have family, friends, or advocates to assist, often become frustrated in their countless attempts of in-person and telephone contacts. Some even delay or give up trying to resolve their issue which eventually may result in detrimental effects in their health, income, and benefits. In some cases, other state agencies such as Adult Protective Services and the Courts may be required to intervene.

The Senior Medicare Patrol Program began in 1997. There are currently only 2 staff members. Funds are needed to hire additional employees to oversee and increase their volunteer program in order to provide preventive information and much needed support to Hawaii's elderly population.

Your consideration is greatly appreciated.