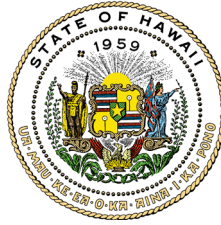


JOSH GREEN, M.D.
GOVERNOR OF HAWAII
KE KIA'ĀINA O KA MOKU'ĀINA 'O HAWAII

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KA LUNA HO'OKELE



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STATE OF HAWAII
DEPARTMENT OF HEALTH
KA 'OIHANA OLAKINO
EXECUTIVE OFFICE ON AGING
NO. 1 CAPITOL DISTRICT
250 SOUTH HOTEL STREET, SUITE 406
HONOLULU, HAWAII 96813-2831

Testimony in SUPPORT of SB 900 SD2
Relating to the State Health Insurance Program

COMMITTEE ON HEALTH AND HOMELESSNESS
REPRESENTATIVE DELLA AU BELATTI, CHAIR
REPRESENTATIVE JENNA TAKENOUCI, VICE CHAIR

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

Hearing Date: March 17, 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 SB900 SD2**, relating to the Hawaii State Health Insurance Assistance Program (SHIP).

Fiscal Implications: This measure appropriates funds for SFY 2023 and 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 to be expended for the Hawaii SHIP.

Purpose and Justification: The purpose of this bill is to:

- 1) Amend HRS 349 to require the Executive Office on Aging to submit an annual progress report on the establishment of the new positions to support the Hawaii SHIP. Once established, ongoing progress of the program shall continue to be included in the annual legislative report submitted by EOA.

2) Appropriate funds for three permanent Program Specialist positions within the EOA to meet the growing aging population’s demand for accurate, timely, and unbiased information and assistance. Hawaii ranks first in the nation with the highest life expectancy of 81.3 years of age. Hawaii’s cost of living is almost double that of the national average at 193.3%. In 2022, medical and prescription drug spending rose to \$157,480,248 nationally. Medicare is essential to providing health care coverage for older adults and persons with disabilities. However, the rules and procedures for Medicare and Medicaid eligibility and enrollment are complicated and difficult to navigate. Medicare also imposes lifetime late enrollment penalties for those who don’t sign up when first eligible at the age of 65 or upon termination of creditable group coverage.

In 1992, EOA received the first SHIP grant with two temporary staff. Over thirty (30) years later, the program is still managed by two full-time equivalent (2.0 FTE) while the Medicare population in Hawaii has more than doubled from 133,439 to 296,653. The table below compares the ratio of full-time staffing to the target population served, as compared to other states of similar size. Hawaii SHIP has the least number of staff for the largest, fastest growing population of Medicare beneficiaries.

State	# of Medicare beneficiaries	# of FTE
Alaska	105,000	3
Delaware	186,753	5
Hawaii	296,653	2
Montana	209,612	3
North Dakota	121,523	3
Wyoming	109,989	5

Hawaii SHIP was established to inform and assist Medicare beneficiaries to: (1) Find medical or prescription drug coverage if uninsured; 2) Make informed choices based on the individual's needs and budget; (3) Enroll in Medicare to avoid lifetime late enrollment penalties; (4) Access wellness and preventive services to improve health outcomes, lower health costs, and support aging in place; and (5) Enroll in low-income subsidy programs such as Medicaid, Extra help, and Medicare Savings Programs, which they may be eligible for, to reduce or eliminate out-of-pocket costs. Hawaii SHIP provides free, 1:1 counseling by phone, email, or in-person to beneficiaries, caregivers, and soon-to-be retirees statewide through the support of volunteers.

In 2016 and 2017, federal funding for SHIP grantees was nearly eliminated by Congress, who undervalued the importance of qualified Medicare education and assistance despite 65,000 people turning 65 every day. Continued advocacy, support, and stable funding is critically needed to sustain the program and services to help Hawaii's aging population.

The Administration for Community Living oversees 54 Hawaii SHIP projects nationwide and considers an eight percent (8%) penetration rate (23,191 individuals) as acceptable (minimum) performance and justification for continued funding. However, Hawaii SHIP currently serves 8,800 individuals per year, which is approximately only three percent (3%) of Hawaii's Medicare population. With additional staff and dedicated resources, EOA shall reach its acceptable performance measures by expanding outreach and increasing local, 1:1 assistance to kupuna and persons with a disability in each county. Additionally, and more importantly, the staffing ratio needs to meet the growing demands of our aging population.

Recommendation: EOA strongly supports 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 17, 2023

TESTIMONY TO THE HOUSE COMMITTEE ON HEALTH AND HOMELESSNESS

Senate Bill 900 SD2 – Relating to the Hawaii State Health Insurance Assistance Program

The Disability and Communication Access Board (DCAB) supports Senate Bill 900 SD2 – Relating to the Hawaii State Health Insurance Assistance Program. This bill would require the Executive Office on Aging to submit to the Legislature annual progress reports on the Hawaii State Health Insurance Assistance Program and appropriates funds for the establishment of three program specialist positions within the Executive Office on Aging for the Hawaii state health insurance assistance program.

Medicare is essential to ensuring health care coverage for older adults and people with disabilities. However, the rules and procedures for Medicare eligibility and enrollment are complex and difficult to navigate. This bill would provide stability and continuity of the Hawaii's State Health Insurance Assistance Program and expand access to important Medicare-related services to people with disabilities.

Thank you for the opportunity to provide testimony.

Respectfully submitted,

KIRBY L. SHAW
Executive Director

Beverly A. Gotelli
6282 Opaeka`a Road
Kapa`a, HI 96746

Committee on Health and Homelessness
Rep. Della Au Belatti, Chair
Rep. Jenna Takenouchi, Vice Chair

Friday, March 17, 2023
TIME: 9:00 AM
PLACE: VIA VIDEOCONFERENCE Conference Room 329
State Capitol 415 South Beretania Street

Strongly Support: SB 900 SD 2 RELATING TO THE HAWAII STATE HEALTH INSURANCE ASSISTANCE PROGRAM

Chair Belatti, Vice Chair Takenouchi 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 three Program Specialist positions within the Executive Office of Aging (EOA) to meet the growing aging population's demand for accurate, timely, and unbiased information and assistance.

Hawaii SHIP was established to assist and educate Medicare beneficiaries to: (1) Find medical or prescription drug coverage if uninsured; (2) Make informed choices based on the individual's needs and budget; (3) Enroll in Medicare to avoid lifetime late enrollment penalties; (4) Access wellness and preventive services to improve health outcomes, lower medical costs, and promote aging in place; and (5) Enroll in Medicaid, Medicare Savings Programs, and Extra Help to reduce or eliminate out-of-pocket costs. Hawaii SHIP provides free, 1:1 counseling by phone, email, or in-person to beneficiaries, caregivers, or soon-to-be retirees statewide.

Currently, SHIP is staffed by only two full time employees who train over eighty dedicated volunteers to provide assistance to the public free of charge. As more Hawaii residents turn age 65 or become Medicare eligible, the demand for assistance and information will significantly increase and require more staff and volunteer support. The public will greatly benefit if SHIP can be expanded to serve Hawaii's growing aging population.

Thank you for the opportunity to testify in strong support of SB 900 SD2



1001 Bishop Street | Suite 625 | Honolulu, HI 96813-2830
1-866-295-7282 | Fax: 808-536-2882
aarp.org/hi | aarphi@aarp.org | twitter.com/AARPHawaii
facebook.com/AARPHawaii

The State Legislature
House Committee on Health and Homelessness
Friday, March 17, 2023
Conference Room 329
9:00 a.m.

TO: The Honorable Della Au Belatti, Chair
RE: Support for S.B.900 SD 2 Relating to Health

Aloha Chair Belatti 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. 900 SD2 which appropriates fund to expand the Hawaii State Health Insurance Assistance Program (SHIP).

SHIP is a vital program that provides valuable information and assistance to new Medicare eligible and current enrollees who are navigating the complex world of Medicare and understanding the different Medicare options that best meet their needs. It is a trusted, unbiased resource of information in which a person can receive one-to-one counseling and education. Currently, SHIP is staffed by only two full time employees who train over eighty dedicated volunteers to provide assistance to the public free of charge. As more Hawaii residents turn age 65 or become Medicare eligible, the demand for assistance and information will significantly increase and require more staff and volunteer support. The public will greatly benefit if SHIP can be expanded to serve Hawaii's growing aging population.

Thank you for the opportunity to testify in support of S.B 900, SD2.

Sincerely,


Keali'i S. López
State Director



CATHOLIC CHARITIES HAWAII

TO: Representative Della Au Belatti, Chair
Representative Jenna Takenouchi, Vice Chair
Committee on Health & Homelessness (HLT)

FROM: Rob Van Tassell, President and CEO

DATE: Friday, March 17, 2023 (9:00 a.m., Conference Room 329 & Videoconference)

RE: **IN SUPPORT OF SB 900, SD2, Relating to the Hawaii State Health Insurance Assistance Program**

Catholic Charities Hawai'i (CCH) is a tax exempt, non-profit agency that has been serving people in need in the State of Hawaii since 1947.

CCH supports SB 900, SD2, which would provide State funding to ensure the stability and continuity of the SHIP program in Hawaii.

CCH provides services for over 4,000 older adults each year. We are aware that Medicare recipients, from all income categories, are barraged with Medicare plan information particularly during Medicare Open Enrollment. We have seen what happens when an older adult is enticed to enroll in a Medicare plan that does not meet the specific needs of that individual. This sometimes means the older adult can no longer receive services from specific health care professionals (who may not accept a particular Medicare plan) or that the senior ends up paying more for medications because of a change to a Medicare plan that does not provide coverage for a specific medication.

When CCH staff refer older adults to other organizations to receive services, we need to have confidence in the organization to serve the best interest of those individuals. We are confident that SHIP is a quality, unbiased referral source for older adults in need of Medicare advice. We can trust that SHIP will have the most up-to-date Medicare information and that they are not influenced by any ties to specific Medicare plans.

SHIP provides an essential service for Medicare recipients statewide. Catholic Charities Hawai'i asks for your support of SB 900, SD2. For more information or questions, please feel free to email Diane Terada, Division Administrator, at diane.terada@catholiccharitieshawaii.org or call her via phone at 808-527-4702.

Thank you for this opportunity to provide testimony.





Testimony to the House Committee on Health and Homelessness
Friday, March 17, 2023
9:00 a. m.
State Capitol Conference Room 329 and via videoconference

Re: SB 900 SD 2 Relating to the Hawaii State Health Insurance Assistance Program

Dear Chair Belatti, Vice Chair Takenouchi, and Honorable Members of the House Committee on Health and Homelessness:

I am Gary Simon, past president and a current board member of the Hawai'i Family Caregiver Coalition. The mission of the Hawai'i Family Caregiver Coalition (HFCC) 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.

HFCC strongly supports SB 900 SD 2, which appropriates funds for the establishment of three program specialist positions within the Executive Office on Aging for the Hawai'i State Health Insurance Assistance Program.

SHIP is a vital program that provides valuable information and assistance to new Medicare eligible and current enrollees who are navigating the complex world of Medicare and understanding the different Medicare options that best meet their needs. SHIP is a trusted, unbiased resource of information in which a person can receive one-to-one counseling and education. As more Hawaii residents turn age 65 or become Medicare eligible, the demand for assistance and information will significantly increase and require more staff and volunteer support. The public will greatly benefit if SHIP can be expanded to serve Hawaii's increasing aging population

We urge you to support SB 900 SD 2, and we urge you to recommend its passage.

On behalf of HFCC, I thank you for seriously considering the bill.

Very sincerely,

A handwritten signature in black ink that reads "Gary Simon".

Gary Simon



Email gsimon@aarp.org

**Representative Della Au Belatti, Chair
Representative Jenna Takenouchi, Vice Chair
Committee on Health & Homelessness**

Mae Fujii, Hawaii SHIP Volunteer

In support of SB900-SD2 asking for Funding for three program specialists for the State Health Insurance Assistance Program [**Hawaii SHIP**]

I am testifying once more as a volunteer to share my gratitude, appreciation, and *“Ikigai”* or *“living a life of purpose,”* in serving Medicare beneficiaries to receive information, education, and counseling to obtain better medical insurance and health care as well as longevity.

Our rapidly changing program must meet the demands of high technology and the increase in the baby boomer population and beneficiaries from other states or countries seeking our free, confidential, unbiased, and localized services. These needs necessitate additional program specialists to train and provide on-going support to the growing volunteer corps.

As an active volunteer since 2017, I serve our beneficiaries through presentations, counseling, outreach, and writing features for our newsletter **SHIP Imua**.

Our rewards in volunteering come from the gratitude expressed by our beneficiaries, who say, *“I’m so thankful for all of your valuable help...You’ve been terrific...SHIP is fortunate to have you as a volunteer...I will save your contact information just in case I have other questions in the future...”* These appreciative comments are stored in emails, remembered on phone contacts, or noted in live sessions conducted in public places.

I wish to share memorable experiences in the counseling that I have conducted. I was surprised when a new resident to Honolulu came to meet me at a health fair to thank me in person for a phone session on dental services and after a friendly chat, she asked if she could give me a hug [before the pandemic]. This heartfelt gesture touched me beyond words. Another session with a gentleman who seemed upset in the beginning when he made statements like, *“Medicare has done nothing for me!”* After listening to his dissatisfaction, I was able to suggest several options in plans and how to consider a plan that might work for him. His mood changed toward the end of our one-hour session, and he surprised me saying, *“I’m going to call the President to pay you volunteers for all that you do?”* This exclamation repeated more than once made me chuckle in how his gratitude was equated to monetary compensation for **Our FREE counseling services**. We do not expect or accept gifts, donations, or payments, but appreciate words of thanks.

These requests for hugs, instances of light humor, and heartfelt expressions will be part of my service to our kupuna and community as long as I am able to volunteer with the support of my exemplary staff of two at the moment, but hopefully will grow to five with your consideration and support.

Our director and volunteer coordinator and a part time assistant train, mentor, educate, and support the volunteer corps that has grown by leaps and bounds in the last five years with efficiency, dedication, and compassion and deserve to be acknowledged as:

“The Wind Beneath Our Sails...”

Mahalo nui loa to the distinguished members of the Health and Homelessness Committee for their support of SB900-S2, so our mission can continue to serve a wider and growing population and to keep this worthy program afloat.

Mahal and aloha kakou,
Mae Fujii
808-395-1460

SB-900-SD-2

Submitted on: 3/14/2023 7:32:53 PM

Testimony for HLT on 3/17/2023 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Tammy Chu	Individual	Support	Written Testimony Only

Comments:

Health & Homelessness

- Chair: Representative Della Au Belatti
- Vice Chair: Representative Jenna Takenouchi

I strongly support HB649 / SB900 for the State Health Insurance Assistance Program (SHIP).

Hawaii SHIP is a unique service in that it provides free, unbiased counseling by trained counselors to those in need of Medicare information. Often times insurance brokers or agents may be knowledgeable about Medicare but often have a vested interest in certain products.

As a volunteer over the past year, I've had the privilege to personally speak one-on-one with dozens of beneficiaries and present to several kupuna groups on Medicare. Many are confused and welcome the information on the many nuances of Medicare including eligibility, enrollment, screening for financial assistance, appeals, grievances, and coordination of benefits with other insurance such as retiree benefits or Med-Quest.

I support this bill which would provide funding for 3 program specialist positions. There are nearly 300,000 Medicare beneficiaries statewide in 2023. Medicare will continue to rapidly grow as kupuna ages into it. With permanent SHIP positions, Hawaii could increase outreach and education to Hawaii's residents so they can make well informed decisions for themselves.

I urge the committee to pass HB649 & SB900. Thank you for this opportunity to testify.

Hearing Date: March 17

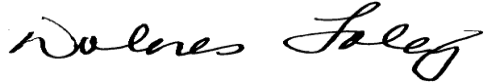
RE:SB 900

Submitted by Dolores Foley

TESTIMONY ON SENATE BILL 900

Dolores Foley supports Senate Bill (SB) 900, Appropriates funds for the establishment of 3 program specialist positions within the Executive Office on Aging for the Hawaii state health insurance assistance program. This would provide important support to the Executive Office on Aging.

Mahalo for the opportunity to testify

A handwritten signature in black ink that reads "Dolores Foley". The signature is written in a cursive, flowing style.

Dolores Foley

SB-900-SD-2

Submitted on: 3/15/2023 8:35:31 AM

Testimony for HLT on 3/17/2023 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Darryl T. Higa	Individual	Support	Written Testimony Only

Comments:

Aloha Distinguished Legislator,

I hope you will take the time to hear and support SB900 in the next round of committee hearings. When I received assistance last year from SHIP to go through the Medicare enrollment process, I was so impressed and appreciative of the service that I signed up to become a volunteer myself. Since then, I have had the privilege of assisting other kupuna this past year and continue to assist those who call the SHIP office.

Hawaii SHIP is a statewide, volunteer-based program at the EOA that EDUCATES, ASSISTS and EMPOWERS Hawaii’s Kupuna and people with disabilities, their families, caregivers, and individuals turning 65 with Medicare and other healthcare topics. SHIP assists individuals who identify as Native Hawaiians, are rurally isolated, speak limited English, and have low incomes through the Medicare Improvements for Patients and Providers Act (MIPPA) grant which supports SHIP’s work in Hawaii.

Services are offered free of charge and includes:

- One-on-one, Local, Unbiased, Timely, Accurate & Cost-effective Counseling to kupuna and families about Medicare
- Presentations on Medicare education are offered at senior fairs, community groups and anywhere else it is requested
- Distribution of Certified Medicare Publications
- Health plan comparisons and financial assistance eligibility screenings and application submission to help pay Medicare costs.

Hawaii’s Medicare population is currently over 295,000 beneficiaries, an increase of 300% since 1992 when EOA received the 1st SHIP grant. However, we only served around 9,000 clients in 2022. Currently we have 2 temporary, full time equivalents because SHIP is funded 100% by a federal grant. We haven’t increased the number of positions since 1992 and could potentially serve many more kupuna with the passage of SB900.

SB900 is one of Kupuna Caucus' 5 priorities in the 2023 session. The bill asks for 3 permanent positions to sustain the program should federal funding be eliminated (which happened during the Trump Administration).

Medicare is very complex and changes annually. Without the education SHIP provides many won't enroll into Medicare and become uninsured or underinsured. Older adults often live off fixed incomes (SS benefits) and it only takes one healthcare scare for a kupuna to deplete their savings.

I humbly ask for your support of SB900.

HOUSE COMMITTEE ON HEALTH & HOMELESSNESS

Rep. Della Au Belatti, Chair

Rep. Jenna Takenouchi, Vice Chair

DATE: Friday, March 17, 2023, 9:00 AM

**Re: SB 900, SD2 - RELATING TO THE HAWAII STATE HEALTH
INSURANCE
ASSISTANCE PROGRAM**

Aloha Chair Belatti and Committee Members.

My name is Linda Dorset, a resident of Wailuku, Maui. I thank you for the opportunity to submit written testimony regarding the above referenced legislation. I strongly support SB900 to allow to make it possible for the Hawaii State Health Insurance assistance Program (SHIP) to increase staff positions with three program specialist positions. That is what is needed in order to meet the growing aging population's increasing demand for accurate, timely, and reliable information.

SHIP staff and volunteers provide valuable information and assistance to new and existing Medicare enrollees. Understanding the different Medicare options that best meet their needs is complicated and confusing. SHIP provides a trusted source of information, and one-to-one counseling and education. With a growing aging population, SHIP needs more staff support to meet increasing public demand.

**Linda Dorset
Wailuku Resident**

- Committee: Health & Homelessness
- Chair: Representative Della Au Belatti
- Vice Chair: Representative Jenna Takenouchi

Testimony in favor of SB900,

Dear Representatives,

I am a volunteer Medicare counselor with the State Health Insurance Assistance Program and am also a retired physician who saw patients in the Hilo area and was also the East Hawaii Medical Director for the Hawaii Health Systems Corporation from 2010 until 2017. In both my clinical practice and as a hospital medical director, I saw or heard of many patients who did not get the medications, lab tests, x-rays, or follow-up care because they were concerned about the cost. For example, it is estimated that 30% to 50% of patients either never pick up their prescriptions or take them incorrectly, partially due to financial concerns. Their financial concern is often because they made a poor choice of insurance or were not aware of the many programs for low income Hawaii and U.S. residents. I believe that I and the many SHIP volunteers are helping our fellow residents obtain better coverage that will allow them to make medical decisions with fewer concerns about cost. Better health for our residents will ultimately result in lower costs to our health care system. SHIP's use of volunteers along with a very small staff is a cost efficient way to help Hawaii residents obtain cost effective high quality health care.

An example of the benefits of SHIP to our citizens and to our state budget is a resident that I counseled who is 68 years old and whose's only medical insurance was free Medicare Part A which only partially covers hospital costs. She has no insurance at all for outpatient care. She had a major injury to her leg, but did not seek care until she it worsened because of cost concerns, As a result, she is now burdened with thousands of dollars in doctor bills and may end up with additional thousands of dollars of hospital bills if she needs in-patient care. It is very likely that she will not be able to pay for her care, and will become reliant on medquest which is partially funded by the state. If she had approached a SHIP counselor before this accident, we would have been able to help her obtain cost effective insurance that covered most outpatient care, such as a no or low premium medicare advantage plan, and, thus, would have prevented the worsening of her health.

I have also had four clients with rare diseases with three needing 1 drug each costing more than \$150,000 per year and one needing 1 drug costing \$350,000 per year. Because of the existence of SHIP and my training as a counselor, I was able to get all four drugs under \$10,000 per year each, which they could afford. If they had not been able to get these drugs for their very serious diseases, they likely would have ended up with expensive enough care resulting in them becoming dependent on medquest and the state budget. Cases like those above are one the reasons why I and other counselors have volunteered to counsel for SHIP.

In my previous role as Medical Director for three hospitals on the Big Island, I have dealt with many staff members and executives of Hawaii State Government. I have found the very small number of staff working at the SHIP program to be among the very best state employees that I have encountered, due to their very hard work ethic despite understaffing, their prompt and helpful responses to my and other volunteers' many questions and suggestions, and their dedication to serving the needs of the SHIP clients. I am concerned that their salaries are dependent on federal grants and that the existence of SHIP

and the training and maintenance of the many SHIP volunteers would be in jeopardy if the federal grants are not renewed.

Hence, I strongly support HB649 & SB900, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with much-needed funding for three program specialist positions thereby expanding access to important Medicare-related services to Hawaii residents statewide.

There are 295,405 Medicare beneficiaries statewide as of 2023. Hawaii SHIP's goal is to assist as many beneficiaries in Hawaii as possible. With 80+ volunteers statewide in 2022, SHIP assisted 2,675 with Medicare counseling and reached 6,465 beneficiaries through outreach presentations and fairs/exhibits. By 2025, SHIP will need to reach 10,000 Medicare beneficiaries which is a drastic increase from SHIP's current capacity.

With more positions, we could sustain the Hawaii SHIP program and increase our outreach and education to Hawaii's residents. I urge the committee to pass HB649 & SB900. Thank you for this opportunity to testify.

Sincerely,
Edward Peskin, MD
18 Makakai Place
Hilo, HI 96720

Committee on Health and Homelessness

Chair: Representative Della Au Belati

Vice Chair: Representative Jenna Takenouchi

SB 900, S.D. 2, RELATING TO THE HAWAII STATE HEALTH INSURANCE ASSISTANCE PROGRAM

I am writing in support of SB 900, S.D.2. This bill will authorize the creation of three full-time permanent positions for the Hawaii State Health Insurance Assistance Program (Hawaii SHIP). This is very important for the long term existence of this very important and useful program. At the present time this program is funded by Federal grants that make its continued existence subject to the whims of the Federal Government. Not a good situation. We need this program to continue with the full support of the State of Hawaii.

I have been a volunteer of the Hawaii SHIP for the past ten years. I have seen first-hand how the program has benefited the senior population in maintaining their health and wellbeing. We provide an invaluable service to our seniors and their support system by guiding them through the complicated maze called Medicare and Medicaid. You should try to learn about Medicare and you will quickly learn that it is not as simple as you would hope that it would be for our seniors to understand. Hawaii SHIP helps people to navigate through Medicare and make informed and appropriate healthcare decisions for themselves.

Hawaii SHIP is a program that is operated with a group of fantastic volunteers committed to helping our seniors age well. These volunteers put in many hours of their time to help others without being paid. In order to do this, we need the guidance and support of the SHIP staff. Our SHIP staff provides stability and continuity for us volunteers. Without them, the program would die. Someone committed has to run the program.

I have been around long enough to see the impact on the program when staff has left the program and no one is left to run the program. Volunteers leave. The SHIP becomes rudderless. Our seniors suffer from the loss. Right now the staff is doing a fantastic job. Volunteer recruitment is up. It would be a shame to lose any of the staff because their position is only temporary and they seek more permanent positions elsewhere.

Please help us to keep the SHIP sailing by passing SB900, S.D.2.

Thank you,

Jean Tanaka/Volunteer Counselor/Hawaii SHIP

Chair, Della Au Belatti
Vice Chair, Jenna Takenouchi
HLT (Health)

Wanda Anae-Onishi
808-381-7399; wanaeonishi@gmail.com
3.15.2023

Support for SB900-SD2, Relating to the State Health Insurance Assistance Program

Dear Chair Au Belatti, Vice Chair Takenouchi, and HLT Committee Members,

My name is Wanda Anae-Onishi of Waikele, Oahu. I am testifying as a private citizen in support of SB900-SD2. The State Health Insurance Assistance Program (SHIP) in the Executive Office on Aging (EOA) provides free, unbiased Medicare counseling, presentations, and information to beneficiaries statewide, including their families and caregivers, and people turning 65. SHIP's services help them make educated, cost-effective decisions based on their health needs while preventing late enrollment penalties which would be added to monthly premiums if they don't sign up when first eligible.

The bill requests appropriations to fund three permanent staff positions. Additional staff will provide more support to meet the needs of a growing Medicare population statewide. The Medicare population has doubled since 1992 when the EOA received the first federal grant, from 133,439 in 1992 to 295,405 in 2022. Yet SHIP's staff continues to be two temporary positions doing the work of five people. In 2016 and 2017, federal funding for SHIP grantees was nearly eliminated by elected officials in Washington D.C. who undervalued the importance of qualified Medicare education and assistance despite 65,000 people turning 65 every day in the U.S. State support of this valuable program will continue accessibility to Medicare information and assistance for Hawaii residents in years to come.

I strongly urge you to support SB900, relating to the State Health Insurance Assistance Program, to sustain this important program that helps and informs Hawaii residents of this federal health insurance entitlement called Medicare. Mahalo for this opportunity to testify.

Respectfully,

Wanda Anae-Onishi

Chair, Della Au Belatti
Vice Chair, Jenna Takenouchi
Committee on Health & Homelessness (HLT)
Candace Nakamoto
808-349-2007, masamiyoung@gmail.com
3.15.23

Support for SB900 SD2 Relating to the State Health Insurance Assistance Program

Hawaii State Health Insurance Assistance Program (SHIP) is a federally funded, volunteer-based program that is administered by the Hawaii State Department of Health, Executive Office on Aging. Hawaii SHIP helps Medicare-eligible individuals, their families, caregivers, and soon-to-be retirees to make informed, cost-effective healthcare decisions. This is accomplished through one-on-one counseling and community outreach such as presentations, fairs, and exhibits. Services are free, local, individualized, and unbiased.

As a Social Worker in the field of Gerontology, I can see an increased need for services and supports for older adults in Hawaii. With increases to Social Security and Medicare expenditures, coupled with an increase in cost of living, older adults often find themselves struggling to financially meet their basic needs. Health insurance should be considered a necessity. Older adults are more predisposed to chronic conditions, hospitalizations, and have a higher utilization rate of medical services and prescription medication. Medicare is a complex program which is difficult to navigate for even the most capable and connected. With annual changes, numerous Medicare notices, enrollment periods, and lifetime late enrollment penalties it can often be overwhelming.

What happens if the SHIP program goes away tomorrow? People won't know when or how to sign up for Medicare. Because they didn't enroll into Medicare, they have no health insurance. Without any health insurance they won't go to the doctors or get the appropriate health care. Uninsured or underinsured people will face expensive medical bills. It only takes one health scare for a Kupuna living on fixed income (SS benefits) to lose their home. We want to prevent lower health outcomes, higher healthcare costs, and higher rates of poverty.

Hence, I strongly support SB900 SD2, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with three additional staff to sustain the program and meet the growing needs of our older adult population. I urge the committee to pass SB900 SD2. Thank you for this opportunity to testify.

Respectfully
Candace Nakamoto

SB-900-SD-2

Submitted on: 3/15/2023 11:01:24 PM

Testimony for HLT on 3/17/2023 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Barbara J. Service	Individual	Support	Written Testimony Only

Comments:

The SHIP program, under the Executive Office on Aging, enables citizens to navigate the myriad of Medicare options available. This service is provided for free, unlike the ones advertised on tv (think Joe Namath) for which there is a fee.

Please support increased staffing for this valuable service.

Mahalo for the opportunity to provide testimony.

Barbara J. Service MSW

Child Welfare Supervisor (ret.)

Kupuna Advocate

Child Welfare Service

Chair, Della Au Belatti
Vice-Chair, Jenna Takenouchi
Committee on Health & Homelessness (HLT)
Mary Miyawaki
808-949-0535, maryshipvolunteer@gmail.com
3.16.23

Support for SB900 SD2 Relating to the State Health Insurance Assistance Program

Hawaii State Health Insurance Assistance Program (SHIP) is a federally funded, volunteer-based program that is administered by the Hawaii State Department of Health, Executive Office on Aging. Hawaii SHIP helps Medicare-eligible individuals, their families, caregivers, and soon-to-be retirees to make informed, cost-effective healthcare decisions. This is accomplished through one-on-one counseling and community outreach such as presentations, fairs, and exhibits. Services are free, local, individualized, and unbiased.

I have been a dedicated SHIP volunteer for over 10 years. I assist many beneficiaries ranging from Kupuna, caregivers, and those with disabilities. As a blind volunteer counselor, I appreciate how the program uses technology to make information/resources accessible and user friendly. This empowers me to stay engaged and work independently. Over the years, I have seen the program grow due to the efforts from staff and fellow volunteers. Thanks to Hawaii SHIP, the public's understanding of Medicare has increased dramatically. Medicare is very confusing due to the volume and caliber of information. SHIP counselors help beneficiaries understand the information and utilize the benefits to best fit their individual needs. The current program staff are professional and knowledgeable which is crucial in expanding program services statewide. However more stable staffing is needed to support the continued growth of Hawaii's Medicare population.

Hence, I strongly support SB900 SD2, relating to the State Health Insurance Assistance Program, which would provide Hawaii SHIP with three additional staff to sustain the program.

Respectfully
Mary Miyawaki

SB-900-SD-2

Submitted on: 3/16/2023 9:05:03 AM

Testimony for HLT on 3/17/2023 9:00:00 AM

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

Comments:

Dear Health and Homelessness Committee Chair and Members - Please pass this legislation which would appropriate funding to establish 3 program specialists within the Executive Office on Aging for the Hawaii State health insurance assistance program. This will greatly help to ensure that our kapuna receive the assistance they so greatly need. Thank you for your support.

SB-900-SD-2

Submitted on: 3/16/2023 11:35:40 AM

Testimony for HLT on 3/17/2023 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Barbatra Frazier	Individual	Support	Written Testimony Only

Comments:

Health and Homelessness Committe

Chair: Representative Della Au Belatti

Dear Representavie Au Bellait:

I am writing to urge your support of SB900 which would provide funds for three full time employees of Hawaii SHIP. As a SHIP counselor, I have first-hand experience with the service that SHIP provides to the kupuna and also to other low income and underserved individuals. The need for counslors is as great as the confusing and incorrect information available to kupuna from advertising and other commerical soliciting. The current staff in Honolulu are amazing - the program would be entirely different if it lost the any of three extremely dedicated and knowledgable women who train and support the volunteers. However, they are all clearly over-extended. I hope you will support passage of this bill as it will go a long way to shoring up the stability of the program and of the job security of the people who currently are running it.

Respectfully,

May Barbara Frazier (Big Island)

Representative Della Au Belatti, Chair
Representative Jenna Takenouchi, Vice Chair
Health and Homelessness Committee

Sharie Nagatani, MSW Candidate
94-515 Lumiaina Street, #L103
Waipahu, HI 96797
(808) 729-1309

March 16, 2023

Support for SB900, Relating to the State Health Insurance Assistance (SHIP) Program

Aloha Chair Au Belatti, Vice Chair Takenouchi, and Members of the Committee,

My name is Sharie Nagatani and I am a final year Graduate Student at the University of Hawai'i at Mānoa Thompson School of Social Work and Public Health, earning a Master of Social Work with a focus in gerontology. During the years of 2021-2022, I was a previous practicum student with Hawaii SHIP and the Graduate Research Assistant for the Introduction to Medicare Course under instruction of Dr. Victoria Fan for the Spring semester. This course was a partnership between the Department of Health Executive Office on Aging (EOA) Hawaii SHIP Program and the University of Hawai'i Center on Aging (COA). In Spring 2021, I was presented with the opportunity to complete the Introduction to Medicare Course before my title as a Graduate Research Assistant. As a student, learning and understanding the terminology and navigating the Medicare system was complex and difficult. These challenges in the system create barriers for older adults and their families to affordable and accessible healthcare.

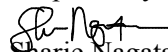
Misleading or misunderstood information could result in costly consequences if healthcare decisions are poorly made. According to the National Council of Aging (NCOA):

- Researchers have found that older adults spent an average of \$368 per year more than they needed to, and, while only 5% of older adults chose the lowest cost plan, more than 20% were overspending by \$500.00 per year (Kina, 2021).
- These poor-led choices are contributing to the widening gap of affordability and accessibility in healthcare coverage for the aging population.

Overall, I witnessed the dedication of two full-time employees and kindhearted volunteers in providing Medicare-related services for Hawai'i's Kūpuna, their families, the aging community, and to the public. As an emerging Social Worker with a passion for advocating for older adults, the sustainability of the Hawaii SHIP Program to continue and expand its dedicated staff is crucial to providing Medicare-related services to older adults and their families in making confident, healthcare decisions.

Hence, **I strongly support SB900, relating to the State Health Insurance Assistance Program, which would provide the appropriate funds for three program specialist positions within the Executive Office on Aging (EOA) for Hawaii State Health Insurance Program (SHIP).** With a larger staff, Hawaii SHIP will have the potential to provide more Medicare-related services, outreach, and education to Hawai'i's residents. I would like the committee to be aware that my testimony is on my behalf and not of an organization despite my past affiliations. I urge the committee to pass SB900. Thank you for this opportunity to testify.

Respectfully,


Sharie Nagatani

References

- Kina, S. (2021). *Choice Error: How Choosing a Medicare Plan Could Impact Your Finances and Health*. National Council of Aging (NCOA).
<https://www.ncoa.org/article/choice-error-how-choosing-a-medicare-plan-could-impact-your-finances-and-health>

HOUSE OF REPRESENTATIVES
THE THIRTY-SECOND LEGISLATURE
REGULAR SESSION OF 2023

COMMITTEE ON HEALTH AND HOMELESSNESS, Rep. Della Au Belatti
Rep. Jenna Takenouchi, Vice Chair

NOTICE OF HEARING

DATE: Friday, March 17, 2023
TIME: 9:00 AM
PLACE: Conference Room 329 & Videoconference

Strong Support for SB900 SD2

Aloha and good morning, Chair Belatti, Vice Chair Takenouchi, and committee members. My name is Colette Browne, and I am Professor Emerita from the Thompson School of Social Work and Public Health at the University of Hawai'i- Manoa. I serve as a gubernatorial appointee to the State Policy Advisory Board for Elderly Affairs, but this testimony in strong support of SB900, SD 2, is my own.

Why is it that so few of us want to really accept the fact that we age and that, for most of us, we will require health care assistance and insurance? And yet, this is true. Most of us will need care and we will rely on Medicare for help with health-related fees and costs. Unfortunately, there remains a great deal of uncertainty among elders and their caregivers about what is and is not "covered" by Medicare. As someone who has worked with older adults most of my entire life, and who is now a "senior" herself, the State Executive Office on Aging (EOA), the administrator for this program, provides strong evidence that indeed the State Health Insurance Assistance Program (SHIP) provides an invaluable resource to our Hawai'i citizens in their education, service linkage, and advocacy work around Medicare. This bill will require that the State EOA submit annual progress reports to the Legislature and will appropriate funds for the for the establishment of 3 new specialists to work directly with elders and their families.

I urge you to support this worthwhile program.

Mahalo and thank you for this opportunity to testify.

Cordially,



Colette V. Browne, Dr.PH, MSW

Professor Emerita

Thompson School of Social Work and Public Health