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OFFICE OF THE DIRECTOR
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

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Testimony of the Department of Commerce and Consumer Affairs

Before the
House Committee on Health and Homelessness
Wednesday, March 13, 2024
9:00 a.m.

State Capitol, Conference Room 329 and via Video Conferencing

On the following measure:
S.B. 2605, S.D. 2, RELATING TO HEALTH CARE

Chair Belatti and Members of the Committees:

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

The purpose of this bill is to, beginning January 1, 2025, require health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services, apply this coverage to health benefits plans under the Hawai'i Employer-Union Health Benefits Trust Fund, and require the Insurance Division of the Department of Commerce and Consumer Affairs to submit a report to the Legislature.

The Department notes that it is unclear whether the amendments in sections 2 through 7 of this bill, which require health plans to provide benefits for various sexual and reproductive health care services, would 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 45 CFR § 155.170(b) which apply to benefits “in addition to the essential health benefits.”

Additionally, sections 4 and 6 of the bill amend sections 431:10A-116.6 and 432:1-604.5, respectively, to prohibit employer group insurance plans from imposing restrictions on required coverage which may create the potential for circumvention of medical necessity provisions in Hawaii Revised Statutes section 432E-1.4. We also note that the phrase “medically appropriate” used in these sections is vague and not defined.

Thank you for the opportunity to testify.



March 13, 2024

The Honorable Della Au Belatti, Chair
The Honorable Jenna Takenouchi, Vice Chair
House Committee on Health & Homelessness

Re: SB 2605 SD2 – RELATING TO HEALTHCARE

Dear Chair Belatti, Vice Chair Takenouchi, and Members of the Committee:

Hawaii Medical Service Association (HMSA) appreciates the opportunity provide testimony in support of SB 2605 SD2, which will require health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services.

HMSA appreciates the legislature’s intent to ensure access to sexual and reproductive healthcare services in Hawaii. While not all of the benefits included are under the USPSTF preventive services guidelines, we appreciate the continued discussion in order to find ways to provide access to these important services to residents across the state.

Thank you for the opportunity to support this measure.

Sincerely,

Dawn Kurisu
Assistant Vice President
Community and Government Relations

March 13, 2024

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

From: The Hawaii Association of Health Plans Public Policy Committee

Date/Location: March 13, 2024; 9:00 a.m./Conference Room 329 & Videoconference

Re: Testimony with comments on SB 2605 SD2 - Relating to Health Care

The Hawaii Association of Health Plans (HAHP) would like to offer comments on SB 2605 SD2. HAHP is a statewide partnership that unifies Hawaii's health plans to improve the health of Hawaii's communities together. A majority of Hawaii residents receive their health coverage through a plan associated with one of our organizations.

Access to care is critically important, however, HAHP and our member organizations would like to express our concern that this bill is attempting to mandate new coverage beyond the Affordable Care Act by including non-preventative services as stated in ACA Section 1303.

Thank you for the opportunity to offer comments on SB 2605 SD2.

Sincerely,

HAHP Public Policy Committee
cc: HAHP Board Members



To: House Committee on Health & Homelessness
Hearing Date/Time: Wednesday, March 13, 2024 at 9:00am
Place: Hawai'i State Capitol, Rm. 329 and videoconference
Re: Testimony of Planned Parenthood Alliance Advocates – Hawai'i in **strong support** of RHEA (SB 2605)

Chair Belatti and Members of the Committee,

Facing a potentially hostile federal administration and lawsuits threatening preventive services coverage, Planned Parenthood Alliance Advocates – Hawai'i (PPAA) strongly supports SB 2605, the Reproductive Health Equity Act (“RHEA”), a critical Women’s Package bill aimed at fortifying ACA health benefits, safeguarding equitable access to abortion care, and protecting coverage of critical cost-saving preventive services.

All people in Hawai'i – regardless of income, wealth, or type of insurance – should have access to the full range of preventive sexual and reproductive health services at no cost. The 2023 Auditor’s report verified that there will be little-to-no financial impact of RHEA and that covering the no cost-sharing provisions will be immaterial and insignificant to insurance carriers’ budgets.

Every service listed in RHEA is already mandated under either the Affordable Care Act and/or the state benchmark plan (with the exception of PEP). Moreover, nearly all [insurers approved under the Hawaii Prepaid Care Act](#) were already surveyed in the auditor’s report, confirming that they already cover RHEA’s mandated services. Not only did these carriers already mandate RHEA’s coverage requirements, they also covered these services without cost-sharing except for abortion, vasectomy, and PEP, for which coverage without cost-sharing was not universal. For these three services, insurers did confirm that these cost-sharing provisions would likely have insignificant impacts on their budgets in the Auditor’s report. In other states that have eliminated cost-sharing for similar services – like Washington, Oregon, and California – the federal government has not determined these to be new mandates (see examples below).

The Reproductive Health Equity Act is a critical step toward health equity in Hawai'i by requiring insurance coverage of the full range of sexual and reproductive health care and critical preventive care services without cost-sharing.

Given the potential of a hostile federal administration and lawsuits like [Braidwood Management v. Becerra](#) threatening preventive services, it is more important than ever that the legislature act to ensure that nobody loses access to the health care and protections they depend on. RHEA will do just that.

We need legislation to codify the Affordable Care Act (ACA) preventive service coverage requirements in state law, ensuring that people in Hawai'i do not lose their access to no-cost preventive services such as birth control, well-person exams, PrEP, and life-saving cancer screenings. RHEA would also strengthen and expand these coverage requirements by no cost-sharing coverage of the full range of sexual and reproductive health care services, including abortion, vasectomy, and PEP.

Without action, people in Hawai‘i will continue to delay or forego care altogether due to out-of-pocket costs, risking their health and economic security. Even with the Affordable Care Act, one in five women with private insurance still pay some out-of-pocket costs for their contraceptive care, and 25 percent of women who are not using their preferred method say it is because they cannot afford it. We are also already experiencing some of the consequences of Hawai‘i’s coverage gaps in health outcomes: for example, Hawai‘i’s sexually transmitted infections (STIs) rates are the highest they have been in 30 years, with the STI rates more than doubling over the last ten years.

Last year, Hawai‘i lawmakers took a step in the right direction by passing the shield law that protects access abortion care. We can further fortify Hawai‘i’s long-standing history in advancing abortion rights by passing the coverage requirements for abortion care in RHEA into law.

RHEA is similar to coverage requirements in other states.

Many other states have already implemented requirements found in RHEA in state law. These coverage requirements have not been determined to be new mandates.

For example:

- Many other states have already implemented the requirements found in RHEA, including Washington, Oregon, Illinois, and California. Last year, Washington also passed a bill to ensure patients would not have to pay out-of-pocket for abortion care. This means [eight states](#) now mandate coverage of abortion services with no cost-sharing. None of the requirements in these bills were determined to be a new mandate that would trigger section 1311(d)(3) of the ACA.
- In 2018, the Washington Legislature passed Substitute Senate Bill 6219, also known as the Reproductive Parity Act. This legislation required that state-regulated health plans that cover maternity care provide substantially equivalent coverage for abortion care. It also expanded contraceptive coverage requirements beyond those in the ACA, including gender-neutral coverage of sterilization services for all enrollees and coverage of over-the-counter contraception. None of the requirements in this legislation was determined to be a new mandate that would trigger section 1311(d)(3) of the ACA. In 2024, Washington is also moving a bill to protect ACA preventive services coverage requirements, HB 1957.
- In 2017, the Oregon Legislature passed House Bill 3391, also known as the Reproductive Health Equity Act. This bill required comprehensive, non-discriminatory coverage of sexual and reproductive health care services. This included coverage of abortion and a wide range of other sexual and reproductive health care services at no out-of-pocket cost to the patient.
- In 2019, the Illinois Legislature passed the Illinois Reproductive Health Act, which required public and private insurance plans that provide pregnancy benefits to also cover abortions services – any deductible, coinsurance, waiting period, or other cost-sharing limit that applies to abortion cannot be higher than what the policy requires for other pregnancy care.

Several states have also put in place laws that codify existing requirements from the ACA to ensure that those important protections stay in place at the state level, no matter what happens at the federal level. For example, in 2017, Washington State enacted legislation requiring state-regulated health plans to cover all preventive services required to be covered under federal law as of December 31, 2016, without cost sharing. The requirements of this legislation are broader than Hawai‘i’s RHEA, but the reproductive preventive health services are nearly identical to the coverage required in §431:10A-A(a)(1). In the fiscal note for Washington’s legislation, the Washington Office of the Insurance Commissioner (OIC) noted that “[t]his bill does not have a direct fiscal impact on the OIC because the bill maintains coverage of

preventive services with zero cost-sharing as they currently exist in federal law and are currently being enforced by the OIC.” As OIC rightly stated, these are not new requirements: RHEA and similar legislation in other states simply require health plans to continue covering the basic health care that the ACA already requires them to cover. For example, states must already comply with coverage for any additional preventive women’s services under 42 U.S. Code section 300gg-13 of the ACA; indeed, the scope of federally-required benefits expanded in December 2021. These federal coverage requirements are already in place across the country and have already been well-defined.

Other states that have passed coverage requirements have found that continuing to require health plans to cover existing mandates in the ACA is simple and minimally burdensome. And other states have also determined that passing legislation that includes broader coverage requirements than those included in the ACA does not necessarily create new mandates because in some cases these coverage requirements simply clarify and codify the state’s existing commitment to covering comprehensive sexual and reproductive health care, especially those that are included in state benchmark plans. ACA requirements also continue to expand and evolve, making the impact of RHEA on Hawai‘i minimal – for example, all plans that have an effective date of June 11, 2020 or later are now required to cover PrEP medication without cost sharing.

Cost is a significant barrier to abortion access, especially for patients with low incomes.

Abortion care is a critical aspect of reproductive health care and we are fortunate that Hawai‘i has laws on the books protecting the legal right to it. But for too many, abortion remains a right in name only, where access largely depends on someone’s income, their wealth, and their ZIP code.

Imposing cost-sharing reduces access to abortion because out-of-pocket costs force patients to delay or forego care altogether. While many plans in Hawai‘i do cover abortion care, health plans can still charge deductibles and copays, ranging from \$20 to hundreds of dollars. These deductibles and copays can function as the equivalent of having no insurance coverage for abortion care. Out-of-pocket costs for an abortion can mean delaying or foregoing paying rent or buying food.

Even a small copay can be an insurmountable barrier for many patients, including young people, survivors of intimate partner violence, and those struggling to make ends meet. Out-of-pocket costs disproportionately harm those furthest from justice and worsen already existing racial and socio-economic health disparities, as patients struggle to overcome barriers, whether that’s lack of time, the distance they have to travel, difficulty finding childcare, trouble getting an appointment, or the sheer cost. Especially as the people of Maui rebuild in the aftermath of the fire, it is critical to eliminate out-of-pocket costs for necessary, lifesaving preventive care across the state, easing families’ financial burden as they put their lives back together. With RHEA in place, lawmakers can help ensure equitable, affordable access to abortion services so that out-of-pocket costs don’t stand in the way of patients receiving care.

RHEA will help us enact a cost-effective solution.

Protecting and expanding access to sexual and reproductive health is not only the right thing to do, it is also cost-effective for consumers and health plans alike. The services included in this legislation are basic components of comprehensive sexual and reproductive health care and are all associated with significant potential cost savings. That’s because providing basic preventive care avoids the need for more expensive treatment and management down the road; for example, preventing unplanned pregnancies creates significant cost-savings, and early detection of sexually transmitted infections, diabetes, and cervical cancers lead to significant cost savings to the health system. Nearly all the services that RHEA requires are already mandated by the ACA, and even if some of the services are determined to be new mandated

benefits, covering these services would likely be either cost-neutral or even cost savings for health plans in the long term.

The 2023 Auditor report reaffirmed RHEA's cost-effectiveness and verified that there will be little-to-no financial impact of RHEA, as nearly all the services are currently covered by health plans. Moreover, the Auditor notes that fiscal impact on health carriers of eliminating cost-sharing will, if any, be immaterial and insignificant to insurers' total costs. While covering these costs will likely have little impact on insurers, RHEA's no cost-sharing provisions will be indispensable to patients, who will benefit immensely from eliminating cost sharing for services like abortion or vasectomy.

Thousands of people in Hawai'i still lack access to the full range of reproductive health services.

Access to comprehensive sexual and reproductive health care is critical for the health and economic security of people in Hawai'i. RHEA will give more people in Hawai'i the ability to decide if and when they have children based on what's best for them and their family's circumstances. Hawai'i must continue its leadership in promoting all peoples' ability to access the health care they need and deserve, no matter what happens at the federal level.

Please give Hawai'i families access to the health care they need to thrive by supporting SB 2605.



Hawaii Medical Association

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COMMITTEE ON HEALTH & HOMELESSNESS

Rep. Della Au Belatti, Chair
Rep. Jenna Takenouchi, Vice Chair

Date: March 13, 2024
From: Hawaii Medical Association
Beth England MD, Chair- HMA Public Policy Committee

RE: SB 2605 SD2, RELATING TO HEALTH CARE Position: Support

Thank you for the opportunity to submit testimony in **SUPPORT OF SB2605 SD2**, which requires insurers to provide coverage for various sexual health and reproductive services.

Preventative health measures including well-woman visits, patient education and counseling, and screening services, are the cornerstone of effective medical care. These interventions have been shown to reduce disease burden and improve health outcomes¹. Services outlined in this bill, including counseling and screening for sexually transmitted infections and folic acid supplementation have demonstrated effectiveness and follow recommendations from the Center for Disease Control and United States Preventative Services Task Force^{2,3}.

Eliminating cost-sharing requirements will help ensure that our most vulnerable populations can access these evidence-based interventions. Hawaii has long been at the forefront of providing valuable healthcare services and protecting reproductive rights and SB2605 is an effective step forward to continue this trend.

Thank you for allowing the HMA to testify in support of this measure.

References

1. Cantor, A., Nelson, H., & Pappas, M. (2021). WELL-WOMAN PREVENTIVE VISITS WOMEN'S PREVENTIVE SERVICES INITIATIVE EVIDENCE UPDATE CURRENT WPSI RECOMMENDATIONS Clinical Recommendations (2016). <https://www.womenspreventivehealth.org/wp-content/uploads/Evidence-Update-Well-Woman-Visit-2021.pdf>

2024 Hawaii Medical Association Officers

Elizabeth Ann Ignacio, MD, President • Nadine Tenn-Salle, MD, President Elect • Angela Pratt, MD, Immediate Past President
Jerris Hedges, MD, Treasurer • Thomas Kosasa, MD, Secretary • Marc Alexander, Executive Director

2024 Hawaii Medical Association Public Policy Coordination Team

Beth England, MD, Chair
Linda Rosehill, JD, Government Relations • Marc Alexander, Executive Director

2. Taylor, M. M., Frasure-Williams, J., Burnett, P., & Park, I. U. (2016). Interventions to Improve Sexually Transmitted Disease Screening in Clinic-Based Settings. *Sexually Transmitted Diseases*, 43, S28–S41. <https://doi.org/10.1097/olq.0000000000000294>

3. Evidence Summary: Folic Acid Supplementation to Prevent Neural Tube Defects: Preventive Medication | United States Preventive Services Taskforce. (n.d.). [Www.uspreventiveservicestaskforce.org](http://www.uspreventiveservicestaskforce.org). Retrieved February 10, 2024, from <https://www.uspreventiveservicestaskforce.org/uspstf/document/final-evidence-summary/folic-acid-for-the-prevention-of-neural-tube-defects-preventive-medication>

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2024 Hawaii Medical Association Public Policy Coordination Team

Beth England, MD, Chair
Linda Rosehill, JD, Government Relations • Marc Alexander, Executive Director

SB-2605-SD-2

Submitted on: 3/13/2024 7:41:17 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
N/A	ACLU of Hawaii	Support	Written Testimony Only

Comments:

Aloha,

The ACLU of Hawai'i strongly supports S.B. 2605 S.D.2 as a matter of personal autonomy, reproductive freedom and equity.

Hawai'i has been a leader in protecting reproductive rights. To build upon this legacy, we must not depend on federal legislation to ensure access to essential basic healthcare. Hawai'i has an opportunity to should join Oregon and Washington in passing The Reproductive Health Equity Act.

Please pass S.B. 2605, S.D. 2.

Mahalo,

Carrie Ann Shirota

ACLU of Hawai'i, Policy Director



March 13, 2024

TO: Representative Della au Belatti, Chair
Rep. Jenna Takenouchi, Vice Chair and
Members of the Committee on Health and Homelessness

From: Jeanne Y. Ohta, Co-Chair
Hawai'i State Democratic Women's Caucus

RE: SB 2605 SD2 Relating to Health Care

POSITION: STRONG SUPPORT

The Hawai'i State Democratic Women's Caucus writes in strong support of SB 2605 SD2 Relating to Health Care which would ensure that people in Hawai'i have coverage for crucial preventive reproductive health services at zero out-of-pocket cost. This measure would ensure Reproductive Health Equity for All (RHEA).

All people in Hawai'i—regardless of income, gender identity, or type of insurance—should have access to the full range of preventive and reproductive health services at no cost. With abortion no longer protected at the federal level, potential reductions in coverage in the Affordable Care Act (ACA), RHEA is needed to safeguard access to abortion, solidify ACA health benefits in state law, and save money on health care because preventive services are covered.

Without the proper insurance coverage, many individuals will be forced to pay high out-of-pocket costs and delay or forego care altogether, risking their health and economic security. RHEA would fill coverage gaps that affect thousands of people in Hawai'i.

This is a priority measure for the Hawai'i State Democratic Women's Caucus. The Hawai'i State Democratic Women's Caucus is a catalyst for progressive, social, economic, and political change through action on critical issues facing Hawaii's women and girls.

We respectfully request that the Committee pass this important measure. Thank you for the opportunity to provide our testimony in strong support of SB 2605 SD1 Relating to Health Care.



To: House Committee on Health and Homelessness
Hearing Date/Time: March 13, 2024 9AM
Place: Hawaii State Capitol, Room 329
Re: Testimony in **STRONG SUPPORT** of S.B. 2605 SD2

Dear Chair Della Au Belatti and Vice-Chair Jenna Takenouchi and Members of the Health and Homeless Committee:

Members of AAUW of Hawaii thank you for this opportunity to testify in strong support of SB2605 SD2 to ensure comprehensive coverage for sexual and reproductive health care services, including family planning and abortion for all people in Hawai'i.

After the disastrous **Dobbs v. Jackson** (2022) U.S. Supreme Court decision, this legislature came together to support SB 1, ensuring all Hawai'i people access to abortion as well as protecting our outstanding medical providers. Nevertheless, **rights without the ability to pay for necessary medical care would basically nullify what was accomplished last year for so many women and others needing planned protection.**

Hawai'i has long been a leader in advancing reproductive rights and advocating for access to affordable and comprehensive sexual and reproductive health care without discrimination. However, gaps in coverage and care still exist, and Hawaii benefits and protections have been threatened for years by a hostile federal administration under Trump that has attempted to restrict and repeal the federal Patient Protection and Affordable Care Act of 2010 (Affordable Care Act) and limit access to sexual and reproductive health care. The Trump administration was a nightmare: they made it increasingly difficult for insurers to cover abortion care and assembled a United States Supreme Court that restricted abortion access and that may eliminate the Affordable Care Act in the near future.

We understand that a host of the Affordable Care Act provisions could soon be eliminated, including coverage of preventive care with no patient cost-sharing. These changes would force people in Hawai'i to pay more health care costs out-of-pocket, delay or forego care, and risk their health and economic security. The COVID-19 pandemic cost thousands of people their jobs and health insurance. Forcing Hawai'i residents to pay more for preventive care would create a new public health crisis in the aftermath of a global pandemic.

Also access to sexual and reproductive health care is critical for the health and economic security of all people in Hawaii, particularly during a recession. Investing in no-cost preventive services ultimately saves the State money because providing preventive care avoids the need for more expensive treatment and management in the future. No-cost preventive services would also support families in financial difficulty by helping people remain healthy and plan their families in a way that is appropriate for them. Ensuring that Hawai'i's people receive comprehensive, client-centered, and

culturally competent sexual and reproductive health care is prudent economic policy that will improve the overall health of the State's communities.

The American Association of University Women (AAUW) of Hawaii is an all-volunteer, statewide chapter of a national organization and is made up of six branches: Hilo, Honolulu, Kaua'i, Kona, Maui, and Windward Oahu. UH Hilo, UH Manoa, UH Maui College, and Windward Community College are also AAUW partners. AAUW's mission is to advance gender equity for equal opportunities in education, at workplace and for economic security, and in leadership.

Sincerely,
Elizabeth Jubin Fujiwara, Esq.
Public Policy Committee, AAUW of Hawaii
publicpolicy-hi@aauw.net

SB-2605-SD-2

Submitted on: 3/11/2024 2:29:19 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Darlene	Indivisible Hawaii Healthcare Team	Support	Written Testimony Only

Comments:

We strongly support this bill.

Mahalo.

SB-2605-SD-2

Submitted on: 3/11/2024 6:12:35 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Doris Matsunaga	Save Medicaid Hawaii	Support	Written Testimony Only

Comments:

Save Medicaid Hawaii supports SB 2605 SD2



March 12, 2024

The Honorable Representative Della Au Belatti
Chair, Committee on Health & Homelessness
415 South Beretania Street, Room 329
Honolulu, HI 96813

RE: SB 2605 (Kidani) - SUPPORT

Aloha Chair Belatti, Vice Chair Takenouchi, and members of the committee,

I am writing to express Essential Access Health's (Essential Access) support for SB 2605 (Kidani), which is crucial for the health and well-being of people in Hawaii. This bill would help guarantee Hawaii residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients.

Essential Access champions and promotes quality sexual and reproductive health care for all. We achieve our mission through an umbrella of programs and services including clinic support initiatives, provider training, advanced clinical research, advocacy, and public awareness campaigns.

Essential Access currently supports the delivery of Title X-funded services that serves more than 14,000 family planning patients annually on O'ahu, Maui, and the Big Island. We support Title X-funded providers to provide a range of family planning services to support the needs of youth and people with low-incomes, such as birth control, STI services, pregnancy testing and options counseling, and cancer screenings.

Think about it – shouldn't everyone in our state be able to go to the doctor, get the preventive care they need, and make informed decisions about their bodies and families without worrying if they can afford their health insurance's copays or deductibles? The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

That's why this bill is so important. It basically says, *'Hey, these are services people need, and we're going to make sure they continue to have access to them and without worrying about copays or deductibles, no matter what happens elsewhere.'* With this bill, we're taking further control of our own healthcare future here in Hawaii and ensuring these services won't suddenly become too expensive for folks to access.

By passing this bill, we're not just protecting access to vital services; we're also taking a stand for our values. Hawaii has long been a leader in reproductive rights and affordable healthcare access. This bill allows us to solidify those values and ensure everyone in our communities has the opportunity to live a healthy and empowered life.

I urge you to support SB 2605. Let's show the nation that Hawaii stands strong for its people and their healthcare needs – let's make sure everyone is better able to get the care they need and deserve.

Thank you for the opportunity to testify.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Amy M.', with a stylized flourish at the end.

Co-CEO
Essential Access Health

SB-2605-SD-2

Submitted on: 3/12/2024 10:32:13 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Christina Marzo	Hawaii Academy of Family Physicians, Legislative Committee	Support	Written Testimony Only

Comments:

Committee on Health and Homelessness

Rep. Della Au Belatti, Chair

Rep. Jenna Takenouchi, Vice Chair

Date: March 12, 2024

From: Hawai'i Academy of Family Physicians

Robert Carlisle, MD, MPH

Legislative Committee

RE: SB2605, SD2; RELATING TO HEALTH CARE AND COVERAGE OF REPRODUCTIVE HEALTH SERVICES

Position: Support

Thank you for allowing testimony on SB2605 SD2. HAFP represents a constituency of primary care physicians, many of whom are engaged in the personal matters of family planning and women's health. The overturn of Roe v. Wade and 50 years of legal precedent has created health safety issues across the country that require we as a state fortify access to essential reproductive services through as many avenues as possible, including reducing costs when feasible. Many of these essential services are forgone by marginalized and underserved groups including minors and those with limited income due to cost concerns. Requiring health insurers and similar

organizations to provide this coverage is vital to assure access to responsible care that is respectful of each individual and their health. To that end, coverage for sexual health and reproductive health services optimizes the health of the people of Hawai'i.

SB-2605-SD-2

Submitted on: 3/12/2024 8:42:12 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Wallyn Christian	Individual	Oppose	Remotely Via Zoom

Comments:

I, Wallyn Christian, STRONGLY OPPOSE SB2605.

SB-2605-SD-2

Submitted on: 3/11/2024 11:52:25 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Linda Kim	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Belatti, Vice Chair Takenouchi, and members of the committee.

I am writing in strong support of SB2605, which is crucial for the health and well-being of people in Hawaii.

This bill would help guarantee Hawaii residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients.

Think about it – shouldn't everyone in our state be able to go to the doctor, get the preventive care they need, and make informed decisions about their bodies and families without worrying if they can afford their health insurance's copays or deductibles? The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

That's why this bill is so important. It basically says, *'Hey, these are services people need, and we're going to make sure they continue to have access to them and without worrying about copays or deductibles, no matter what happens elsewhere.'* With this bill, we're taking further control of our own healthcare future here in Hawaii and ensuring these services won't suddenly become too expensive for folks to access.

By passing this bill, we're not just protecting access to vital services; we're also taking a stand for our values. Hawaii has long been a leader in reproductive rights and affordable healthcare access. This bill allows us to solidify those values and ensure everyone in our communities has the opportunity to live a healthy and empowered life.

I urge you to support SB2605. Let's show the nation that Hawaii stands strong for its people and their healthcare needs – let's make sure everyone is better able to get the care they need and deserve.

Mahalo!

Linda Kim, APRN

SB-2605-SD-2

Submitted on: 3/11/2024 12:02:39 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Breanna Zoey	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Belatti, Vice Chair Takenouchi, and members of the committee.

I am writing in **strong support** of SB2605, which is crucial for the health and well-being of people in Hawaii.

This bill would help guarantee Hawaii residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients.

Think about it – shouldn't everyone in our state be able to go to the doctor, get the preventive care they need, and make informed decisions about their bodies and families without worrying if they can afford their health insurance's copays or deductibles? The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

That's why this bill is so important. It basically says, *'Hey, these are services people need, and we're going to make sure they continue to have access to them and without worrying about copays or deductibles, no matter what happens elsewhere.'* With this bill, we're taking further control of our own healthcare future here in Hawaii and ensuring these services won't suddenly become too expensive for folks to access.

By passing this bill, we're not just protecting access to vital services; we're also taking a stand for our values. Hawaii has long been a leader in reproductive rights and affordable healthcare access. This bill allows us to solidify those values and ensure everyone in our communities has the opportunity to live a healthy and empowered life.

I urge you to support SB2605. Let's show the nation that Hawaii stands strong for its people and their healthcare needs – let's make sure everyone is better able to get the care they need and deserve.

Mahalo!

Breanna Zoey (she/they)

SB-2605-SD-2

Submitted on: 3/11/2024 12:52:01 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Kerestin Walker	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Belatti, Vice Chair Takenouchi, and members of the committee.

I am writing in strong support of SB2605, which is crucial for the health and well-being of people in Hawaii.

This bill would help guarantee Hawaii residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients.

Think about it – shouldn't everyone in our state be able to go to the doctor, get the preventive care they need, and make informed decisions about their bodies and families without worrying if they can afford their health insurance's copays or deductibles? The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

Why this bill is so important... It basically says, *'Hey, these are services people need, and we're going to make sure they continue to have access to them and without worrying about copays or deductibles, no matter what happens elsewhere.'* With this bill, we're taking further control of our own healthcare future here in Hawaii and ensuring these services won't suddenly become too expensive for folks to access.

Passing this bill, we're not just protecting access to vital services; we're also taking a stand for our values. Hawaii has long been a leader in reproductive rights and affordable healthcare access. This bill allows us to solidify those values and ensure everyone in our communities has the opportunity to live a healthy and empowered life.

I urge you to support SB2605. Let's show the nation that Hawaii stands strong for its people and their healthcare needs – let's make sure everyone is better able to get the care they need and deserve.

Mahalo!
Kerestin Walker

SB-2605-SD-2

Submitted on: 3/11/2024 1:39:59 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Cynthia J. Goto	Individual	Support	Written Testimony Only

Comments:

Support

SB-2605-SD-2

Submitted on: 3/11/2024 2:34:38 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Sara Harris	Individual	Support	Written Testimony Only

Comments:

I am an OB/GYN in the state of Hawaii, and I am in strong support of this bill. With the overturning of Roe v Wade, it is essential that Hawaii protect coverage for abortion but this bill also ensures a patient's ability to access other important health services like HPV vaccination, contraception and breastfeeding support. Burdensome co-pays prevent too many people from accessing necessary services and this bill can help to prevent that.

Please support this bill!

SB-2605-SD-2

Submitted on: 3/11/2024 2:50:46 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Bo Breda	Individual	Support	Written Testimony Only

Comments:

I enthusiastically support SB2605.

All people in Hawai‘i – regardless of income, gender identity, or type of insurance – should have access to the full range of preventive sexual and reproductive health services at no cost. With abortion no longer protected at a federal level and potential ACA attacks in the future, Hawai‘i should pass RHEA to safeguard access to abortion, solidify ACA health benefits in state law, and save money in the budget down the road.

Now is the time to take action to ensure all people in Hawai‘i have access to the full range of preventive sexual and reproductive health services with no out-of-pocket costs.

RHEA would fill gaps in reproductive and sexual health coverage

This legislation will ensure that people in Hawai‘i have coverage for crucial preventive reproductive health services at zero out-of-pocket cost.

This bill would:

- Require insurers to cover essential sexual and reproductive health services without cost-sharing, including abortion, the full range of contraceptive methods, and vasectomy.

Thousands of people in Hawai‘i still lack access to the full range of health services

Without action, people in Hawai‘i will continue to be forced to pay high out-of-pocket costs and delay care or forego care altogether, risking their health and economic security.

- While state law requires insurance plans to pay for the full range of FDA-approved contraceptives without cost-sharing, thousands of people must pay out-of-pocket for other basic, preventive health services, like abortion or vasectomy.
- RHEA would fill these coverage gaps – it would strengthen state law by requiring a wide range of sexual and reproductive health care services with no out-of-pocket costs.
- Hawai‘i needs RHEA: forcing people to pay out-of-pocket for sexual and reproductive health care negatively impacts health, particularly for those who already face significant barriers to care.
- With lawsuits threatening access to PrEP and a potential future federal administration threatening to strip the ACA, Hawai‘i cannot depend on federal protections to ensure access to preventive services.
- Out-of-pocket costs disproportionately harm those furthest from justice and worsen already existing racial and socio-economic health disparities, as patients struggle to overcome barriers, including getting time off of work, the distance they have to travel, difficulty finding childcare, trouble getting an appointment, or the sheer cost.

All people deserve equal access to health care and the freedom to decide whether or not to become a parent or grow a family, and all people deserve access to preventive services that keep them healthy.

Support RHEA to ensure that all people in Hawai‘i have access to the care they need!

SB-2605-SD-2

Submitted on: 3/11/2024 2:52:41 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Peter Wilson	Individual	Support	Written Testimony Only

Comments:

I am tetifying in support of SB2605.

All people in Hawai‘i – regardless of income, gender identity, or type of insurance – should have access to the full range of preventive sexual and reproductive health services at no cost. With abortion no longer protected at a federal level and potential ACA attacks in the future, Hawai‘i should pass RHEA to safeguard access to abortion, solidify ACA health benefits in state law, and save money in the budget down the road.

Now is the time to take action to ensure all people in Hawai‘i have access to the full range of preventive sexual and reproductive health services with no out-of-pocket costs.

RHEA would fill gaps in reproductive and sexual health coverage

This legislation will ensure that people in Hawai‘i have coverage for crucial preventive reproductive health services at zero out-of-pocket cost.

This bill would:

- Require insurers to cover essential sexual and reproductive health services without cost-sharing, including abortion, the full range of contraceptive methods, and vasectomy.

Thousands of people in Hawai‘i still lack access to the full range of health services

Without action, people in Hawai‘i will continue to be forced to pay high out-of-pocket costs and delay care or forego care altogether, risking their health and economic security.

- While state law requires insurance plans to pay for the full range of FDA-approved contraceptives without cost-sharing, thousands of people must pay out-of-pocket for other basic, preventive health services, like abortion or vasectomy.
- RHEA would fill these coverage gaps – it would strengthen state law by requiring a wide range of sexual and reproductive health care services with no out-of-pocket costs.
- Hawai‘i needs RHEA: forcing people to pay out-of-pocket for sexual and reproductive health care negatively impacts health, particularly for those who already face significant barriers to care.

- With lawsuits threatening access to PrEP and a potential future federal administration threatening to strip the ACA, Hawai'i cannot depend on federal protections to ensure access to preventive services.
- Out-of-pocket costs disproportionately harm those furthest from justice and worsen already existing racial and socio-economic health disparities, as patients struggle to overcome barriers, including getting time off of work, the distance they have to travel, difficulty finding childcare, trouble getting an appointment, or the sheer cost.

All people deserve equal access to health care and the freedom to decide whether or not to become a parent or grow a family, and all people deserve access to preventive services that keep them healthy.

Support RHEA to ensure that all people in Hawai'i have access to the care they need!

SB-2605-SD-2

Submitted on: 3/11/2024 2:54:05 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Ezra Levinson	Individual	Support	Written Testimony Only

Comments:

With the right to abortion not currently protected at a federal level, and the Affordable Care Act potentially under future threat, it is critical that Hawaii act to ensure sexual and reproductive healthcare access for all its residents. I strongly support SB 2605, which would accomplish the above by filling gaps in healthcare coverage.

As a current youth advisor for two federally funded studies relating to sexual health, one at Boston University and another at Northwestern University, I can attest to the importance of sexual and reproductive healthcare – not only for the benefit of individuals, but also as a public health measure. Increasing access to these forms of healthcare will make Hawaii a safer and healthier place for everyone.

Thank you for your consideration.

Ezra Levinson, 96734

SB-2605-SD-2

Submitted on: 3/11/2024 2:56:35 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Younghee Overly	Individual	Support	Written Testimony Only

Comments:

Thank you for this opportunity to testify in strong support of SB2605 SD2. Please pass this measure so all people in Hawai'i would have access to the full range of preventive sexual and reproductive health care service at no cost. With abortion no longer protected at the federal level and potential attacks on ACA, we should pass this measure to safeguard access to women's health care and reproductive choice.

SB-2605-SD-2

Submitted on: 3/11/2024 3:03:19 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Phyllis Hanson	Individual	Support	Written Testimony Only

Comments:

If insurance can cover contraceptives, they should also cover abortion and vasectomy. Saves us all money, in the long run

SB-2605-SD-2

Submitted on: 3/11/2024 3:35:30 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Sandra Fujita	Individual	Support	Written Testimony Only

Comments:

I strongly support SB2605 SD2.

SB-2605-SD-2

Submitted on: 3/11/2024 3:39:18 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Nami Ono	Individual	Support	Written Testimony Only

Comments:

I am a CNM in Hawaii and I support this bill.

SB-2605-SD-2

Submitted on: 3/11/2024 3:45:25 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Haaheo Zablan	Individual	Support	Written Testimony Only

Comments:

Aloha House Committee on Health and Homelessness

RHEA would bridge existing gaps in coverage for reproductive and sexual health, ensuring that Hawai'i residents have access to critical preventive services without any out-of-pocket expenses.

Despite some existing state regulations requiring insurance plans to cover FDA-approved contraceptives without cost-sharing, many individuals in Hawai'i still lack coverage for other essential preventive health services such as abortion or vasectomy, leading them to face significant financial burdens or forgo care altogether.

RHEA aims to address these disparities in coverage by enforcing state law that mandates a comprehensive spectrum of sexual and reproductive health services with no financial barriers.

Given the potential threats to the ACA and access to services like PrEP, Hawai'i cannot rely solely on federal safeguards to ensure access to preventive services for its residents.

Out-of-pocket costs disproportionately impact marginalized communities. Every individual deserves equitable access to healthcare and the autonomy to make decisions regarding their reproductive health. Access to preventive services is essential to maintaining overall well-being for all individuals.

Every individual deserves equitable access to healthcare and the autonomy to make decisions regarding their reproductive health. Access to preventive services is essential to maintaining overall well-being for all individuals.

Mahalo for your consideration.

Ha'aheo Zablan

SB-2605-SD-2

Submitted on: 3/11/2024 4:02:04 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
vivienne aronowitz	Individual	Support	Written Testimony Only

Comments:

I support this legislation as a mostly retired health care provider. We must cover reproductive rights and helath care for all. If we dont do prevention, we end up apyign much more down the road with huge emotional and financial toll.

These are basic human rights where all are treated fairly and equitably.

SB-2605-SD-2

Submitted on: 3/11/2024 4:21:20 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

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

Comments:

IN STRONG SUPPORT

SB-2605-SD-2

Submitted on: 3/11/2024 4:23:55 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Alissa Nelson	Individual	Support	Written Testimony Only

Comments:

Aloha chairs and members of the committee.

I am writing in strong support of SB2605, which is crucial for the health and well-being of people in Hawaii.

This bill would help guarantee Hawaii residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients by requiring insurance coverage for these services.

Without legislative action, Hawaii residents would have to continue to pay out of pocket for services such as vasectomy and abortion -- services that ultimately help people maintain their health and economic security. Forcing people to pay for these services negatively impacts their health and wellbeing, with impacts all of us. RHEA would fill these coverage gaps.

Moreover, out-of-pocket costs disproportionately harm those furthest from justice and worsen already existing racial and socio-economic health disparities, as patients struggle to overcome barriers, including getting time off of work, the distance they have to travel, difficulty finding childcare, trouble getting an appointment, or the sheer cost.

Federal protections for these services cannot be relied upon as reactionary federal officials continue to whittle away at reproductive rights and funding for programs that keep reproductive health services affordable, such as Title X. By passing this legislation, we are supporting our own communities.

Mahalo for the opportunity to testify,

Alissa Nelson, MPH/LMSW

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

University of Hawai‘i at Manoa
2500 Campus Road
Honolulu, Hawaii 96822

March 11, 2024

Support for S.B. No. 2605, Relating to Health Care

My name is Ashley Nelson and I am a Master of Social Work student at the University of Hawai‘i at Manoa. As a future social worker and with a background in public health, one of the areas of concern for our community is increasing access to healthcare, specifically sexual and reproductive health care without discrimination. I strongly support S.B. No. 2605, Relating to Health Care, which would require health insurers, mutual benefit societies, and health maintenance organizations to provide health insurance coverage for various sexual and reproductive health care services. This includes family planning and abortion for all people in the state of Hawai‘i.

In June of 2022, the Supreme Court overruled *Roe v. Wade*, which ended the right to abortion that was upheld for decades. This has had far reaching implications for women across the nation with nearly half of the states either eliminating or imposing harsh restrictions on abortion. According to the World Health Organization, 23,000 women die from unsafe abortions each year, and tens of thousands more experience significant health complications globally. A recent study conducted by Stevenson (2021) found that banning abortion in the United States would lead to a 21% increase in the number of pregnancy-related deaths overall. A clear sign that removing women’s rights to their own bodily autonomy will have devastating outcomes in our society.

We are lucky that we live in Hawai‘i, one of the states that has accessibility to abortions. However, who is to say that women’s bodily autonomy would not be taken away here in the future? Every person should have the right to their bodily autonomy, namely, the ability to make their own bodily decisions. Thus, it is important that laws are passed to protect this right.

In conclusion we must work to protect women’s rights and equal access to reproductive health care to ensure that they continue to have bodily autonomy. Therefore, I strongly urge the committee to pass S.B. No. 2605, Relating to Health Care. Thank you for this opportunity to testify.

SB-2605-SD-2

Submitted on: 3/11/2024 6:14:48 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Doris Matsunaga	Individual	Support	Written Testimony Only

Comments:

Indivisible Hawaii Healthcare Team supports SB 2605 SD2

To: Hawaii State House Committee on Health & Homelessness
Hearing Date/Time: Wednesday, March 13, 2024, 9:00am
Place: Hawaii State Capitol, CR 329 & Videoconference
Re: Judith Ann Armstrong supports SB2605 SD2 Relating to Health Care

Dear Chair Rep. Della Au Belatti, Vice Chair Rep. Jenna Takenouchi and members of the Committee on Health & Homelessness

I, Judith Ann Armstrong, support SB2605 SD2 Relating to Health Care, which requires insurers to provide coverage for various sexual health and reproductive services.

Preventative health measures including well-woman visits, patient education and counseling, and screening services, are the cornerstone of effective medical care. These interventions have been shown to reduce disease burden and improve health outcomes. Services outlined in this bill, including counseling and screening for sexually transmitted infections and folic acid supplementation have demonstrated effectiveness and follow recommendations from the Center for Disease Control and United States Preventative Services Task Force.

Eliminating cost-sharing requirements will help ensure that our most vulnerable populations can access these evidence-based interventions. Hawaii has long been at the forefront of providing valuable healthcare services and protecting reproductive rights and SB2605 is an effective step forward to continue this trend.

Thank you for this opportunity to testify in support of SB2605 SD2.

Sincerely,

Judith Ann Armstrong

SB-2605-SD-2

Submitted on: 3/11/2024 8:37:12 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Nikki-Ann Yee	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Belatti, Vice Chair Takenouchi, and members of the committee,

Mahalo for hearing this measure and I strongly support SB2605. Please pass SB2605 so all people in Hawai‘i would have access to the full range of preventive sexual and reproductive health services at no cost. This bill would help guarantee Hawaii residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services, like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients. With abortion no longer protected at a federal level, we should pass this measure to safeguard access to women's health care and reproductive choices.

Thank you for the opportunity to testify.

SB-2605-SD-2

Submitted on: 3/11/2024 11:17:16 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Thaddeus Pham	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Belatti, Vice Chair Takenouchi, and HLT Committe Members,

As a public health professional, I write in **STRONG** Support of SB2605 SD2, which would expand access to recommended preventive services, thereby strengthening the health of communities statewide.

This bill would help guarantee Hawai'i residents continue to have comprehensive and affordable coverage for essential sexual and reproductive healthcare services. That means services like STI screenings, well-woman visits, abortion care, PrEP, contraceptive supplies, and more – all without any out-of-pocket costs for patients. The fight for affordable healthcare has been ongoing for years, and with recent changes at the federal level, continued patient access to and affordability of such critical services are more uncertain than ever.

Hawai'i has long been a leader in reproductive rights and affordable healthcare access. This bill allows us to solidify those values and ensure everyone in our communities has the opportunity to live a healthy and empowered life.

Mahalo for your consideration of this important bill.

Thaddeus Pham (he/him)

Testimony in **Support** of SB 2605 for the HLT Committee meeting on March 13, 2024

Aloha to Senate Committee HLT Chair, Belatti and Vice Chair Takenouchi, and Members of the Health and Homelessness Committee as follows: Amato, Ilagan, Kobayashi, Marten, Nishimoto, and Garcia:

Thank you for allowing me to submit testimony in Strong Support of the Reproductive Health Equity Act (RHEA) SB # 2605. I am a private citizen from Kaua'i who has witnessed the inevitable chaos that occurs when persons are unable to fund their health-care needs. Having worked with Native Hawaiian students in college who were often caught off-guard by their lack of health-care insurance which would often waylay their tuition funds by these unforeseen medical needs, I became aware that more protection was needed to protect all persons for certain types of Reproductive Health Care, no matter their income levels and/or race or gender. I became more aware not only of how young people can be affected by the lack of proper health care and also that even when persons had purchased what they believed to be adequate health-care insurance, the insurance was sometimes discriminatory and very unfair for certain persons regarding items such as contraception devices, abortion access, and HIV medications.

Making certain that any potential loopholes in medical insurance laws are not overly hostile mechanisms which can affect and attack youth, racial inequity, gender discrepancies and particularly persons of poverty who must purchase their own medical insurance. No one should ever lose access to their health care freedom and protections that they need and deserve.

I hope your committee will easily and quickly vote to support this very important piece of legislation so that we can codify the Affordable Care Act (ACA) to prevent all inequity for diverse groups in our health care coverages in the future, no matter what that illness or need may be, and no matter what the federal government may wish to change for those of us who need urgent medical reproductive care in the future.

Thank you for supporting the RHEA SB # 2605 bill for which I am in strong support.

Mahalo,
Bevin Parker-Evans
songaid2@yahoo.com

SB-2605-SD-2

Submitted on: 3/11/2024 11:56:42 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Brooke AE	Individual	Support	Written Testimony Only

Comments:

As someone who's firmly "child-free", I can sympathize with other people who might identify as such too, or who just don't feel ready for pregnancy. It's important that health insurers cover the cost of sexual and reproductive health services as people in need of these services--who would be most affected by this bill--oftentimes have insufficient funds as one barrier to being able to receive the care that they need.

SB-2605-SD-2

Submitted on: 3/12/2024 6:00:46 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Julia Guiney	Individual	Support	Written Testimony Only

Comments:

I am a 60 year old woman who has seen some positive movement in my lifetime - Roe v Wade, Title VII of the CRA, Title IX, birth control access and the passing of the ACA. These have had a very positive impact on the lives of women and marginalized individuals. I had been hopeful for the life my daughters would have as well as my son.

However, we have recently seen a very real erosion of rights and that particularly affects women and marginalized individuals. I am extremely upset by what I see as the intentional backtracking of the equal protection for all citizens.

All people in Hawai'i – regardless of income, gender identity, or type of insurance – should have access to the full range of preventive sexual and reproductive health services at no cost. With abortion no longer protected at a federal level and potential ACA attacks in the future, Hawai'i should pass RHEA to safeguard access to abortion, solidify ACA health benefits in state law, and save money in the budget down the road.

I fully support SB 2605 as I feel it will help all in our community now and for the generations to come. I feel that it only makes our community stronger in the long run!

thank you,

Julia F. Guiney

To: House Committee on Health
From: LeighAnn Frattarelli, MD, MPH, FACOG
Re: SB 2605
Position: Strongly Support
March 13, 2024

I have been a gynecologist in the state of Hawaii for over twenty years. We need this bill to pass. Too many of my patients are being affected by co-pays and “grandfathered” insurance policies that don’t fall under the Affordable Healthcare Act, leaving them having to compromise their healthcare or spend beyond their means. Healthcare is a fundamental right! Plus, the federal political climate makes it a strong possibility that federal protections for preventive care will not continue to exist, leaving even more patients unable to access the reproductive health care they need.

SB 2605, the Reproductive Health Equity Act (RHEA,) is probably the most important bill coming before the legislature this year. It is timely and well written and provides the women of Hawaii the healthcare they need and deserve. Please support SB 2605.

LeighAnn Frattarelli, MD, MPH

SB-2605-SD-2

Submitted on: 3/12/2024 9:52:20 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Ashley de Coligny	Individual	Support	Written Testimony Only

Comments:

Aloha, I am writing in strong support of this bill. All people in Hawai'i – regardless of income, wealth, or type of insurance – should have access to the full range of preventive sexual and reproductive health services at no cost.

SB-2605-SD-2

Submitted on: 3/12/2024 10:41:24 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Komal Soin	Individual	Support	Written Testimony Only

Comments:

Dear Committee on Health and Homelessness,

I am a practicing family physician on Oahu submitting testimony in support of SB2605. This bill would require insurance companies to cover essential sexual and reproductive health services including all contraceptives, STI testing, and abortion care without cost-sharing to the insured individual. This is consistent with current no-cost coverage for preventative health screenings as mandated by the Affordable Care Act. Many of these essential services are forgone by marginalized and underserved groups including minors and those with limited income due to cost or confidentiality concerns. We have cared for minors that decline testing for sexually transmitted infections or contraception because they cannot afford it or are not comfortable talking to their parents. This often leads to complicated health consequences and undesired pregnancies. Covering these essential sexual and reproductive preventative services decreases overall health care costs, as it allows individuals to plan families in their own time and have healthier pregnancies when they are ready. This bill would improve access to a breadth of preventative services, and would be a significant step toward promoting health for all people in Hawai'i.

SB-2605-SD-2

Submitted on: 3/12/2024 10:53:08 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Linda S. Chong Tim	Individual	Support	Written Testimony Only

Comments:

I am a Certified Nurse Midwife in Hawaii and I support this bill.

SB-2605-SD-2

Submitted on: 3/12/2024 1:20:02 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Reina Harris	Individual	Support	Written Testimony Only

Comments:

I am an ObGyn in Hawaii, and I support this bill.

Aloha,

Dr. Reina Harris

SB-2605-SD-2

Submitted on: 3/12/2024 5:43:10 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Michele Nihipali	Individual	Support	Written Testimony Only

Comments:

All people in Hawai‘i – regardless of income, gender identity, or type of insurance – should have access to the full range of preventive sexual and reproductive health services at no cost. With abortion no longer protected at a federal level and potential ACA attacks in the future, Hawai‘i should pass RHEA to safeguard access to abortion, solidify ACA health benefits in state law, and save money in the budget down the road.

Thank you for your consideration,

Michele Nihipali

54-074 A Kam Hwy.

Hauula, HI 96717

SB-2605-SD-2

Submitted on: 3/11/2024 10:52:13 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Andrew Crossland	Individual	Oppose	Written Testimony Only

Comments:

I **strongly oppose** this Bill and urge all committee members to vote NO.

SB-2605-SD-2

Submitted on: 3/11/2024 12:26:18 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Rosemarie Vailisale	Individual	Oppose	Written Testimony Only

Comments:

I DO NOT SUPPORT THIS BILL

SB-2605-SD-2

Submitted on: 3/11/2024 12:32:04 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Deven English	Individual	Oppose	Written Testimony Only

Comments:

In strong opposition.

SB-2605-SD-2

Submitted on: 3/11/2024 12:36:45 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Sharron VanDeusen	Individual	Oppose	Written Testimony Only

Comments:

I oppose SB2605!

SB-2605-SD-2

Submitted on: 3/11/2024 12:36:59 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Lora Santiago	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this Bill SB2605.

SB-2605-SD-2

Submitted on: 3/11/2024 12:43:47 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Christopher Gouveia	Individual	Oppose	Written Testimony Only

Comments:

I opposed this bill because I do not want my tax dollars to fund abortions. I am pro-life and I do not want to fund the murder of unborn children.

SB-2605-SD-2

Submitted on: 3/11/2024 12:54:16 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Jackie Hester	Individual	Oppose	Written Testimony Only

Comments:

Oppose SB 2605. Voluntary sterilization is a choice/voluntary. Mandatory full coverage forces insurers to raise rates of premiums to other insureds to pay for birth control for others. State should stay out of it. Freedom of choice can be paid by the citizen, not the rest of us.

SB-2605-SD-2

Submitted on: 3/11/2024 1:37:39 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Larry Duclayan	Individual	Oppose	Written Testimony Only

Comments:

Testimony in Opposition to SB2605 SD2

Honorable Members of the Committee on Health and Homelessness,

As a pro-life advocate, I am writing to express my **strong opposition** to **Senate Bill 2605 SD2**. While I understand the importance of addressing health care issues, I firmly believe that this bill poses significant risks to the sanctity of life. Here are the key reasons for my opposition:

- 1. Protecting the Unborn:** SB2605 SD2, as currently drafted, does not adequately protect the rights of unborn children. It is essential that we recognize the inherent dignity and value of every human life, from conception onward. Abortion undermines this fundamental principle.
- 2. Alternatives to Abortion:** Rather than expanding access to abortion, we should focus on promoting alternatives that support both pregnant individuals and their unborn children. There are numerous pro-life organizations and agencies that provide comprehensive services, including:
 - o Pregnancy Resource Centers:** These centers offer counseling, material assistance, and emotional support to pregnant individuals. They empower women to choose life by providing resources such as baby supplies, parenting classes, and adoption information.
 - o Adoption Agencies:** Adoption is a beautiful alternative to abortion. By connecting birth parents with loving adoptive families, we can ensure that every child has the opportunity to thrive.
 - o Maternity Homes:** Maternity homes provide safe housing, education, and life skills training for pregnant women. They create a supportive environment where women can choose life for their babies while preparing for motherhood.
 - o Foster Care and Adoption Support:** Strengthening our foster care system and supporting adoptive families is crucial. Many children are waiting for forever homes, and we must prioritize their well-being.
- 3. Comprehensive Health Care:** Instead of focusing solely on abortion, let us invest in comprehensive health care services that address the needs of pregnant individuals throughout their journey. This includes prenatal care, mental health support, and assistance during childbirth.

4. **Promoting a Culture of Life:** Hawaii has a rich cultural heritage that values life and community. Let us continue to foster a culture that celebrates life at all stages, from conception to natural death.

In conclusion, I urge you to reconsider the provisions of SB2605 SD2 and explore pro-life alternatives that uphold the dignity of every human being. Let us work together to build a Hawaii where life is cherished and protected.

Mahalo for your attention to this matter.

Sincerely,

Larry Duclayan

SB-2605-SD-2

Submitted on: 3/11/2024 1:53:24 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Kim Cordery	Individual	Oppose	Written Testimony Only

Comments:

This bill is a death bill... payed by insurance companies, IE the public! I appose any bill that allows for abortion or vaccines that are harming children to be covered by insurance! This convenience is murder.

SB-2605-SD-2

Submitted on: 3/11/2024 2:52:07 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Kaiulani Bowers	Individual	Oppose	Written Testimony Only

Comments:

I oppose this Bill because it is not on the People of Hawaii to provide insurance for other peoples services especially ones we do not religiously agree with.

SB-2605-SD-2

Submitted on: 3/11/2024 3:19:56 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Yvonne Alvarado	Individual	Oppose	Written Testimony Only

Comments:

I Yvonne Alvarado oppose to this Bill SB2605 SD2

SB-2605-SD-2

Submitted on: 3/11/2024 3:40:46 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
TERI SAVAIINAEA	Individual	Oppose	Written Testimony Only

Comments:

I oppose SB2605 SD2.

Thank you,

Teri Kia Savaiinaea

SB-2605-SD-2

Submitted on: 3/11/2024 3:52:03 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Chanara Casey Richmond	Individual	Oppose	Written Testimony Only

Comments:

I, Chanara Richmond, oppose SB2605

SB-2605-SD-2

Submitted on: 3/11/2024 3:53:05 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Deanne	Individual	Oppose	Written Testimony Only

Comments:

I hereby strongly oppose as a child isn't fully developed to make a healthy decision on their own regarding these procedures and will affect their mental health in the future. Who is a Doctor to make these decisions. A doctor is to treat and heal the patient. This isn't healing but only causing a long term mental health affect.

SB-2605-SD-2

Submitted on: 3/11/2024 4:19:35 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Ryan Willis	Individual	Oppose	Written Testimony Only

Comments:

I STRONGLY OPPOSE SB2605 SD2

SB-2605-SD-2

Submitted on: 3/11/2024 4:26:34 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Kanoë Willis	Individual	Oppose	Written Testimony Only

Comments:

I STRONGLY OPPOSE SB2605 SD2

SB-2605-SD-2

Submitted on: 3/11/2024 4:30:36 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
David E Shormann	Individual	Oppose	Written Testimony Only

Comments:

This bill is illegal in Hawaii, because it violates the Aloha Spirit as defined in Hawaii Revised Statute 5-7.5. There is no aloha in killing the most vulnerable of all human beings, a baby in the womb. The authors of this bill should be ashamed of themselves for attempting to violate Hawaii law, and for showing no aloha to the most vulnerable. Anyone who counts themselves as Hawaiian should naturally oppose this bill.

SB-2605-SD-2

Submitted on: 3/11/2024 6:35:17 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Terry Murakami	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

SB-2605-SD-2

Submitted on: 3/11/2024 8:29:10 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Marlies Lee	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose!

health insurance will go up if they include all this

This is not healthcare! Abortion is murder! HPV vaccines have too many side effects and therefore are dangerous, I shouldn't pay for someone's birth control

it's just too expensive already for people that have to pay their own health insurance, and when you add stuff it will go even higher and unaffordable for many!!!

No No No

SB-2605-SD-2

Submitted on: 3/11/2024 9:29:43 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Alice Abellanida	Individual	Oppose	Written Testimony Only

Comments:

I am strongly opposed to this bill!

SB-2605-SD-2

Submitted on: 3/11/2024 9:42:58 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
THOMAS KENT	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE THIS BILL.

SB-2605-SD-2

Submitted on: 3/11/2024 9:45:18 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Jennifer Cabjuan	Individual	Oppose	Written Testimony Only

Comments:

Strongly oppose this bill!! Do not use taxpayer funds for this. Help Maui instead!!!

SB-2605-SD-2

Submitted on: 3/11/2024 10:47:45 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Nancy Valdez	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

SB-2605-SD-2

Submitted on: 3/12/2024 1:48:06 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Brett Kulbis	Individual	Oppose	Written Testimony Only

Comments:

I STRONGLY OPPOSE.

SB-2605-SD-2

Submitted on: 3/12/2024 1:54:09 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Diane DePaolo	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

SB-2605-SD-2

Submitted on: 3/12/2024 7:44:52 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Rita Wong	Individual	Oppose	Written Testimony Only

Comments:

I absolutely OPPOSE Bill SB2605 SD2

SB-2605-SD-2

Submitted on: 3/12/2024 8:05:12 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
KV	Individual	Oppose	Written Testimony Only

Comments:

I object to this bill. The State should not be supporting the lie that abortion is healthcare. Over 90% of abortions are for selfish personal reasons, and not due to life saving efforts. The procedures in this bill are all voluntary. If people choose to have them they should understand that they are responsible to pay out of pocket--just like paying for college. Forcing insurance companies to pay the full costs will result in increased premiums for everyone, including kupuna and family plans that aren't covered under Medicare or Medicaid.

SB-2605-SD-2

Submitted on: 3/12/2024 8:22:41 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Joelle Seashell	Individual	Oppose	Written Testimony Only

Comments:

Life begins at conception. Abortion is Murder. Life is a sacred gift from God that must be protected at all costs. This is unacceptable, babies must be protected.

SB-2605-SD-2

Submitted on: 3/12/2024 8:58:24 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Andy ozie	Individual	Oppose	Written Testimony Only

Comments:

Why the he'll should I pay for this shit? This is totally irresponsible. Let these people who have babies have babies. My wife is pregnant and it's the more beautiful thing in the world! How could anyone do this?

I suppose the more liberals that get aborted then the less there will be on this planet

We are not California stop mirroring us off that shithole. One day I dream that my child can walk in a part and not see a homeless chronic.

SB-2605-SD-2

Submitted on: 3/12/2024 9:02:46 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Noela von Wiegandt	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

Thank you

Noela von Wiegandt

SB-2605-SD-2

Submitted on: 3/12/2024 9:07:03 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Emmeline Macanas	Individual	Oppose	Written Testimony Only

Comments:

I strongly OPPSE Bill SB2605 SD2.

SB-2605-SD-2

Submitted on: 3/12/2024 9:53:37 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Kelly Klocker	Individual	Oppose	Written Testimony Only

Comments:

I see problems with this bill with allowing big pharmaceutical companies to take advantage of this coverage. There are conflicts of interest here. Strong opposition

SB-2605-SD-2

Submitted on: 3/12/2024 11:43:01 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
james pirtle	Individual	Oppose	Written Testimony Only

Comments:

I do not consent !

SB-2605-SD-2

Submitted on: 3/12/2024 4:50:17 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Jeanine Acopan	Individual	Oppose	Written Testimony Only

Comments:

Oppose!!!

SB-2605-SD-2

Submitted on: 3/12/2024 9:42:20 PM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Dara Yatsushiro	Individual	Oppose	Written Testimony Only

Comments:

Still opposing this.

SB-2605-SD-2

Submitted on: 3/13/2024 8:05:20 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Stephanie Maldonado	Individual	Oppose	Written Testimony Only

Comments:

Killing babies should not be coverer when there are SOOOO MANY OTHER necessary procedures and essential medications that are NOT COVERED! Legs focus on creating health and preserving life than propagating abortions and death!

SB-2605-SD-2

Submitted on: 3/13/2024 9:22:36 AM

Testimony for HLT on 3/13/2024 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Michael Golojuch Jr	Stonewall Caucus of the Democratic Party of Hawai‘i	Support	Written Testimony Only

Comments:

Aloha Representatives,

The Stonewall Caucus of the Democratic Party of Hawai‘i; Hawai‘i’s oldest and largest policy and political LGBTQIA+ focused organization fully supports SB 2605 SD 2.

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

Mahalo nui loa,

Michael Golojuch, Jr. (he/him)
Chair and SCC Representative
Stonewall Caucus of the Democratic Party of Hawai‘i