



HAWAII'S VOICE FOR A BETTER FUTURE

**Please join us for lunch
MONDAY, July 23, 2007**

11:30 a.m. to 1:00 p.m.

Miyama Main Hall, Harris United Methodist Church
Nuuanu Ave. and South Vineyard Blvd.
Ample parking - driveway off Nuuanu Ave.

AGENDA:

11:30 LUNCHEON: Govinda's Vegetarian Buffet, Dessert by Eloise. \$5.00 donation

11:45 Welcome, Introductions and Remarks, *Larry Geller, President*

12:00 PROGRAM: "Transportation Alternatives for Oahu--Choosing a Plan that Works". David Rolf, Executive Director, Hawaii Automobile Dealers Association. Author of opinions at the request of the Honolulu dailies regarding Hawaii's traffic congestion solutions, also magazine articles on the Council on Revenues Tax Projections, the Hawaii economy, estate taxes.

12:45 ANNOUNCEMENTS

LUNCH SERVER: Ah Nee Leong

BOARD OF DIRECTORS MEETING: 10:00 A.M. PRECEEDING LUNCH

NOTES FROM JUNE LUNCHEON- Mae Mendelson, *Integrating elders in the community*

Mendelson is currently involved in intergenerational projects nationally and internationally. Intergeneration means those 50 plus in age and fewer than 18. She has found these programs increase social support for both groups, teaches the younger generation about growing older and helps them better plan for their future. One of the best programs mixes the generations in elder housing. Liveable communities should have restaurants and shops on the ground floors of the housing open to the general public. Other examples are mentoring and tutoring in elementary schools- the older mentor seems to calm the kids with behavior problems, high school students helping Alzheimer patients create memory books, grandparents raising grand children, art courses with both generations –Japan has published coloring books for adults.

Mendelson has created travel opportunities for elders including teaching English to pre-schoolers in Japan.

Those wishing to learn more about opportunities to get involved or learn more about these projects can reach her at 261-7838.

Chuck Larson, CEO of the Seagull Schools and former Board member of Kokua Council (also prints this newsletter for us) was awarded a Kapolei Outstanding Achievement Award for helping make Kapolei a better place.

Mark your calendars: Get to know the new legislators. Americans for Democratic Action/Hawaii are holding a town hall meeting with freshmen legislators on September 8, 11:30 to 1:00 at Jarrett Intermediate School Cafeteria (Palolo).

PRESIDENT'S LETTER: - Larry Geller

Elderly and disabled wait in vain for stalled Elevators.

I deeply appreciate the work of Hawaii's dedicated cadre of investigative reporters. The Advertiser's Jim Dooley made the phone call that no one in the state bureaucracy thought to make. **He located needed parts so that broken elevators** in state public housing will soon be fixed. Elderly tenants had to wait for as much as 30 minutes for the single working elevator in their buildings. What if there had been an emergency? Jim Dooley wrote (July 4) that the HPHA has scheduled repairs in July with a new contractor. Thanks, Jim for being part of the solution.

A PEDESTRIAN-FRIENDLY HONOLULU COULD LOOK TO NEW YORK

The City Charter amendment passed last year puts it on record that Honolulu is to be a pedestrian-friendly city, but frankly, it doesn't look like our leaders have heard the message. There's a lot that can be done here to make the spirit of the city charter amendment into reality.

New Yorkers walk everywhere. And they jaywalk everywhere. Well, not quite--the overwhelming majority jaywalks only in intersections, with far fewer people crossing in middle of the block, but you see that also. And why not? New York has not seen the carnage Honolulu has experienced. Something must be working despite the flagrant jaywalking. There are no right turns allowed on red, which further protects pedestrians. In fact, when no cars are coming and pedestrians jaywalk against the light, they are very safe because no car will be turning into the crosswalk in front of them. Honolulu pedestrians never have that level of safety.

New York City is designed for pedestrians. Honolulu is primitive in comparison. We've sold out to the car, and we might look to New York for guidance in recreating our streets for the benefit of those who walk, skate, bike, or use wheelchairs to get around. More accurately, our government and police department have sold out to drivers. Instead of focusing primarily on pedestrian behavior, the deadly habits of our motorists are allowed to go unchecked.

Motorists will not become endangered species if we insisted on enforcing the traffic laws. We should demand that the Mayor do this.

HAWAII ALLIANCE FOR RETIRED AMERICANS (HARA) POST LEGISLATIVE FORUM

Seventy-three representatives of 20 Government and Non-profit Organizations interested in the welfare of senior citizens met with 7 legislator leaders, at the First Annual HARA Forum on June 13. Legislators assessed their successes and disappointments, the audience commented and asked questions. The most frequent request was that the legislature revisit Long Term Care financing and seeks some solution to a need that is bankrupting families and creating a tremendous cost to the State. A final report for those who wish it is available on the Kokuia Council Web Site www.kokuacouncil.org

LONG TERM CARE INSURANCE UNDER CONGRESSIONAL SCRUTINY

According to *The New York Times*, a Congressional committee began looking into business practices in the long-term care insurance industry. The House Committee on Energy and Commerce has asked Conesco and the Penn Treaty American Corporation, two of the nation's largest sellers of long-term care insurance, to produce documents showing how the companies market long-term care policies and handle policyholder claims. The requests, which are expected to be a precursor to hearings by the committee, come as the Government Accountability Office prepares to begin a separate investigation. At least five senators have asked the agency to open an inquiry. In March, *The New York Times* reported that some long-term care insurance companies had developed, procedures that made it difficult, if not impossible for policyholders to get paid. During the 1990s, long-term care insurance was one of the industry's fastest-growing products. Companies like Conesco and Penn Treaty aggressively solicited clients who were not in the best health at rates far below that of their competitors to win more business, according to former agents. In this decade, cracks in the business began appearing when policyholders in nursing homes started living longer than expected and the costs of treating people with Alzheimer's, Parkinson's and diabetes ballooned. According to court documents, Conesco, Penn Treaty and other insurers developed policies that rejected claims for reasons including policyholders' failure to submit unimportant paperwork.

LEGISLATIVE UPDATE

The law to reinstate the Hawaii Insurance Commissioner's power to regulate health insurance rates takes effect Jan. 1. It authorizes the commissioner to deny rates deemed excessive, inadequate or discriminatory.

Last year, Hawaii became one of only four states without some form of health insurance rate regulation after lawmakers allowed the law requiring oversight to expire.

Insurers argued that it wasn't needed because of the growing competition for business in Hawaii. But some businesses -- which are required to provide insurance to employees who work more than 20 hours a week -- complained that without regulation their rates could increase dramatically.

The law gives Insurance Commissioner Schmidt 60 days to analyze rate filings, determine if they're justified and make a decision. Under the previous law, he had 90 days.

Other highlights of the new law:

- Allows insurers to use an interim rate in the case where a proposed rate is denied and requires that the commissioner disclose the reasoning behind a denial.
- Removes third-party services, such as prepaid dental and vision plans, from rate regulation.
- Removes the 50 percent cap on health insurers' reserve funds. The original law required that health insurers return excess money to their members or use it to reduce rates if their reserves exceeded 50 percent of annual health-care expenditures and operating expenses. *This is a much weaker version than the original bill.*

Lillian Koller, Director, Department of Human Services stated at a recent meeting with members of the Policy Advisory Board for Elderly Affairs (PABEA) Legislative Committee that she hadn't intended for the Governor to veto **HB10, the Prescription Drug** bill (over-ridden by the Legislature). Under RxPlus, Hawaii did get over \$5,000 in rebates, but she hasn't been able to find out which drug companies granted the rebates. She is writing the companies stating it is now the law that they be publicized. PABEA suggested she send a press release stating her intentions. For the fourth calendar year quarter of 2006, the State received rebate money of \$553 for \$200,000 of purchased drugs on 6,300 claims, or a rebate of nine cents per claim. However, the original payor of the rebate is unknown as the payment passes through several layers of pharmaceutical agents before being received by the State. In July, Director Koller formally will ask the Attorney General whether law allows such anonymity. Implementing a formulary may encourage drug manufacturers to participate in the program. The Director stated she will explore novel ways of leveraging or pressing the pharmaceutical companies to participate in the Rx Plus Program (e.g. exercising the State's clout with its health benefits to its employees and retirees). PABEA will ask Koller for written statements of her plans and activities.

109th Congress Disappointed Seniors in 2006

Many of the lawmakers who did the most damage to the health and economic well-being of America's seniors during the second session of the 109th Congress no longer hold office, according to the results of the Alliance for Retired Americans' 2006 Voting Record released to the press on June 11. The Alliance has been monitoring the senior-issue votes in the House and Senate for six years, and the 2006 Voting Record may mark the end of a disturbing trend of anti-senior sentiment in Congress. The complete record is posted at www.retiredamericans.org.

Congress also failed to alleviate the confusion caused by the Medicare Part D prescription drug benefit. But there was one bright spot: Alliance members and all older Americans did manage to stop Social Security privatization in its tracks. As a result of the November 2006 elections, the U.S. House of Representatives earlier this year passed legislation to allow Medicare to negotiate bulk discounts from drug manufacturers. A majority of U.S. Senators now support a similar bill, but allies of the pharmaceutical industry have so far been able to obstruct this effort to lower drug prices for seniors.



20 South Vineyard Blvd.
 Honolulu HI 96813
 www.kokuacouncil.org

Hawaii's Voice for a Better Future

Who Are We?

The **Kokua Council** is one of Hawaii's oldest advocacy groups. There is a \$5 annual membership to defray printing and postage costs. At each meeting, topical issues are presented for discussion and possible action. We embrace diversity and extend a special invitation to any senior or intergenerational minded individual interested in advocating for these important issues in Hawaii." All are welcome. **WHEN** 4th Monday of every month, 11:30 a.m. to 1:00 p.m. **WHERE** Harris United Methodist Church @ Nuuanu and Vineyard Blvd., Ample parking and a light lunch are provided for \$5. **REACH US** c/o Harris United Methodist Church, 20 South Vineyard, Honolulu, Hawaii 96813

Mission: "Kokua Council seeks to empower seniors and other concerned citizens to be effective advocates in shaping the future and well-being of our community, with particular attention to those needing help in advocating for themselves. "

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JOIN KOKUA COUNCIL

Yes! I want to join Kokua Council. Here are my annual dues and my contact information. I understand that my phone number will be added to the Kokua Phone Tree and I will receive the monthly newsletter and occasional e-mails. Our fiscal year starts in January. Please make checks payable to Kokua Council.

INDIVIDUAL MEMBERS

___\$5.00

LIFE MEMBER

___\$100.00

ORGANIZATIONAL MEMBERS

___\$25.00

DONATIONS _____

Name _____ Phone _____ Fax _____ Email _____

Address _____ City _____ State _____ Zip Code _____

Mail to: Treasurer, Kokua Council, Harris United Methodist Church, 20 S. Vineyard Blvd.,
 Honolulu, HI 96813