



WORKING TOGETHER TO HELP OTHERS

**Please Join Us for Lunch!**

**Monday, June 27, 2005**

**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 Pizza, Salad, Drinks, Dessert by Eloise \$5.00 donation

11:45 Welcome, Introductions and remarks, Larry Geller, President

11: 50 **Program: Hawaii Electric Company**

12:45 Announcements

1:00 Adjourn

Luncheon Hosts: Grace Furukawa, Marie Kajikawa

**BOARD MEETING: 10:00 A.M. PRECEDING LUNCH**

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**PARADISE GETS PRICY**

*Larry Geller, President*

It may have felt like Hawaii had escaped the economic difficulties that many mainland cities are currently experiencing, but no more.

Although there are a few bright spots--for example, it was announced just this month that the state would cover copays for drugs for 23,000 Hawaii residents covered by both Medicare and Medicaid--most of us will be digging deeper in our pockets and getting less in return.

Sewer fees are going up 150%. It will cost 50% more to register your car. Speaking of cars, although traffic won't be reduced, excise taxes may increase 25%, or about \$226 more per year per person according to the Tax Foundation of Hawaii, to pay for a rail system that will enrich developers but cost the rest of us dearly. Even ticket prices for the Honolulu Symphony and other public events will likely increase due to drastic fee hikes charged to non-profits for the use of public venues around the island. At the same time,

service delivery is being impacted so that we will get less for our money.

One particularly troublesome and almost invisible cutback is in the medical safety net we have assumed is there to protect us in the event we are sick or involved in an accident.

I assumed that the HMSA card in my wallet guarantees I will be cared for in an emergency. Apparently that's no longer true. Doctors may not be available to see me if more of them flee the Islands, a crisis situation revealed by the *Honolulu Advertiser* last month. Just when I need to use the insurance I've paid for, I may find, at the peril of my health, that it won't be there to protect me.

An Advertiser article five years ago predicted this crisis. The cause is cutbacks in reimbursements to doctors by HMSA; in addition to other cost increases they must bear. So many of them are forced to leave the Islands.

Cutting reimbursements directly affects the quality of treatment we can expect when wheeled feet-first into the emergency room. It's too late to wonder if a doctor will be available to care for you when you are flat on your back waiting to be patched up.

Alarm bells should ring. As the number of doctors diminishes, those remaining are more likely to be overworked. In addition to reduced availability of emergency care, does anyone really want to be treated by a doctor who has not rested for some time?

Bills introduced this past legislative session would have required HMSA to reduce its burgeoning \$516 million reserves by refunding premiums paid by employers (*Advertiser*, February 18). Perhaps it is not just employers who

should demand a piece of the excess reserves--doctors and patients need now to speak up and take action as well.

The price of that little blue card goes up each year even as its ability to protect us decreases. This needs to be fixed. Patients should demand that reimbursements be readjusted before Hawaii earns a reputation as "the UNhealthy state."

We should also push our legislators and congress people to implement a single payer system and do away with this crazy system of middleman monopoly health insurance companies altogether. The visit of Congressman Jim McDermott to Hawaii gave me hope that we can actually achieve this. We should all support his effort for the sake of our own good health.

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### Why Bills Fail To Pass *George Fox*

In my opinion, based upon 10 years experience, most Bills fail to pass into law for a few reasons:

- Special interest opposition. Many of the bills that are in the public interest are opposed by special interests (corporations protecting their profits). During this past session HMSA opposed a bill, which would have made them refund a portion of their reserves. These reserves had built up over the years to almost 500 million dollars. That's a half a billion dollars and indicates to me that their rates were too high. The bill failed and after the session ended HMSA raised their rates again!

There was a problem with the way this bill was worded and that was that the refund was to be paid to employees instead of the employers who paid the premiums in the first place. This little error provided an excuse for legislators to vote against the bill. The result is that HMSA is still sitting on close to a half a billion dollars and there was no refund. And this brings up the second reason bills do not pass:

- Poorly written bills. When legislators are running for election they want us to believe they never make mistakes. So then how do so many poorly written bills get into the system? How many times have you heard a Legislator say, "I voted against this bill because it was too ambiguous"? Or, "it was unconstitutional"? How many times has a Governor vetoed a bill for these same reasons? One has to wonder if the bill was poorly written on purpose? This brings us back to reason #1.
- The third reason bills fail to pass is if they threaten the re-election of legislators. Getting re-elected is the number one motivator in the capitol building! This is the main reason campaign finance reforms fail. Even when the current system is so badly flawed, a bill that has proven to be very fair in other states cannot pass.

The bottom line is that the interests of constituents (the folks that elected the legislator) take a back seat to greed and self-interest of special interest groups.

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### UNIVERSAL HEALTH: QUALITY HEALTH CARE FOR ALL *Congressman John McDermott*

"It is a national disgrace that in the United States, the richest nation on the face of the earth, 18,000 Americans die each year because of lack of medical coverage. And we are the only advanced country where half it's people who go into bankruptcy do so because of a medical emergency.

Polls show that over 72% of the American public would also like the United States to have quality universal health care --as all the other modern, industrialized countries in the world do."

**COMING EVENTS OF INTEREST:** "Caring For Family, Caring for Yourself", An Oahu Caregivers Conference, Saturday, August 26, 2005, Sheraton Waikiki, 8am to 3:30pm, \$27 Individual Caregivers, \$50 professionals, students. Scholarships available. Lunch included. Registration Required. Call 523-4545.

### WHITE HOUSE CONFERENCE ON AGING (WHCOA)

Every decade the President of the United States convenes this conference whose purpose is to make policy recommendations regarding programs important to older adults, their families, caregivers and communities. Many important pieces of legislation and programs have resulted from previous conferences including the Older Americans Act, Nutrition Programs, and National Family Caregiver Support Program. This first WHCOA for the new millennium will be held December 11-14, 2005 in Washington D.C.

In preparation, between December 2004 and April 2005, each County in Hawaii conducted meetings where issues emerged in each of the priority areas established by the Policy Committee for the Conference. These areas include Planning Across the Lifespan, Our Community, Health and Long Term Living, Social Engagement and the Marketplace.

On June 30th more than 60 delegates from across the State will convene at the State Capitol for a one day conference to continue these discussions and refine the long list into the top two issues for Hawaii's seniors in each category. Delegates will then list barriers and suggested solutions for each issue that the Hawaii delegation can take to the national conference. These priorities will guide their votes on Resolutions that will be used to recommend national policy for the next 10 years.

National delegates from Oahu to the WHCOA currently include: Al Hamai, HARA;(also member of Kokua council); Carol Kikawa-Ward, Chair of the State's Policy and Advisory Board on Elderly Affairs; Pat Sasaki, Director of the State Executive Office on Aging; County Executive on Aging Karen Miyake – Honolulu.

For further information, please contact your local Area Aging on Aging: O'ahu - 523-4545.

### PRESCRIPTION DRUGS – A SELECTED LIST OF PRICES

George Fox obtained the list below from Costco. We thought it would be useful as a baseline for those of us who are trying to cut our prescription drug expenses. We have selected a few commonly prescribed drugs. Please note how much cheaper the generic version when available are. You do not have to be a member of Costco to use their pharmacy.

Product	Qty 30	Qty 60	Qty 90
Celebrex 100 mg	53.67	104.37	153.97
Claritin 10 mg Generic: Loratadine		31.99 14.99 (80 qty)	
Lipitor 20 mg	98.57	194.47	290.29
Lovastatin 10 mg	13.59	23.49	32.89
Lovastatin 20 mg	19.49	34.89	49.99
Lovastatin 40 mg	32.99	61.09	89.29
Paxil 20 mg Generic: Paroxetine	84.69 33.09	167.49 62.09	247.59 89.79
Prevacid 30 mg	123.77	244.87	365.97
Prozac 20 mg Generic: Fluoxetine	114.39 4.59	226.69 6.49	343.49 8.49
Vasotec 10 mg Generic: Endapril	33.87 8.17	64.97 13.57	96.17 16.77
Xanax 1 mg Generic: Alprazolam	52.69 8.69	101.79 11.89	149.99 14.79
Zocor 40 mg	127.87	251.17	372.57
Zoloft 50 mg	76.57	159.37	223.87

### Other Legislation of Interest to our members and their families.

- Act 73, Require motorists to stop for a pedestrian in a crosswalk when the pedestrian is upon half of the roadway upon which the vehicle is traveling or when the pedestrian is approaching so closely from the opposite half of the roadway as to be in danger.
- **SB55** Provides for a meal break for employees working more than five consecutive hours.
- SB 294 Raises the minimum wage to \$7.25 over the next two years
- HB1740 Requires that any electronic voting machine include a verifiable paper ballot.

Kokua Council for Senior Citizens of Hawaii  
Education Fund, Inc.  
20 South Vineyard Blvd.  
Honolulu, HI 96813

### Who Are We?

The **Kokua Council** is one of Hawaii's oldest advocacy groups. 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. "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. There is a \$5 annual membership to defer printing and postage costs. At each meeting, topical issues are presented for discussion and possible action.

**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

President Larry Geller, 540-1928, lgeller@igc.org  
Vice President Tony Lenzer, 261-2095, tlenzer@hawaii.rr.com  
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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 \_\_\_\_\_ LIFE MEMBER \_\_\_\_\_ ORGANIZATIONAL MEMBERS \_\_\_\_\_  
\_\_\_\_\$5.00 \_\_\_\_\_\$100.00 \_\_\_\_\_\$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