

HAWAI'I PREPAID HEALTH CARE ADVISORY COUNCIL

Disability Compensation Division
Department of Labor and Industrial Relations
State of Hawai'i

MINUTES OF MEETING

Date: September 16, 2025

Time: 1:30 p.m.

In-Person Meeting Location: Princess Ruth Ke'elikōlani Building
830 Punchbowl Street, Room 209
Honolulu, Hawai'i 96813

Virtual Participation: Virtual Videoconference Meeting – Teams Meeting

https://teams.microsoft.com/l/meetup-join/19%3ameeting_YzgZYWJiYTYtNzA5NS00MmU4LTk1YTYtNzMyZDh0ZDRhZmQw%40thread.v2/0?context=%7b%22id%22%3a%223847dec6-63b2-43f9-a6d0-58a40aaa1a10%22%2c%22oid%22%3a%220e01c46d-3cbc-4950-be27-0bb63db71717%22%7d

Present: Bonnie Pang, Chairperson
Wayne Graves, Council Member
Mike Hogan, Council Member
John McDonnell, M.D., Council Member
Lauren Yee, Council Member
Ami Aiona, Staff
Chelsea Fukunaga, Staff
Stacey Hiranaka, Staff
Jodie Murakami, Staff
Misty Sumida, Staff
Jung Yun (Kelly) Ha, Deputy Attorney General

Excused: Leocadia Conlon, Council Member

Teams Guests: Aimee Achenbach
Paul Ajoste
Sara Amos
Austin Bunag
Pomaika'i Canaday
Denise Dias
Alyson Estrella
Stratford Goto
May W. Goya
Chad Hertzog
Paul Kaiser
Erin Kam
Kehau – HWMG/HMAA

Kevin Lau
Katherine Linster
Kara Marlowe
Louis Matsumoto
Mark Mendoza
Dana Marie K. Miranda
Cindy Newell
Selena Perdido
Chris Rapozo
Malcolm Tajiri
Paula M. Young

Agenda: The agenda for this meeting was posted to the State electronic calendar as required by Hawai'i Revised Statutes ("HRS") section 92-7(b).

Call to Order: The meeting was called to order at 1:35 p.m., at which time quorum was established.

Chair Pang welcomed everyone to the meeting and proceeded with a roll call of the Council members. All Council members confirmed that they were present and those attending virtually confirmed they were alone.

Approval of the July 22, 2025, Open Session Minutes: Chair Pang requested a motion to approve the meeting minutes for the July 22, 2025 meeting. It was moved by Mr. Graves, seconded by Ms. Yee and unanimously carried to approve the July 22, 2025, open session minutes.

Review of Plans: A. United HealthCare Insurance Company

Ms. Hiranaka provided a brief overview of all United HealthCare Insurance Company plans. Ms. Hiranaka reported that United HealthCare Options PPO and United HealthCare Options PPO-SB were established in 1997 and are 7(a) Preferred Provider Organization ("PPO") Plans. The difference between the two plans are the United HealthCare Options PPO is for large employer groups and the United HealthCare Options PPO-SB is for small employer groups. For both plans you can use any doctor, clinic, hospital or health care facility in the national network. If the member doesn't use the network, their cost will be higher. It is the member's responsibility to submit claims and obtain approvals for both network and non-network services. With both plans there is no need to select a primary care provider or get referrals to see a specialist.

i. United HealthCare Options PPO

Chair Pang stated that this plan would be approved and would meet the requirements provided the following amendments are made:

1. Physical Therapy limit of 60 visits is removed;
2. Occupational Therapy limit of 60 visits is removed;

3. Speech Therapy limit of 60 visits is removed;
4. Speech Therapy is covered due to Developmental Delay;
5. Cardiac Rehabilitation Therapy limit is removed;
6. Urgent Care in network is at least 90% without a deductible;
7. Orthodontic Services for treatment of Orofacial Anomalies maximum benefit per treatment phase is capped at \$7,122 as set forth by state law and published by Hawaii Insurance Commissioner;
8. Add language for Regular and Special Diets in accordance with State law;
9. Clarify that Enteral Nutrition includes Medical Foods; and
10. Clarify that In-Vitro Fertilization benefit is covered for at least one attempt per plan.

Ms. Newell confirmed that the request for changes that were previously stated by Chair Pang would be made.

Chair Pang asked if there were any further questions.

There were none.

Chair Pang asked for a motion to recommend continued approval of the plan with conditions. It was moved by Dr. McDonnell, seconded by Mr. Hogan, and unanimously carried to recommend continued approval of the plan under Section 393-7(a) provided that the previously discussed changes are made.

ii. United HealthCare Options PPO-SB

Ms. Newell informed the Department of changes made to the plan via submitted documents to requested continued approval under Section 393-7(a). Changes would be effective January 1, 2026.

Chair Pang suggested that the plan could continue to be approved if:

1. Physical Therapy limit is removed;
2. Occupational Therapy limit is removed;
3. Speech Therapy limit is removed;

4. Speech Therapy is covered due to Developmental Delay;
5. Cardiac Rehabilitation Therapy limit is removed;
6. Urgent Care in network is at least 90% without a deductible;
7. Orthodontic Services for treatment of Orofacial Anomalies maximum benefit per treatment phase is capped at \$7,122 as set forth by state law and published by Hawaii Insurance Commissioner;
8. Diagnostic Colonoscopy benefit is at least 100% in-network without a deductible;
9. Add language for Regular and Special Diets in accordance with State law;
10. Clarify that Enteral Nutrition includes Medical Foods; and
11. Clarify that In-Vitro Fertilization benefit is covered for at least one attempt per plan.

Ms. Newell confirmed that the request for changes that were previously stated by Chair Pang would be made.

Chair Pang requested for clarification regarding Diagnostic Colonoscopy versus Preventive Colonoscopy.

Ms. Newell responded that Diagnostic Colonoscopy is covered in-network. Preventive Colonoscopy would be covered under the Preventive Care benefit and Diagnostic Colonoscopy is covered under the Scopic Procedures Benefit.

Chair Pang asked what the benefit level for the Preventive Care is.

Ms. Newell confirmed that the Preventive Care benefit is 100% covered.

Chair Pang asked for clarification as to whether vision services for adults covers routine examinations. She added that it is currently listed as an exclusion in the plan.

Ms. Newell replied that the plan covers one exam every 12 months for adults.

Chair Pang asked if there were any questions regarding the United HealthCare Options PPO-SB plan.

Ms. Yee asked for clarification for why the language regarding medical foods that followed the state mandated benefits was struck out for both plans.

Ms. Newell did not have any insight as to why that language was struck from the plan.

Chair Pang stated that Ms. Newell had already confirmed that UHC would be making the necessary amendments to ensure coverage for Medical Foods is provided.

Chair Pang asked if there were any further questions.

There were none.

Chair Pang asked for a motion to recommend continued approval of the plan with conditions. It was moved by Mr. Graves, seconded by Ms. Yee, and unanimously carried to recommend continued approval of the plan under Section 393-7(a) provided that the previously discussed changes are made.

Staff Report: A. Hawaii Medical Service Association's ("HMSA") Response to Chair's Inquiry at the PHCAC's June 19, 2025 Meeting

Ms. Hiranaka reported on HMSA's clarification of services provided for those with a delay in development that are available through government programs rather than from HMSA. HMSA's language specifies that the therapy provided must not be duplicative of the therapy available through the school/government programs. By federal law, school-based services are provided at no cost to students with developmental disabilities (Free and Accessible Public Education). She added that the Department of Education cannot charge families for services (including but not necessarily limited to OT, PT, and Speech Therapy that are included in students' individualized education plans. This applies to children from birth to age 3 (infants, toddlers, and preschoolers).

Next Meeting: To Be Determined

In-Person Meeting Location:	Princess Ruth Ke'elikōlani Building 830 Punchbowl Street, Room 209 Honolulu, Hawai'i 96813
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Virtual Videoconference Meeting – Teams Meeting

Adjournment: The meeting was adjourned at 2:25 p.m.

()	Minutes approved as is.
()	Minutes approved with changes.