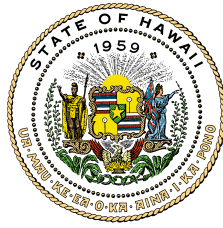


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Policy Advisory Board for Elder Affairs (PABEA)
Legislative Committee Meeting
EOA Large Conference Room (250 S. Hotel St., Suite 406)
And via Zoom

MEETING MINUTES
Friday, November 7, 2025

PABEA Board Members in Attendance: William Kinaka, Stephen Lung, Sara Medeiros, Shelly Ogata, Marilyn Seely, Barbara Service, Gary Simon, and Rick Tabor (Chair)

AAA/Community Members/EOA Staff Attendance: Rowena Dagdag-Andaya, Caroline Cadirao (EOA), Kau'ionalani Fukuda (HCOA), Emily Ishida (KAEA), Joanne Kealoha, Lani Sakamoto (EOA), Jeffrey Woodland (EOA), Jason Wong (EOA), and Sara Yuan

Absent: Derrick Ariyoshi (excused), Poki'i Balaz, Charlene Iboshi (excused), Roberta Murray (excused), Suzie Schulberg (excused), and Kathy Wyatt

- I. Call to Order
Chair Rick Tabor called the meeting to order at 9:33am and introduced the guest speaker.
- II. Guest Speakers
Audrey Suga-Nakagawa, AARP Advocacy Director (via Zoom), presented AARP Hawaii's 2026 Legislative Priorities, which primarily focused on cryptocurrency fraud prevention and family caregiver tax credit.
 - Cryptocurrency ATM Fraud Prevention- The increasing number of cryptocurrency ATMs has coincided with a rise in fraud. More people are being deceived into taking their money out of the bank and then using these ATMs to transfer money into cryptocurrency to send to defrauders. Once money is sent as cryptocurrency there is no recourse to get the money back. To address this, AARP intends to propose legislation to establish a daily transaction limit of \$2000 (ideally \$1000) for cryptocurrency ATMs- like bank ATM withdrawal limits.

- Family Caregiver Tax Credit – opened the discussion by seeking feedback on reintroducing the Caregiver Tax Credit bill, given the state’s financial outlook and the federal shutdown and cuts to SNAP and Medicaid. While caregivers strongly need and are requesting the tax break to offset expenses AARP is debating if the bill will be dead on arrival or if they should proceed with reintroducing the bill.

Comments:

- Rick pointed out that the bill was sponsored last year by the KC and died at conference. AARP reported that Senator San Buenaventura confirmed she will sponsor the bill this year if the KC does not. They have not met with the Ways and Means (WAM) Committee but are receiving mixed signals from legislative leadership.
- Rick, Gary, and Barbara agreed the issue has merit and is worthwhile, urging AARP to move forward with reintroducing the bill. Audrey stressed the bill's importance, noting the beneficiaries (caregivers) are the most affected by recent HR1 federal cuts.
- Audrey identified the legislative money committees and the Tax Foundation as likely sources of opposition. The State Department of Taxation previously raised logistical concerns about verifying eligible expenses. AARP is currently refining the bill language to simplify and clarify the claims process to address these administrative concerns.

III. Roll Call was taken about 9:48am, and quorum was reached with five board members present. Members, Stephen Lung, Sara Medeiros, and Shelly Ogata arrived at the meeting around 9:55am.

IV. Review and Approval of Minutes

The draft September 10, 2025, meeting minutes were reviewed and approved as is. Marilyn provided correction to Representative Lisa Marten’s last name listed in the agenda under section V. Guest Speakers, changing the “i” to an “e” from “Martin” to the correct spelling, “Marten”. There were no comments or objections to the meeting minutes.

V. Guest Speaker/s

Chair Rick suggested the following speakers: Representative Lisa Marten (Chair, Human Services & Homelessness Committee), Connie Mitchell (Executive Director, Institute on Human Services), Coby Chock (Director of Public Policy and Advocacy, Alzheimer’s Association), Tori Caraphelo (Founder, Hearing 4 Hope). Speakers can be invited for the Legislative Committee or for PABEA.

Rick plans to invite Coby Chock to be the guest speaker for the January meeting to present on the Alzheimer’s Association’s legislative priorities. He noted that Representative Greg Takayama will now chair the House Health Committee. He also emphasized that now is a critical time to speak to legislators about bills and the importance of submitting testimony and sharing it with other committee members.

Committee members also suggested the following speakers:

- Jeanette Kojane, Executive Director of Kokua Mau – can provide information on the Uniform Healthcare Directive bill, sponsored by the Attorney General’s Office and included in the Governor’s legislative package. Community advocates opposed the bill last year.
- Marilyn Seely or Mel? (no last name mentioned) – can talk about the Long-Term Care Financing bill.

VI. Kupuna Caucus (KC) 2026 Legislative Package

Rick announced that the legislative proposals for the 2026 KC legislative package would be presented at today’s KC meeting. Members will vote online for the top 5 bills to be included in the package, which are introduced by KC Chairs, Senator Moriwaki and Representative Chun. PABEA typically supports these bills.

Discussion/Comments:

- Marilyn asked about the voting process. Caroline confirmed that caucus members vote. Rick said that the voting process might be different this year and stressed the importance of today’s meeting because it provides a preview of the bills that will be introduced. So PABEA can decide which bills to support in the next three months.
- Barbara asked if bills will be presented and voted on today. Marilyn confirmed that the legislative proposals will be presented, and members will vote on the top 5 for the KC legislative package.
- Caroline encouraged members to stay for the presentation on long-term care financing. Marilyn added that related legislation will be introduced.
- Rick clarified that new members are not expected to take the lead on a bill, and the most crucial part is submitting a good testimony, emphasizing in person or Zoom testimony is the most powerful. He encouraged members to review EOA’s legislative tracking sheet before a meeting.

VII. SWOT (Strength, Weakness, Opportunities, and Threats) Analysis: Bill Support Limit

Rick introduced the concept of using the SWOT analysis method for strategic planning, noting Meals on Wheels use of it to address federal funding cuts and staffing changes. He noted that economic and social (e.g. surge in Baby Boomer) conditions are exacerbating these issues.

Rick asked how many bills PABEA typically supports and proposed that PABEA limit the number of bills it supports to 8 bills. In December or January, the committee would select 8 bills for Board approval as PABEA’s legislative priorities.

Discussion/Comments:

- Barbara pointed out that the bill related to notice for insurance cancellation by certified mail was not listed on the agenda. The bill was drafted by Peter Fritz, a member of the Deaf Blind Task Force. He has been promoting the bill for 8 years. The bill proposes that a cancellation notice of insurance be sent as certified mail to ensure that recipients receive the notice. Rick noted later in the meeting that it is listed in the agenda under Section VIII, bullet point “Other Issues/Areas of Concern for Older Adults

Discussed from Prior Meetings”.

- Sara and Stephen recommended not setting a limit on the number of bills yet, suggesting the committee wait to see what bills are introduced and what categories they fit under. Rick clarified there is no board requirement for a specific number of bills to support.
- Gary noted the limiting factor is the number of members willing to track bills and submit testimony.
- Rick encouraged members to identify issues they are passionate about that they can track and follow.

VIII. Priority Issues for Hawai'i's Kūpuna and Vulnerable Adults

Rick reviewed the following priority areas of concern for Hawai'i's older adults.

These included:

- High Cost of Living: Impacts housing, food security, and growing demand for resources for older adults - Caregiver Tax Credit bill falls into this priority concern.
- Healthcare Workforce Shortage: Doctors, nurses, and caregivers- current federal immigration policy impacting healthcare workforce shortage.
- Housing Crisis: Critical issue for kūpuna on fixed incomes (e.g. Kupuna Rent Supplement Program extended).
- Food Insecurity- High cost of food and recent federal SNAP restrictions and funding cuts - there is concern over eligibility determination and work requirements.
- Shortage of Caregiving and Health resources – ongoing issue due to growing aging population.
 - Loneliness and Social Isolation- Risk factor for physical and mental health issues, including suicide.
 - Hearing Aids: Access, Affordability, and Mandatory Hearing Assessments
 - Growing “Super Aged” Population: Increased demand for resources exacerbated by housing crisis driving away younger caregivers.
 - Alzheimer’s and Dementia: Need for trained healthcare providers (e.g. Act 283). Will hear about Alzheimer’s Association legislative priorities at the KC meeting.
 - Health Infrastructure- Access to care, especially in rural areas. Potential impact of Medicaid and Medicare cuts.
 - Specialized Youth Caregivers: Challenges for child development when children become caregiver for their kūpuna.
- Safety and Security Issues:
 - Consumer Fraud and Scams (e.g. bit coin scams).
 - Missing Persons (Silver Alert): Implementation update on Act 158.
 - Access to Technology: Need for tech support programs to address digital divide- no discussion.
- Hawai'i Specific Concerns
 - Homelessness: Address the 87% increase (5,414 more people) in homelessness (2023 – 2024); need for affordable housing, financial assistance, senior-friendly shelters.
 - Churches & Temples: Building insurance costs unaffordable- Churches and temples face unaffordable building insurance costs, leading to concern that many structures would be lost if a disaster occurred.

- o Burial sites (*Iwi Kūpuna*): Sensitive cultural issue regarding the handling of ancestral remains (*iwi kūpuna*).

Discussion/Comments:

- Marilyn added that without the workers there will be a food shortage crisis and then food prices will increase.
- Sara noted that each county is working on and implementing county specific policies and programs to address housing and houselessness. Important that the state is not duplicating what the counties are doing and that they are working together. She asked to include the term, “vulnerable adults” to the “Priority Areas or Issues of Concern...” agenda item and discussion.
- Rick reported that he doesn’t know if Senator San Buenaventura or the Deaf Blind Task Force will reintroduce a bill on hearing aid coverage (\$1500 per ear). The Hear 4 Hope Committee is focused on awareness, affordability, and accessibility and possibly opening a clinic. Hear 4 Hope is a Hawai’i affiliate of the American Hearing Foundation. Sara also donated hearing aids to be restored and distributed.
- Shelly asked for clarification on the voting process and whether the group was voting on themes? Rick explained that based on suggestions from the last meeting the goal was to identify the different areas of concern for older adults that members are passionate about and then vote, possibly in December, which bills to support.
- Shelly asked for clarification on the Silver Alert program, noting that Hawai’i County gets the alerts. Caroline clarified that the full implementation, specifically the broadcast component on large freeway signs (like the Maile Alert on Oahu), has not yet been executed. She suggested that the recent transition of police chiefs in all four counties might be causing the delay of the full roll-out.
- Marilyn noted that a bill, requiring mortuaries to disclose in the contract the handling of metal remains after cremation, failed last year due to opposition from the mortuary association. The bill will be reintroduced. Barbara shared recent experience when she inquired about her sister’s metal remains. The mortuary disclaimed responsibility, suggesting a dentist would handle the extraction. Her dentist, however, was unaware of any dentists performing this service. Marilyn responded that in some states specialized technicians are hired to extract the metal remains because mortuaries and dentists don’t like to deal with it. Cullen Hayashida has done research on the issue and found other states that are addressing the issue for consumers. Rick asked if Cullen Hayashida, who’s done research on how other states have addressed the issue for consumers) should be invited as a speaker, but Marilyn suggested waiting to see the bill’s outcome in the spring.
- Other Issues/Areas of Concern for Older Adults Discussed from Prior Meetings
 - o Long-Term Care Master Plan
 - o “2025 Legislative Outcomes & Future Opportunities” (Senator Moriwaki discussed at September meeting): Bills related to fireworks, traffic safety, homelessness, condo insurance, caregiver tax credit, SNAP funding, paid family/medical leave, hearing aid

- coverage, mandatory hearing tests, and concerns over marijuana and gambling- no further discussion
- o Medicaid and SNAP Cuts: Identifying impacted populations and strategies (Suggested by Derrick at the September meeting). – no further discussion. See above meeting notes on “Food Insecurity”
- o Uniform Health Care Directive- no discussion.
- o Disaster and Emergency Preparedness- several members see this as an important issue.
- o Needs of Non-Medicaid Senior Population- no discussion
- o Long-Term Care Insurance Notification – see meeting notes above reg. long-term care insurance cancellation notice.
- o Increased Medicaid Funding- no discussion

Discussion/Comments:

- o Marilyn asked about the Long-Term Care Master Plan? Caroline explained that EOA is developing the plan and provided a report to the legislature last year. EOA held a stakeholder summit in February 2024 to look at strategies, objectives, and goals and focused on four domains: workforce development, quality, financing, and services. Marilyn suggested consolidating information from the Kupuna Action Committee report, headed by Jack Lewin.
- o Marilyn shared a relevant story about her son, who’s building recently had a power outage. There was no electricity, water, and emergency generator, which affected many older adults living in the building. She contacted EAD to see how the city and county could help as the building management was not around. She hopes that Kokua Council looks into this issue.

Next Steps: Rick will keep the themes and add the bill numbers as they are introduced. If members are interested in following certain bills they can be assigned as lead. The committee will discuss the 5 KC bills selected and consider other bills in December.

IX. Preamble for PABEA Testimony

Rick clarified that members can only submit testimony on behalf of PABEA if assigned to a bill. The required preamble is:

“I am first and last name [“Chair, Vice Chair, member] of the Policy Advisory Board for Elder Affairs (PABEA), which is an appointed board tasked with advising the Executive Office on Aging (EOA). My testimony does not represent the views of the EOA but of PABEA.”

X. Appleseed Legislative Publications (click link below to view docs)

Links to these documents are provided in the agenda.

- o [Hawai'i Budget Primer](#)
- o [Policy in Perspective: 2025 Legislative Report](#)

XI. Suggested Agenda Items for the Next Meeting

Rick reminded members to contact him with suggested agenda items in the

beginning of the month. No discussion.

XII. Announcements

1. PABEA Meeting scheduled today, Friday, November 7 at 12pm. Hybrid meeting held in person in the EOA Large Conference Room 406 and remotely via Zoom. Next month's December 5th meeting has a shortened agenda.
2. Kupuna Caucus meeting scheduled on Friday, November 7 at 2pm via Zoom.

The next PABEA Legislative Committee meeting is scheduled on **Friday, December 5 from 9:30-11am**. Meetings are held in-person in the EOA Large Conference Room 406 and remotely via Zoom.

Meeting adjourned at 10:57 A.M.

Respectfully submitted by Cristina Valenzuela