

**HealthBenefitsTrust  
Fund**

05/27/2003 05:46 AM

To: mark.fukuhara@hawaii.gov  
cc:  
Subject: attn: Mark Fukuhara

----- Forwarded by HealthBenefitsTrust Fund/DBF/StateHiUS on 05/27/2003 05:39 AM -----



**KDevorah@aol.com**

05/22/2003 05:29 PM

To: eutf@hawaii.gov  
cc:  
Subject: attn: Mark Fukuhara

Dear Mark Fukuhara,

aloha,

I would greatly appreciate your attention to the following matter. I am deeply concerned with how the new EUTF rates effect single parents with one child. I am worried that I will have to drop benefits and then my child will be uninsured and at risk. Please hang in there with me as I demonstrate the following:

I am a teacher and I had coverage with the HMSA HSTSA plan this past year which of course is no longer continuing.  
I am also a single mother with one child.  
This past year my monthly premium was \$123.46  
With the new EUTF my family premium would be \$277.86 (This is an unbelievable 125% increase)  
But if I was single, it would be \$92.22  
This means that for my one son, it is costing an additional  
 $\$277.86 - \$92.22 = \$185.64$

This is quite shocking - my son's coverage would cost twice as much as mine.

Please help.

I was told that at the informational meeting in Hilo, it was suggested that married couples with no children (family of 2) get 2 single plans so as to bring the cost down. This is a great suggestion. But then a single mother with one son does not have that option. I am sure that if given the appropriate attention that this could be remedied. I can not imagine that the Board of Trustees for the EUTF would intentially put single parent + 1 child (2 person) households in such a risky situation where we would have to consider dropping our coverage. Nor would they want such an inequitable situation where 2 person household of 2 adults can each get Self Coverage, but a 2 person household of 1 parent + 1 child can not.

Therefor the current 2 tier system is quite unrealistic and unfair.  
I am sure the Board of Trustees could create a plan that is just and remedy this situation.

Mahalo for your attention to this and feel free to send this on to the Board of Trustees.

Debra A. Kaplan  
808-965-9782  
14-4330 Kapoho Rd.  
Pahoa, HI. 96778  
2nd grade teacher at Wai Ola School in Hilo, Hawaii