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HAWAII NEWS

Hawaii government workers can switch insurance providers

By [Sophie Cocke](#) • Today • Updated 12:09 am

State and county government workers can now switch out their Kaiser Permanente health insurance for a Hawaii Medical Service Association plan — with no questions asked — if they are struggling to access behavioral health services due to a prolonged strike of Kaiser’s mental health clinicians that has entered its fourth month.

The board overseeing the Hawaii Employer-Union Health Benefits Trust Fund, which administers health benefits, voted unanimously Tuesday to allow Kaiser members to change their plans through June 30 or the end of the strike, whichever comes first.

EUTF Administrator Derek Mizuno said his agency should be able to process change requests within one to three weeks and that members won’t have to prove they have struggled to access mental and behavioral health services, noting it would be too difficult to verify.

Before voting to approve the special appeals process, a number of the EUTF board members blasted Kaiser for not showing up to the public hearing to answer questions.

Kaiser instead sent a letter to EUTF describing its progress in hiring more in-network staff and increasing its network of external providers, as well as shortening the wait time for appointments, a characterization that contrasts sharply with that of the National Union of Healthcare Workers, the union representing Kaiser mental health clinicians.

“We feel that our attendance to address additional questions in a public forum would jeopardize progress we have made in our bargaining sessions,” Kaiser wrote in the letter to the EUTF. “We respectfully decline to attend this special

session.”

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EUTF trustee Christian Fern registered his “extreme disappointment” at Kaiser’s absence and said Kaiser was contractually required to attend board meetings, which EUTF staff confirmed.

“So for them to not attend, I think, is unacceptable,” said Fern, who is also executive director of the University of Hawaii Professional Assembly, which represents university faculty. “I think somebody with some authority should be here to answer questions, and it doesn’t have to be about the ongoing negotiations. ...

“I’m sick and tired of hearing about Kaiser’s long history with labor, because obviously, there are labor representatives on this board and they are just essentially giving us the middle finger, which I think is unacceptable as a state contractor.”

EUTF trustee Osa Tui, president of the Hawaii State Teachers Association, said he too was disappointed that Kaiser hadn’t shown up to respond to questions, instead sending a memo to Mizuno.

“They have sent something to Derek. Of course, they are going to send the most pleasing things, trying to blow smoke. ... I’ll just leave it at that,” Tui said.

Trustee Celeste Nip echoed their concerns. “None of us are here to negotiate their contract, but what we are here for is to ensure the members get the care that they need in a way that is not so onerous,” she said.

Kaiser declined to comment on the EUTF decision. In a statement sent to the Honolulu Star-Advertiser prior to the meeting, Kaiser criticized the union for its bargaining tactics and making “unsubstantiated claims to try to create undue concern about access to mental health care services.”

“Kaiser Permanente is deeply committed to meeting our patients’ mental health and wellness needs,” Kaiser said in its statement. “We believe that our integrated system — unique in Hawaii — provides a safety net for patients and allows us to use all available resources to best help members navigate to the care they need.”

Kaiser noted there is a shortage of mental health workers in Hawaii, as well as nationally, and said the company has a multiyear investment plan in place that aims to hire 54 new full-time therapists and support staff by the end of 2025, nearly doubling its behavioral health staff.

Kaiser said it has also contracted with 49 external providers since the strike began in August.

The EUTF board considered offering employees a special open enrollment period to allow them to switch their health coverage from Kaiser, but opted instead to allow members to file individual appeals. Mizuno said a special enrollment period could create administrative hassles and that Kaiser had shown progress in increasing access to care during the strike.

Government employees have the option of changing their health insurance provider once a year during an open enrollment period that for active employees is in April, with new coverage beginning in July. The option to change plans is available only to current employees and their dependents.

The EUTF is the largest purchaser of health insurance in the state, providing health insurance benefits to state and county workers throughout Hawaii. In total, the fund covers about 195,000 active and retired employees and their dependents.

The board decision to allow EUTF members to switch insurance is a blow to Kaiser, though board members and staff said it was difficult to gauge the level of interest in switching plans.

EUTF trustee Robert Yu said it was important that members are made aware that there are HMSA providers who are not taking new patients and that switching insurers can entail significant changes for an entire family.

Kaiser touts its integrated-care model and is both a medical provider and insurer. If Kaiser members switch to an HMSA plan, they and their dependents will have to find non-Kaiser primary-care providers, specialists, pharmacists and other providers, the EUTF noted in a memo sent out to government employees after the meeting.

Striking Kaiser clinicians, as well as Kaiser members, who testified during the hearing said the strike has worsened access to behavioral health services.

Melissa Ring said she has been working in Kaiser's call center, which connects members with behavioral health services, after retiring as a psychologist. She said Kaiser tries to ensure that members with the most severe mental health needs are connected with an in-house provider but that the wait time for an initial appointment, as well as follow-up appointments, is one to two months.

She said Kaiser has contracted with national providers to boost access to behavioral health services but that these clinicians do only online therapy and usually don't accept Kaiser's Medicaid and Medicare plans.

"It's gotten horrible since the strike," Ring said.

Rachel Kaya, a psychologist at Kaiser Permanente's Maui Lani clinic, called Kaiser's care during the strike "dangerously inadequate."

She said the process of treating and diagnosing patients is extensive, with patients being asked difficult questions about the entirety of their lives.

"For those of you who have not been through this process, I would encourage you to think about the course of your life and consider the moments in the path of your history that have been the most vulnerable because you have been the most scared, the most ashamed or the most hurt," said Kaya. "And then consider the vulnerability it takes to do that and whether or not you would be willing to do so with an online bot, kind of like I get when I call Amazon customer service, or knowing that you are talking to a scab who is under temporary contract."



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