



# Medical Cannabis UPDATE

*Ensuring Hawaii's qualified patients have access to safe medical cannabis products through an efficient system of responsible, licensed dispensaries*

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## Cashless Medical Cannabis Purchases Designed to Enhance Convenience and Improve Safety

Hawaii's registered medical cannabis patients will soon be able to make their medical cannabis purchases from licensed dispensaries without cash. The target date is October 1, 2017.

This newest development is designed to enhance safety and convenience for patients since they will no longer be required to carry cash for their purchases. It is also intended to improve public safety because dispensaries will not have to manage or store on premises large sums of cash.

The two Hawaii licensed dispensaries that are selling products have signed up or are in the process of setting up a cashless system are Aloha Green LLC on Oahu and Maui Grown Therapies.

According to the state Department of Commerce and Consumer Affairs (DCCA), Hawaii's dispensaries will be able to offer registered medical cannabis patients the ability to pay for their purchases using a debit payment mobile application from their smart phone or an in-store tablet in the dispensaries.

### Cash or Cashless Options

Hawaii dispensaries will offer either a cash or cashless option for patients.



The DCCA noted a Colorado credit union will offer limited financial services on a temporary basis until a Hawaii-based financial institution agrees to perform the financial transactions. (Currently, the U.S. PATRIOT Act and Bank Secrecy Act prohibit banks and other financial institutions from working with organizations that have financial transactions involving what is considered by federal law to be an illegal drug.)

The Colorado credit union is extending this service not only to the dispensaries, but also to the private laboratories. These entities in the medical cannabis supply chain currently cannot open bank accounts in Hawaii.

Credit unions are not-for-profit

financial cooperatives, insured by the National Credit Union Administration, and do not pay state or federal taxes. Credit union members agree on all of the cooperative's decisions.

### Improving Public Safety

The cashless solution helps create a safer environment for registered patients and dispensaries by addressing concerns about the potential for increased crime against cash-based dispensaries and their personnel. The cashless medical cannabis dispensary does not have to store cash on site or in off-site vaults. Licensed dispensaries will also be able to pay employees by direct deposit, pay for vendor transactions, pay taxes and make other cashless transactions. 🌿

# How Do Cashless Transactions Work?

Cashless payments at medical cannabis dispensaries provide a safe alternative for patient transactions.

At a news conference, **Governor David Ige** said: “Our priority in implementation of the medical cannabis dispensaries has been always to focus on the health, safety, and well being of Hawaii’s patients and consumers. We want to be able to provide access to medical cannabis as provided by law in the best and most safe environment that we can.”

“This cash free solution makes sense, it makes dispensaries’ finances transparent and it makes it easier for the patients who are being served,” he said.

## Convenience for Patients

The cashless system also offers more convenience for patients.

“It’s so simple and you won’t have to carry a certain amount of undisclosed cash on you,” said **Eliza Sprague**, a patient who joined Gov. Ige at the news conference.

“I love this and I’m always going to use this. I’m no longer going to carry cash on me when I go to the dispensary to pick up the products that do help me with my health conditions that I do have,” she said.

## How It Works

A free mobile application called CanPay provides a way for Hawaii’s certified medical cannabis patients and licensed dispensaries to legally conduct financial transactions without the use of cash.

A registered medical cannabis patient would first sign up with



*Eliza Sprague, who uses medical cannabis, shares about the convenience of using the cashless mobile app at a news conference with Governor David Ige.*

CanPay. When making a purchase, patients would use the mobile app to generate a QR code to make a payment from their bank account to the dispensary.

The QR code is for one-time use and expires after 30 minutes. Purchases at retail dispensaries made through the mobile app and other financial transactions would be recorded by the credit union. For more details, certified patients may visit [CanPayDebit.com](http://CanPayDebit.com).



## In-Store Tablets

For registered patients who do not have a smart device, dispensaries may set up an in-store tablet. Patients would register for an account online at the CanPay website and log in with the dispensary’s tablet.

CanPay would then generate the single-use payment QR code for the patients to make their transactions. At a medical cannabis dispensary, there will be no fees to download or make payments using CanPay.

Registered patients who do not have a checking account may eventually be able to use the CanPay app with pre-paid storage cards that allow debit transactions; however, this option is not yet available for patients. 🌿

## Public Hearing for Petitions Set for September 20

The Hawaii Department of Health will hold its first public hearing to consider petitions that propose the use of medical cannabis for additional debilitating medical conditions. Specifically, the hearing will focus on Amyotrophic Lateral Sclerosis (ALS) and General Anxiety Disorder (GAD) and will be held on Wednesday, September 20, 2017 from 10 am to 11 am. (See sidebar for locations at which you can participate, either live or by video). The public hearings are pursuant to Chapter 11-160, Subchapter 2, HAR.

All those who are interested shall be given the opportunity to submit testimony, orally or in writing, on the proposed medical conditions at the time of the public hearing.

If you would like to submit testimony but are not able to attend the hearing, you may submit written testimony to the Hawaii Department of Health by mail at 4348 Waiālae Avenue, #648, Honolulu, Hawaii 96816 or by email at [medicalcannabis@doh.hawaii.gov](mailto:medicalcannabis@doh.hawaii.gov). Please be sure to type "Testimony for 2017 Petition Process" in the email subject line.

All testimony must be received no later than September 20, 2017, at 4:30 pm. If you would like to view the petitions or the public hearing notice, please visit <http://health.hawaii.gov/medicalcannabisregistry> and in the submenu click on "Petition Process to Add New Conditions."

### Public Hearing at Locations Statewide

#### Oahu

Kalanimoku Building,  
1151 Punchbowl Street (live)  
Video Conference Center,  
Room B10 in the basement

#### Hawaii

Hilo State Office Building,  
75 Aupuni Street (video)  
Video Conference Center  
in the basement

#### Kauai

Lihue State Office Building,  
3060 Eiwa Street (video)  
Video Conference Center  
in the basement

#### Maui

Wailuku State Office Building,  
54 South High Street (video)  
Video Conference Center,  
Third Floor

#### Molokai

Department of Health,  
65 Makaena Place,  
Room 107 (video)  
Video Conference Room

## What is a Qualifying Debilitating Medical Condition?

Petitions to add other health conditions that qualify for medical cannabis use will be evaluated on the following bases:

- The reasons the medical condition or its treatment should be added to the list of qualifying debilitating medical conditions;
- The extent to which the medical condition is generally accepted by the medical community as a valid, existing medical condition;
- A description of the symptoms and other physiological or psychological effects experienced by an individual suffering from the medical condition or its treatment and the extent to which these symptoms and physiological or psychological effects are debilitating;
- If one or more treatments for the medical condition, rather than the condition itself, are alleged to be the cause of a person's suffering, the extent to which the treatments causing suffering are generally accepted by the medical community as valid treatments for the medical condition;
- Availability of conventional medical therapies other than those that cause suffering to alleviate symptoms caused by the medical condition or its treatment;
- The extent to which evidence supports a finding that the use of cannabis alleviates symptoms caused by the medical condition or its treatment;
- Any information or studies regarding any beneficial or adverse effects from the use of cannabis in patients with the medical condition; and
- Letters of support from physicians or other licensed healthcare professionals knowledgeable about the medical condition. 