

MAR 18 2009

SENATE CONCURRENT RESOLUTION

REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL
EFFECTS OF REQUIRING HEALTH INSURERS TO OFFER COVERAGE FOR
HEARING AIDS.

1 WHEREAS, according to the Mayo Clinic, an estimated
2 one-quarter of Americans between the ages of sixty-five and
3 seventy-five and around three-quarters of those older than
4 seventy-five have some degree of hearing loss; and

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6 WHEREAS, further according to the Mayo Clinic, hearing loss
7 is not reversible; and

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9 WHEREAS, according to the American Association of Retired
10 Persons, the cost of a custom hearing aid can range as high as
11 two thousand dollars and Medicare and most insurance companies
12 do not cover the cost of hearing aids; and

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14 WHEREAS, section 23-51, Hawaii Revised Statutes, requires
15 that "[b]efore any legislative measure that mandates health
16 insurance coverage for specific health services, specific
17 diseases, or certain providers of health care services as part
18 of individual or group health insurance policies, can be
19 considered, there shall be concurrent resolutions passed
20 requesting the auditor to prepare and submit to the legislature
21 a report that assesses both the social and financial effects of
22 the proposed mandated coverage"; and

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24 WHEREAS, section 23-51, Hawaii Revised Statutes, further
25 provides that "[t]he concurrent resolutions shall designate a
26 specific legislative bill that:

- 27
28 (1) Has been introduced in the legislature; and
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30 (2) Includes, at a minimum, information identifying the:
31



- 1 (A) Specific health service, disease, or provider
- 2 that would be covered;
- 3
- 4 (B) Extent of the coverage;
- 5
- 6 (C) Target groups that would be covered;
- 7
- 8 (D) Limits on utilization, if any; and
- 9
- 10 (E) Standards of care.
- 11

12 For the purposes of this part, mandated health insurance
13 coverage shall not include mandated options"; and
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15 WHEREAS, section 23-52, Hawaii Revised Statutes, further
16 specifies the minimum information required for assessing the
17 social and financial impact of the proposed health coverage
18 mandate in the Auditor's report; and
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20 WHEREAS, S.B. No. 192, S.D. 1 (2009), mandates health
21 insurance coverage for hearing aids for hospital and medical
22 service plan contracts, medical service corporation contracts,
23 and health maintenance organization plans, other than an
24 accident-only, specified disease, hospital indemnity, medicare
25 supplement, long-term care, dental, vision, or other limited
26 benefit health insurance policy; and
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28 WHEREAS, the Legislature believes that mandatory health
29 insurance coverage for hearing aids, as provided in S.B.
30 No. 192, S.D. 1 (2009), will substantially assist persons
31 suffering from hearing loss to lead full lives; now, therefore,
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33 BE IT RESOLVED by the Senate of the Twenty-fifth
34 Legislature of the State of Hawaii, Regular Session of 2009, the
35 House of Representatives concurring, that the Auditor is
36 requested to conduct an impact assessment report, pursuant to
37 sections 23-51 and 23-52, Hawaii Revised Statutes, of the social
38 and financial impacts of mandating coverage for hearing aids for
39 hospital and medical service plan contracts, medical service
40 corporation contracts, and health maintenance organization plans
41 as provided in S.B. No. 192, S.D. 1 (2009); and
42

43 BE IT FURTHER RESOLVED that the Auditor is requested to
44 submit its findings and recommendations to the Legislature,



1 including any necessary implementing legislation, no later than
2 twenty days prior to the convening of the Regular Session of
3 2010; and

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5 BE IT FURTHER RESOLVED that certified copies of this
6 Concurrent Resolution be transmitted to the Auditor and to the
7 Insurance Commissioner, who in turn is requested to transmit
8 copies to each insurer in the State that issues health insurance
9 policies.

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