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# SENATE CONCURRENT RESOLUTION

REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL  
EFFECTS OF REQUIRING HEALTH INSURERS TO PROVIDE COVERAGE  
FOR NATUROPATHIC MEDICINE.

1           WHEREAS, naturopathic medicine is an alternative medical  
2 system that focuses on natural remedies and the human body's  
3 ability to heal and maintain itself; and  
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5           WHEREAS, naturopathic medicine favors a holistic approach  
6 and finding the least invasive measures necessary for symptom  
7 improvement or resolution and encourages minimal use of surgery  
8 and drugs; and  
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10           WHEREAS, according to the American Cancer Society,  
11 naturopathy is "a complete alternative care system that uses a  
12 wide range of approaches such as nutrition, herbs, manipulation  
13 of the body, exercise, stress reduction, and acupuncture"; and  
14

15           WHEREAS, naturopathic medicine has become recognized as a  
16 therapy that is comparable in its effectiveness to more  
17 traditional medical and surgical practices for many types of  
18 illnesses; and  
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20           WHEREAS, in Hawaii, naturopathic medicine is a mandatory  
21 reimbursable expense under workers' compensation insurance and a  
22 personal injury benefit under automobile insurance policies; and  
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24           WHEREAS, health insurance policies in Hawaii are not  
25 required to cover naturopathic medicine, and most of the major  
26 health insurers in Hawaii do not provide coverage for the  
27 services of licensed naturopathic physicians; and  
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29           WHEREAS, section 23-51, Hawaii Revised Statutes, requires  
30 that "[b]efore any legislative measure that mandates health  
31 insurance coverage for specific health services, specific



1 diseases, or certain providers of health care services as part  
2 of individual or group health insurance policies, can be  
3 considered, there shall be concurrent resolutions passed  
4 requesting the auditor to prepare and submit to the legislature  
5 a report that assesses both the social and financial effects of  
6 the proposed mandated coverage"; and  
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8 WHEREAS, section 23-51 further provides that "[t]he  
9 concurrent resolutions shall designate a specific legislative  
10 bill that:

- 11
- 12 (1) Has been introduced in the legislature; and
  - 13
  - 14 (2) Includes, at a minimum, information identifying the:
    - 15 (A) Specific health service, disease, or provider
    - 16 that would be covered;
    - 17
    - 18 (B) Extent of the coverage;
    - 19
    - 20
    - 21 (C) Target groups that would be covered;
    - 22
    - 23 (D) Limits on utilization, if any; and
    - 24
    - 25 (E) Standards of care.
    - 26

27 For purposes of this part, mandated health insurance coverage  
28 shall not include mandated optionals"; and  
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30 WHEREAS, section 23-52, Hawaii Revised Statutes, further  
31 specifies the minimum information required for assessing the  
32 social and financial impact of the proposed health coverage  
33 mandate in the Auditor's report; and  
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35 WHEREAS, Senate Bill No. 122, S.D. 2 (2011) mandates  
36 coverage of naturopathic medicine for all policies and  
37 contracts, hospital and medical service plan contracts, medical  
38 service corporation contracts, and health maintenance  
39 organization plans and contracts issued on or after January 1,  
40 2012; and  
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42 WHEREAS, the Legislature believes that mandatory health  
43 insurance coverage of naturopathic medicine as provided in  
44 Senate Bill No. 122, S.D. 2 (2011), will substantially reduce



1 illness and assist in the maintenance of good health for the  
2 people of this State; now, therefore,

3  
4 BE IT RESOLVED by the Senate of the Twenty-sixth  
5 Legislature of the State of Hawaii, Regular Session of 2011, the  
6 House of Representatives concurring, that the Auditor is  
7 requested to conduct an impact assessment report, pursuant to  
8 sections 23-51 and 23-52, Hawaii Revised Statutes, of the social  
9 and financial impacts of mandating coverage of naturopathic  
10 medicine for all policies and contracts, hospital and medical  
11 service plan contracts, medical service corporation contracts,  
12 and health maintenance organization plans and contracts issued  
13 on or after January 1, 2012, as provided in Senate Bill No. 122,  
14 S.D. 2 (2011); and

15  
16 BE IT FURTHER RESOLVED that the Auditor is requested to  
17 submit findings and recommendations to the Legislature,  
18 including any necessary implementing legislation, twenty days  
19 prior to the convening of the Regular Session of 2012; and

20  
21 BE IT FURTHER RESOLVED that certified copies of this  
22 Concurrent Resolution be transmitted to the Auditor and to the  
23 Insurance Commissioner, who in turn is requested to transmit  
24 copies to each insurer in the State that issues health insurance  
25 policies.

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