
SENATE CONCURRENT RESOLUTION

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

1 WHEREAS, according to the National Institutes of Health, an
2 estimated one-third of Americans between the ages of sixty-five
3 and seventy-five and around one-half of those older than
4 seventy-five have some degree of hearing loss; and

5
6 WHEREAS, according to the Mayo Clinic, hearing loss is not
7 reversible; and

8
9 WHEREAS, according to the Lions Club, the cost of a custom
10 low- to mid-level analog or digital hearing aid begins around
11 \$2,000 or less, and starts around \$3,000 and higher for a high-
12 end hearing aid; and

13
14 WHEREAS, Medicare and most private insurance companies do
15 not cover the cost of hearing aids; and

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

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

30
31 (1) Has been introduced in the legislature; and
32



- 1 (2) Includes, at a minimum, information identifying the:
- 2
- 3 (A) Specific health service, disease, or provider
- 4 that would be covered;
- 5
- 6 (B) Extent of the coverage;
- 7
- 8 (C) Target groups that would be covered;
- 9
- 10 (D) Limits on utilization, if any; and
- 11
- 12 (E) Standards of care.
- 13

14 For the purposes of this part, mandated health insurance
 15 coverage shall not include mandated optionals"; and

16
 17 WHEREAS, section 23-52, Hawaii Revised Statutes, further
 18 specifies the minimum information required for assessing the
 19 social and financial impact of the proposed health coverage
 20 mandate in the Auditor's report; and

21
 22 WHEREAS, Senate Bill No. 309, S.D. 1, has been introduced
 23 during the Regular Session of 2013 and mandates health insurance
 24 coverage for hearing aids for every individual and group
 25 accident and health or sickness insurance policy, contract,
 26 plan, or agreement, other than an accident-only, specified
 27 disease, hospital indemnity, Medicare supplement, long-term
 28 care, dental, vision, or other limited benefit health insurance
 29 policy; hospital and medical service plan contracts; and health
 30 maintenance organization plans; and

31
 32 WHEREAS, the Legislature believes that mandatory health
 33 insurance coverage for hearing aids will substantially assist
 34 persons who are deaf or hard of hearing to function effectively
 35 in the community; now, therefore,

36
 37 BE IT RESOLVED by the Senate of the Twenty-seventh
 38 Legislature of the State of Hawaii, Regular Session of 2013, the
 39 House of Representatives concurring, that the Auditor is
 40 requested to conduct an impact assessment report, pursuant to
 41 sections 23-51 and 23-52, Hawaii Revised Statutes, of the social
 42 and financial impacts of mandating coverage for hearing aids for
 43 individual and group accident and health or sickness insurance
 44 policies, contracts, plans, or agreements; hospital and medical



1 service plan contracts; and health maintenance organization
2 plans; and

3
4 BE IT FURTHER RESOLVED that the Auditor is requested to
5 submit findings and recommendations to the Legislature,
6 including any necessary implementing legislation, no later than
7 twenty days prior to the convening of the Regular Session of
8 2014; and

9
10 BE IT FURTHER RESOLVED that certified copies of this
11 Concurrent Resolution be transmitted to the Auditor and to the
12 Insurance Commissioner, who in turn is requested to transmit
13 copies to each insurer in the State that issues health insurance
14 policies.

15

