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TO THE HOUSE COMMITTEE ON CONSUMER PROTECTION & COMMERCE

TWENTY-EIGHTH LEGISLATURE
Regular Session of 2016

Wednesday, February 17, 2016
9:30 a.m.

**TESTIMONY ON HOUSE BILL NO. 1897, H.D. 1 – RELATING TO INSURANCE
COVERAGE OF HEALTH SCREENINGS.**

TO THE HONORABLE ANGUS L.K. MCKELVEY, CHAIR, AND MEMBERS OF THE
COMMITTEE:

My name is Gordon Ito, State Insurance Commissioner, testifying on behalf of
the Department of Commerce and Consumer Affairs (“Department”).

The purpose of this bill is to ensure insurance coverage for annual screenings for
sexually transmitted disease screenings, including screenings for human
immunodeficiency virus and acquired immunodeficiency syndrome. The companion bill
is Senate Bill 2323, S.D. 1. The Department submits the following comments.

Sections 2 to 4 of this bill would require all health policies, plans, contracts, or
agreements (except limited benefit and specified diseases policies as described in
section 431:10A-102.5, Hawaii Revised Statutes) to cover sexually transmitted disease
screenings annually. It would also require reimbursement to the health care provider of
all costs associated with such coverage.

Pursuant to the federal Patient and Affordable Care Act (2010) (“ACA”), the
federal Department of Human Services adopted guidelines for ACA compliant plans
regarding coverage for women’s preventative services, including annual well-woman
visits and HIV/AIDS screening without cost sharing. ACA compliant plans currently
cover these screenings for women.

House Bill No. 1897, H.D. 1
DCCA Testimony of Gordon Ito
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To the extent that the proposed legislation mandates new coverage benefits for non-ACA compliant plans, the Department takes no position. The Department defers to the Legislature to determine the appropriate health coverage mandates. Pursuant to Section 23-51, Hawaii Revised Statutes, any proposed mandatory health insurance coverage may also require the passage of a concurrent resolution requesting the State Auditor to prepare and submit a report assessing the social and financial impacts of the proposed mandate.

We thank this Committee for the opportunity to present testimony on this matter.



Chamber of Commerce HAWAII
The Voice of Business

**Testimony to the House Committee on Consumer Protection & Commerce
Wednesday, February 17, 2016 at 9:30 A.M.
Conference Room 329, State Capitol**

RE: HOUSE BILL HB 1897 HD1 RELATING TO INSURANCE

Chair McKelvey, Vice Chair Woodson, and Members of the Committee:

The Chamber of Commerce Hawaii ("The Chamber") **supports** HB 1897, which ensures insurance coverage for sexually transmitted disease screenings, including screenings for human immunodeficiency virus and acquired immunodeficiency syndrome, during a female insured's annual pelvic exam.

The Chamber is Hawaii's leading statewide business advocacy organization, representing about 1,000 businesses. Approximately 80% of our members are small businesses with less than 20 employees. As the "Voice of Business" in Hawaii, the organization works on behalf of members and the entire business community to improve the state's economic climate and to foster positive action on issues of common concern.

Preventative health services allow earlier identification, managing, and treating illnesses. By preventing illnesses to develop into more complicated and dangerous conditions, they can save lives and improve health, while also being cost effective. The Chamber supports ensuring insurance coverage include these preventative and early detection measures, such as human immunodeficiency virus and acquired immunodeficiency syndrome screenings.

Thank you for the opportunity to testify.



An Independent Licensee of the Blue Cross and Blue Shield Association

February 17, 2016

The Honorable Angus L. K. McKelvey, Chair
The Honorable Justin H. Woodson, Vice Chair
House Committee on Consumer Protection and Commerce

Re: HB 1897, HD1 – Relating to Insurance Coverage of Health Screenings

Dear Chair McKelvey, Vice Chair Woodson, and Members of the Committee:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on HB 1897, HD1, which would require health plan coverage of screenings for sexually transmitted diseases. HMSA supports this Bill.

Research has shown that preventive health services can save lives and improve health by identifying illnesses earlier, managing them more effectively, and treating them before they develop into more complicated, debilitating conditions, and that some services are also cost-effective. In recognition of this, the Affordable Care Act (ACA) mandates coverage for a range of preventive services without cost-sharing. The required preventive services come from recommendations made by four expert medical and scientific bodies – the U.S. Preventive Services Task Force (USPSTF), the Advisory Committee on Immunization Practices (ACIP), the Health Resources and Services Administration's (HRSA's) Bright Futures Project, and HRSA and the Institute of Medicine (IOM) Committee on Women's Clinical Preventive Services.

In compliance with the ACA, all of HMSA's non-grandfathered plans currently provide coverage for all USPSTF grade a and b recommendations which include: chlamydia screening: gonorrhea screening: HIV screening, and syphilis screening. In addition we offer coverage for sexually transmitted infections counseling.

Thank you for allowing us to testify in support of HB 1897, HD1.

Sincerely,

Jennifer Diesman
Vice President, Government Relations



To: Hawaii State House of Representatives Committee on Consumer Protection & Commerce
Hearing Date/Time: Wednesday, February 17, 2016, 9:30 a.m.
Place: Hawaii State Capitol, Rm. 329
Re: Testimony of Planned Parenthood of Hawaii in support of H.B. 1897, HD1, Relating to Insurance

Dear Chair McKelvey and Members of the Committee,

Planned Parenthood Votes Northwest and Hawaii (“PPVNH”) writes in support of H.B. 1897, HD1, which requires insurers to cover annual testing for sexually transmitted infections (“STIs”), including HIV.

PPVNH is dedicated to advocating for policies that promote sexual and reproductive health care and so we support H.B. 1897 because it will make STI testing more affordable and accessible to those who seek it. By guaranteeing insurance coverage for annual STI testing, H.B. 1897 will reduce STI infections and their harmful consequences.

Thank you for this opportunity to testify in support of H.B. 1897, HD1.

Sincerely,
Laurie Field
Hawaii Legislative Director and Public Affairs Manager

**American Congress of Obstetricians and Gynecologists
District VIII, Hawaii (Guam & American Samoa) Section**

Greigh Hirata, MD, FACOG, Chair
94-235 Hanawai Circle, #1B
Waipahu, Hawaii 96797



To: Committee on Consumer Protection and Commerce
Representative Angus McKelvey, Chair
Representative Justin Woodson, Vice Chair

DATE: Wednesday, February 17, 2016
TIME: 9:30 A.M.
PLACE: Conference Room 329

FROM: Hawaii Section, ACOG
Dr. Greigh Hirata, MD, FACOG, Chair
Dr. Jennifer Salcedo, MD, MPH, MPP, FACOG, Vice-Chair
Lauren Zirbel, Community and Government Relations

Re: HB 1897, HD 1 Relating to Insurance Coverage of Health Screenings

Position: Support

The Hawaii Section of the American Congress of Obstetricians and Gynecologists (HI ACOG) supports HB1897 and other legislative proposals that promote insurance coverage for sexually transmitted infection (STI) testing in accordance with national professional guidelines.

As a Section of the Nation's leading group of physicians dedicated to improving health care for women, HI ACOG represents over 160 obstetrician/gynecologist physicians in our state. HI ACOG strongly supports measures to decrease the serious health burdens of sexually transmitted infections, of which young women in Hawaii are disproportionately affected.

Burden of Sexually Transmitted Infections

- Hawaii has the 15th highest rate of chlamydial infection in the country with significant disparities across age and racial and ethnic groups in disease prevalence. ¹
- Despite clear national recommendations for STI testing, rates of STI testing in young women are troublingly low. A study of adolescents seen for routine health check-ups found that only 34% had received any STI counseling or screening at their visit. ² Among sexually active women ages 16-25, only 42% with commercial PPOs and 58% with Medicaid had received chlamydia screening within the past year. ³ Of six health plans in Hawaii reporting chlamydia screening data for sexually active women ages 16-25 in 2008, a 56.2% screening rate was reported. ⁴
- Unrecognized and untreated sexually transmitted infections can result in pelvic inflammatory disease, ectopic pregnancy, infertility, and chronic pelvic pain, as well as infections of sexual partners and neonates.
- Unrecognized and untreated sexually transmitted infections in male partners results in infection and reinfection of women.

- Infection with one STI predisposes a person to contracting other STIs.

Insurance Coverage for Sexually Transmitted Infection Testing

- Under the Affordable Care Act (ACA), private health plans are required to cover recommended preventive health services without any patient cost-sharing. This includes A and B level recommendations by the U.S. Preventive Services Task Force (USPSTF).
- ACOG and the USPSTF recommend screening for chlamydia and gonorrhea in sexually active women age 24 years or younger, and in older women who are at increased risk for infection, at least annually or when new risk factors develop since the last negative result.^{5,6}
- ACOG and the USPSTF recommend screening for HIV in women 15-65, and in younger and older women at increased risk. Need for repeat screening is recommended to be assessed at least annually.^{5,6}
- More frequent STI testing is recommended by national STI testing guidelines for pregnant women, those with symptoms of STIs, and those whom have recently tested positive for an STI.
- Since some women are covered by 'grandfathered' plans not currently subject to ACA-mandated coverage of preventive health services, not all non-'grandfathered' plans are compliant with ACA coverage requirements, and it is extremely difficult to efficiently determine a woman's insurance coverage for STI testing, many health care providers and women are hesitant to perform STI testing as recommended due to coverage and cost concerns.

For these reasons, **HI ACOG supports HB1897, HD 1** and urges the Legislature to work toward decreasing the health burdens of sexually transmitted infections in Hawaii. We stand ready to provide you with factual information on medical issues that come before the Legislature, and hope you will contact us at any time.

¹STD Surveillance 2013: Table 2: Chlamydia- reported cases rates by state, ranked by state, United States,2013. (Accessed January 8, 2015, at <http://www.cdc.gov/std/stats13/tables/2.htm>.)

²Rietmeijer CA, Bull SS, Ortiz CG, et al. Patterns of general health care and STD services use among high risk youth participating in community-based urine chlamydia screening. Sex Transm Dis 1998;25:457-63.

³The State of Health Care Quality 2006; Chlamydia Testing. (Accessed January 10, 2015, at <http://www.ncqa.org/tabid/447/Default.aspx>.)

⁴Chlamydia Screening Percentages Reported by Commercial and Medicaid Plans by State. (Accessed February 10, 2015, at Chlamydia Screening Percentages Reported by Commercial and Medicaid Plans by State and Year.)

⁵American College of Obstetricians & Gynecologists Guidelines for Women's Health Care: A Resource Manual. 4th Edition. 2014.

⁶ *Final Recommendation Statement: Chlamydia and Gonorrhea: Screening*. U.S. Preventive Services Task Force. December 2014. <http://www.uspreventiveservicestaskforce.org/Page/Document/RecommendationStatementFinal/c-hlamydia-and-gonorrhea-screening>