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## A BILL FOR AN ACT

RELATING TO INSURANCE COVERAGE OF HEALTH SCREENINGS.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. The legislature finds that some women have  
2 difficulty receiving proper screenings for sexually transmitted  
3 diseases, including human immunodeficiency virus and acquired  
4 immunodeficiency syndrome, at annual health screenings. The  
5 legislature further finds that more than 1,200,000 people in the  
6 United States are living with human immunodeficiency virus and  
7 almost one in eight affected persons are unaware of the  
8 infection. It is estimated that, each year, more than fifty  
9 thousand cases of acquired immunodeficiency syndrome are  
10 reported with one in four of the new infections striking those  
11 aged between thirteen and twenty-four.

12           The legislature further finds that early detection is  
13 paramount to proper healthcare and prevention of further  
14 transmission. The legislature further finds that certain  
15 healthcare providers do not screen specifically for some  
16 sexually transmitted diseases, including human immunodeficiency  
17 virus and acquired immunodeficiency syndrome, at annual



1 screenings, even though the Patient Protection and Affordable  
2 Care Act requires health insurance to cover those screenings  
3 without a co-pay.

4 The purpose of this Act is to ensure insurance coverage for  
5 sexually transmitted disease screenings, including screenings  
6 for human immunodeficiency virus and acquired immunodeficiency  
7 syndrome, during a woman's annual pelvic exam.

8 SECTION 2. Chapter 431, Hawaii Revised Statutes, is  
9 amended by adding a new section to part I of article 10A to be  
10 appropriately designated and to read as follows:

11 "§431:10A- Human immunodeficiency virus and acquired  
12 immunodeficiency syndrome screening coverage. (a) Each policy  
13 of accident and health or sickness insurance providing coverage  
14 for healthcare, except for policies that only provide coverage  
15 for specified diseases or other limited benefit coverage, shall  
16 provide insurance coverage for sexually transmitted disease  
17 screenings, including screenings for human immunodeficiency  
18 virus and acquired immunodeficiency syndrome, during a female  
19 insured's annual gynecological exam.

20 (b) Each accident and health or sickness insurer shall  
21 reimburse all costs associated with the coverage under



1 subsection (a) to any physician or healthcare provider complying  
2 with this section."

3 SECTION 3. Chapter 432, Hawaii Revised Statutes, is  
4 amended by adding a new section to part VI of article 1 to be  
5 appropriately designated and to read as follows:

6 "§432:1- Human immunodeficiency virus and acquired  
7 immunodeficiency syndrome screening coverage. (a) Each  
8 hospital or medical service plan contract providing coverage for  
9 healthcare, except for plan contracts that only provide coverage  
10 for specified diseases or other limited benefit coverage, shall  
11 provide coverage for sexually transmitted disease screenings,  
12 including screenings for human immunodeficiency virus and  
13 acquired immunodeficiency syndrome, during a female insured's  
14 annual gynecological exam.

15 (b) Each mutual benefit society shall reimburse all costs  
16 associated with the coverage under subsection (a) to any  
17 physician or healthcare provider complying with this section."

18 SECTION 4. Section 432D-23, Hawaii Revised Statutes, is  
19 amended to read as follows:

20 "§432D-23 Required provisions and benefits.

21 Notwithstanding any provision of law to the contrary, each



1 policy, contract, plan, or agreement issued in the State after  
2 January 1, 1995, by health maintenance organizations pursuant to  
3 this chapter, shall include benefits provided in sections  
4 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116, 431:10A-  
5 116.2, 431:10A-116.5, 431:10A-116.6, 431:10A-119, 431:10A-120,  
6 431:10A-121, 431:10A-122, 431:10A-125, 431:10A-126, 431:10A-132,  
7 431:10A-133, [and] 431:10A-140, and 431:10A-, and chapter  
8 431M."

9 SECTION 5. Statutory material to be repealed is bracketed  
10 and stricken. New statutory material is underscored.

11 SECTION 6. This Act shall take effect upon its approval  
12 and shall apply to policies, contracts, and plans of health  
13 insurance issued or renewed after January 1, 2017.

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*Clare*

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# H.B. NO. 1897

**Report Title:**

Women's Caucus; Health Insurance Coverage; Sexually Transmitted Diseases; Human Immunodeficiency Virus; Acquired Immunodeficiency Syndrome

**Description:**

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.

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