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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 may have  
2 difficulty receiving proper screenings for sexually transmitted  
3 diseases. The legislature further finds that more than  
4 1,200,000 people in the United States are living with human  
5 immunodeficiency virus and almost one in eight affected persons  
6 is unaware of the infection. It is estimated that, each year,  
7 more than fifty thousand cases of human immunodeficiency virus  
8 are reported with one in four of the new infections striking  
9 those aged between thirteen and twenty-four. Furthermore,  
10 Hawaii has the fifteenth highest rate of chlamydial infection in  
11 the country, with significant disparities across age and racial  
12 and ethnic groups in disease prevalence.

13           The legislature additionally finds that despite clear  
14 national recommendations for sexually transmitted disease  
15 testing, rates of testing in young women are troublingly low.  
16 Early detection of sexually transmitted diseases is paramount to  
17 proper health care. Preventive health services can save lives  
18 and improve health by identifying illnesses earlier, managing



1 illnesses more effectively, and treating illnesses before they  
2 develop into more complicated, debilitating conditions. The  
3 legislature also finds that certain health care providers may  
4 not screen specifically for some sexually transmitted diseases,  
5 even though the federal Patient Protection and Affordable Care  
6 Act of 2010 requires health insurance to cover recommended  
7 preventive health services without any patient cost sharing.

8 Accordingly, the purpose of this Act is to ensure insurance  
9 coverage for sexually transmitted disease testing in accordance  
10 with national professional guidelines.

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

14 "§431:10A- Sexually transmitted disease testing  
15 coverage. (a) Each policy of accident and health or sickness  
16 insurance issued or renewed in this State, except for policies  
17 that only provide coverage for specified diseases or other  
18 limited benefit coverage as described in section 431:10A-102.5,  
19 shall provide coverage for sexually transmitted disease testing  
20 in accordance with national professional guidelines, such as



1 those of the United States Preventive Services Task Force and  
2 the federal Centers for Disease Control and Prevention.

3 (b) Each accident and health or sickness insurer shall  
4 reimburse all costs associated with the coverage under  
5 subsection (a) to any physician or health care provider  
6 complying with this section."

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

10 "§432:1- Sexually transmitted disease testing coverage.

11 (a) Each hospital or medical service plan contract issued or  
12 renewed in this State, except for plan contracts that only  
13 provide coverage for specified diseases or other limited benefit  
14 coverage as described in section 431:10A-102.5, shall provide  
15 coverage for sexually transmitted disease testing in accordance  
16 with national professional guidelines, such as those of the  
17 United States Preventive Services Task Force and the federal  
18 Centers for Disease Control and Prevention.

19 (b) Each mutual benefit society shall reimburse all costs  
20 associated with the coverage under subsection (a) to any  
21 physician or health care provider complying with this section."



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

3 "§432D-23 Required provisions and benefits.

4 Notwithstanding any provision of law to the contrary, each  
5 policy, contract, plan, or agreement issued in the State after  
6 January 1, 1995, by health maintenance organizations pursuant to  
7 this chapter, shall include benefits provided in sections  
8 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116, 431:10A-  
9 116.2, 431:10A-116.5, 431:10A-116.6, 431:10A-119, 431:10A-120,  
10 431:10A-121, 431:10A-122, 431:10A-125, 431:10A-126, 431:10A-132,  
11 431:10A-133, [~~and~~] 431:10A-140, and 431:10A-\_\_\_\_\_, and chapter  
12 431M."

13 SECTION 5. Section 23-51, Hawaii Revised Statutes, shall  
14 not apply to this Act.

15 SECTION 6. Statutory material to be repealed is bracketed  
16 and stricken. New statutory material is underscored.

17 SECTION 7. This Act shall take effect on July 1, 2050,  
18 and shall apply to policies, contracts, and plans of health  
19 insurance issued or renewed after January 1, 2017.



**Report Title:**

Women's Caucus; Health Screenings; Health Insurance Coverage;  
Sexually Transmitted Disease Testing

**Description:**

Ensures insurance coverage for sexually transmitted disease testing in accordance with national professional guidelines, such as those of the United States Preventive Services Task Force and the federal Centers for Disease Control and Prevention. Applies to health insurance policies, contracts, and plans issued or renewed after 1/1/2017. Effective 7/1/2050.  
(SD2)

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