

JAN 28 2011

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
4

5 WHEREAS, naturopathic medicine favors a holistic approach
6 and finding the least invasive measures necessary for symptom
7 improvement or resolution, encouraging minimal use of surgery
8 and drugs; and
9

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 for many types of illnesses that is comparable in its
17 effectiveness to more traditional medical and surgical
18 practices; and
19

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
23

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
28

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
7

8 WHEREAS, section 23-51 further provides that "[t]he
9 concurrent resolutions shall designate a specific legislative
10 bill that:

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

18
19
20
21
22
23
24
25
26
27 For purposes of this part, mandated health insurance coverage
28 shall not include mandated optionals"; and
29

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
34

35 WHEREAS, S.B. No. (2011) mandates coverage of
36 naturopathic medicine for all policies and contracts, hospital
37 and medical service plan contracts, medical service corporation
38 contracts, and health maintenance organization plans and
39 contracts issued on or after January 1, 2012; and
40

41 WHEREAS, the Legislature believes that mandatory health
42 insurance coverage naturopathic medicine as provided in S.B.
43 No. (2011), will substantially reduce illness and assist in



1 the maintenance of good health for the people of this State;
2 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 S.B. No. (2011);
14 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.
26
27
28

OFFERED BY:



