

MAR - 1 2013

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# 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. has been introduced during  
 23 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.  
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16  
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OFFERED BY: Sharonne Chun Aulland

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