



DAVID Y. IGE  
GOVERNOR  
SHAN S. TSUTSUI  
LT. GOVERNOR

STATE OF HAWAII  
OFFICE OF THE DIRECTOR  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS  
335 MERCHANT STREET, ROOM 310  
P.O. Box 541  
HONOLULU, HAWAII 96809  
Phone Number: 586-2850  
Fax Number: 586-2856  
[www.hawaii.gov/dcca](http://www.hawaii.gov/dcca)

CATHERINE P. AWAKUNI COLÓN  
DIRECTOR  
JO ANN M. UCHIDA TAKEUCHI  
DEPUTY DIRECTOR

TO THE HOUSE COMMITTEES ON HEALTH AND  
CONSUMER PROTECTION AND COMMERCE

TWENTY-EIGHTH LEGISLATURE  
Regular Session of 2016

Wednesday, March 23, 2016  
2:35 p.m.

**TESTIMONY ON HOUSE CONCURRENT RESOLUTION NO. 149 / HOUSE  
RESOLUTION NO. 100 – REQUESTING A SUNRISE ANALYSIS OF MANDATORY  
INSURANCE COVERAGE FOR CERTAIN SEXUALLY TRANSMITTED DISEASE  
SCREENINGS.**

TO THE HONORABLE DELLA AU BELATTI AND ANGUS L.K. MCKELVEY, CHAIRS, AND  
MEMBERS OF THE COMMITTEES:

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

Pursuant to Section 23-51, Hawaii Revised Statutes, any proposed mandatory  
health insurance coverage requires a concurrent resolution requesting the State Auditor  
to prepare and submit a report assessing the social and financial impacts of the  
proposed mandate. The purpose of these resolutions is to conduct a sunrise analysis of  
mandatory 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, as set forth in H.B. 1897, H.D.  
1, and S.B. 2323, S.D. 2. The Department submits the following comments.

For grandfathered and transitional plans, i.e. plans not falling under the federal  
Patient and Affordable Care Act (2010) (“ACA”), these screenings constitute new

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covered state mandated benefits. To the extent that the report proposes mandating new coverage benefits for patients of all genders with ACA qualified health plans, the addition of new expanded mandated coverage may also trigger section 1311(d)(3) of the ACA which requires states to defray the additional cost of any benefits in excess of the essential health benefits of the state's qualified health plan.

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