
SENATE CONCURRENT RESOLUTION

REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL
EFFECTS OF MANDATING HEALTH INSURANCE COVERAGE FOR HEARING
AIDS.

1 WHEREAS, according to the National Institutes of Health,
2 about one-third of Americans between the ages of sixty-five and
3 seventy-five, and approximately one-half of those older than
4 seventy-five, have some degree of hearing loss; and
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6 WHEREAS, one digital hearing aid can cost \$3,000 or more,
7 and because about fifty percent of childhood hearing loss is due
8 to genetic causes, more than one member in a family may need to
9 wear hearing aids, thereby multiplying the financial burden of
10 purchasing hearing aids; and
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12 WHEREAS, while most health insurance plans in Hawaii cover
13 the purchase of hearing aids, the amount of coverage may be low,
14 leaving the patient with a large copayment; and
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16 WHEREAS, it is not unusual for people with hearing loss to
17 choose to delay or forgo the purchase of hearing aids because
18 they are unable to pay for them; and
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20 WHEREAS, pursuant to section 23-51, Hawaii Revised
21 Statutes, before any legislative measure that mandates health
22 insurance coverage for specific health services, specific
23 diseases, or certain providers of health care services as part
24 of individual or group health insurance policies can be
25 considered, there shall be a concurrent resolution passed that
26 designates a specific legislative measure for the Auditor to
27 review and on which to prepare a report for submission to the
28 Legislature that assesses both the social and financial effects
29 of the proposed mandated coverage; and
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1 WHEREAS, Senate Concurrent Resolution No. 34, S.D. 1
2 (2014), requested the Auditor to analyze the social and
3 financial effects of mandating health insurance coverage for
4 hearing aids, as proposed in S.B. No. 309, S.D. 1, Regular
5 Session of 2014; and

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7 WHEREAS, pursuant to Report No. 14-10, dated October 2014,
8 the Auditor determined that S.B. No. 309, S.D. 1 (2014), lacked
9 certain coverage parameters, including the frequency for
10 replacement or costs to be covered by insurers for hearing aids;
11 and

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13 WHEREAS, S.B. No. 2439, S.D. 2, introduced during the
14 Regular Session of 2022, contains specific coverage parameters
15 that would require health insurers, mutual benefit societies,
16 and health maintenance organizations to provide coverage for
17 hearing aids, subject to a minimum benefit of \$1,500 per hearing
18 impaired ear every thirty-six months; and

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20 WHEREAS, pursuant to section 23-51, Hawaii Revised
21 Statutes, an updated assessment by the Auditor analyzing the
22 specific, mandatory health insurance coverage parameters
23 provided in S.B. No. 2439, S.D. 2, Regular Session of 2022, is
24 warranted; now, therefore,

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26 BE IT RESOLVED by the Senate of the Thirty-first
27 Legislature of the State of Hawaii, Regular Session of 2022, the
28 House of Representatives concurring, that the Auditor is
29 requested to conduct an assessment, pursuant to sections 23-51
30 and 23-52, Hawaii Revised Statutes, of the social and financial
31 effects of mandating health insurance coverage for hearing aids,
32 as proposed in S.B. No. 2439, S.D. 2, which was introduced
33 during the Regular Session of 2022; and

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35 BE IT FURTHER RESOLVED that the Auditor is requested to
36 include the following as part of the assessment:

- 37
38 (1) The number of residents in the State in the target
39 population who suffer hearing loss based on national
40 prevalence rates, in order to determine who may be
41 impacted by the cost of hearing aids;
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1 (2) A determination of the current standard for frequency
2 of replacement of hearing aids and the cost
3 limitations, if any, placed on the hearing aid
4 coverage benefit, by researching public and private
5 entities that provide coverage for hearing aids,
6 including but not limited to Medicare, Medicaid,
7 health plans in Hawaii, and individuals who need, use,
8 or otherwise experience the need for hearing aids;
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10 (3) Whether different standards for frequency of
11 replacement are applied to adults in comparison to
12 minors in need of hearing aids;
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14 (4) An examination of the existing medically necessary
15 standards of care used to determine what type of
16 hearing aid best suits an individual with hearing
17 loss; and
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19 (5) An examination of the existing technology in hearing
20 aids and possible future technology; and
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22 BE IT FURTHER RESOLVED that the Auditor is requested to
23 submit a report of its findings and recommendations, including
24 any proposed legislation and updates to Report No. 14-10, to the
25 Legislature no later than twenty days prior to the convening of
26 the Regular Session of 2023; and
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28 BE IT FURTHER RESOLVED that certified copies of this
29 Concurrent Resolution be transmitted to the Auditor and
30 Insurance Commissioner.

