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# 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  
5

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

6  
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

12  
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

19  
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,

25  
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 submit a report of its findings and recommendations, including  
37 any proposed legislation and updates to Report No. 14-10, to the  
38 Legislature no later than twenty days prior to the convening of  
39 the Regular Session of 2023; and  
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1 BE IT FURTHER RESOLVED that certified copies of this  
2 Concurrent Resolution be transmitted to the Auditor and  
3 Insurance Commissioner.

