

MAR 10 2023

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# SENATE RESOLUTION

REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL  
EFFECTS OF MANDATING HEALTH INSURANCE COVERAGE FOR  
AMBULANCE AND COMMUNITY PARAMEDICINE SERVICES.

1           WHEREAS, a substantial number of transfers to a hospital  
2 provided by an emergency medical services ambulatory service are  
3 for health conditions that are not considered to be an  
4 emergency, which can result not only in wasted health care  
5 resources but can also potentially prevent the delivery of life-  
6 saving services to other individuals who may truly be  
7 experiencing a life-threatening emergency; and

8  
9           WHEREAS, community paramedicine is a model of community-  
10 based health care in which paramedics function outside their  
11 customary emergency response and transport roles in ways that  
12 facilitate more appropriate use of emergency care resources; and

13  
14           WHEREAS, an important advantage of community paramedicine  
15 is the ability to treat patients at home without transport to a  
16 hospital or clinic, which enhances access to primary care and  
17 support services, especially for medically underserved areas;  
18 and

19  
20           WHEREAS, community paramedicine services can also improve  
21 access to preventative care, help triage patients, and alleviate  
22 the overburdened hospital and emergency departments, which in  
23 turn can help decrease health care costs; and

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25           WHEREAS, reimbursement for community paramedicine services  
26 is essential to the Community Paramedicine Program's  
27 sustainability; and

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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  
32 diseases, or certain providers of health care services as part  
33 of individual or group health insurance policies, can be  
34 considered, there shall be concurrent resolutions passed  
35 requesting the auditor to prepare and submit to the legislature



1 a report that assesses both the social and financial effects of  
2 the proposed mandated coverage"; and

3  
4 WHEREAS, section 23-51, Hawaii Revised Statutes, further  
5 provides that "[t]he concurrent resolutions shall designate a  
6 specific legislative bill that:

- 7
- 8 (1) Has been introduced in the legislature; and
- 9
- 10 (2) Includes, at a minimum, information identifying the:
  - 11
  - 12 (A) Specific health service, disease, or provider
  - 13 that would be covered;
  - 14
  - 15 (B) Extent of the coverage;
  - 16
  - 17 (C) Target groups that would be covered;
  - 18
  - 19 (D) Limitations on utilization, if any; and
  - 20
  - 21 (E) Standards of care.
  - 22

23 For purposes of this part, mandated health insurance coverage  
24 shall not include mandated optionals."; and

25  
26 WHEREAS, section 23-52, Hawaii Revised Statutes, further  
27 specifies the minimum information required for assessing the  
28 social and financial impact of the proposed health coverage  
29 mandate in the State Auditor's report; and

30  
31 WHEREAS, S.B. No. , introduced in the Regular Session  
32 of 2023, would mandate insurance coverage for ambulance services  
33 and community paramedicine services rendered statewide by  
34 emergency medical technicians or paramedics; now, therefore,

35  
36 BE IT RESOLVED by the Senate of the Thirty-second  
37 Legislature of the State of Hawaii, Regular Session of 2023,  
38 that the Auditor is requested to conduct an impact assessment  
39 report in accordance with sections 23-51 and 23-52, Hawaii  
40 Revised Statutes, of mandating health insurance coverage for  
41 ambulance services and community paramedicine services rendered



1 statewide by emergency medical technicians or paramedics as  
2 proposed by Senate Bill No. , Regular Session of 2023; and  
3

4 BE IT FURTHER RESOLVED that the Auditor is further  
5 requested to include in its assessment the impact of section  
6 1311(d) (3) of the federal Patient Protection and Affordable Care  
7 Act (PPACA) on Senate Bill No. , or similar legislation,  
8 that includes but is not limited to the additional cost of any  
9 benefits beyond the essential health benefits of Hawaii's  
10 qualified health plans under the PPACA; and  
11

12 BE IT FURTHER RESOLVED that the Auditor is also requested  
13 to determine how many qualified health plans are available in  
14 Hawaii, including plans offered by health maintenance  
15 organizations; the individual or group enrollment in these  
16 plans; and the actuarial cost of the defrayment to the State for  
17 ambulance services and community paramedicine services; and  
18

19 BE IT FURTHER RESOLVED that the Auditor is requested to  
20 submit a report on the Auditor's findings and recommendations,  
21 including any proposed legislation, to the Legislature no later  
22 than twenty days prior to the convening of the Regular Session  
23 of 2024; and  
24

25 BE IT FURTHER RESOLVED that certified copies of this  
26 Resolution be transmitted to the Auditor and Insurance  
27 Commissioner, who is requested to transmit copies to each  
28 insurer in the State that issues health insurance policies.  
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OFFERED BY: \_\_\_\_\_

