



SENATE COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

The Honorable Jarrett Keohokalole, Chair
The Honorable Carol Fukunaga, Vice Chair

S.C.R. NO. 8 REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL EFFECTS OF MANDATING HEALTH INSURANCE COVERAGE FOR CERTAIN BREAST CANCER SCREENINGS AND ADDITIONAL SUPPLEMENTAL IMAGING

S.R. NO. 6 REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL EFFECTS OF MANDATING HEALTH INSURANCE COVERAGE FOR CERTAIN BREAST CANCER SCREENINGS AND ADDITIONAL SUPPLEMENTAL IMAGING

Hearing: Thursday, March 16, 2023, 10:00 a.m.

The Office of the Auditor offers the following comments on S.C.R. No. 8 and S.R. No. 6, requesting the auditor to conduct a social and financial assessment of mandating health insurance coverage for certain breast cancer screenings and additional supplemental imaging.

We issued Report No. 23-03, *Study of Proposed Mandatory Health Insurance Coverage for Early Access Breast Cancer Screening*, in February of 2023. The report was based on a bill introduced during the 2022 legislative session that specified coverage for an annual mammogram for women ages 30 to 50 deemed by a physician or clinician to have an above-average risk for breast cancer, provided that a formal risk factor screening assessment is first made and informed by any readily available risk factor modeling tool. In that report, we determined that all major insurers already cover annual mammograms for above-average-risk women of any age as determined by a physician. The 2022 bill also specified coverage for any additional imaging or supplemental imagery, such as breast magnetic resonance imaging or ultrasound, deemed medically necessary by an applicable American College of Radiology guideline; we determined any supplemental imaging deemed medically necessary is already required by law to be covered.

We believe Report No. 23-03 should address the assessment requested by the resolutions.

Thank you for considering our testimony related to S.C.R. No. 8 and S.R. No. 6.



March 16, 2023

The Honorable Jarrett Keohokalole, Chair
The Honorable Carol Fukunaga, Vice Chair
Senate Committee on Commerce and Consumer Protection

Re: SCR 8/ SR 6 – Requesting the Auditor to assess the social and financial effects of mandating health insurance coverage for certain breast cancer screenings and additional supplemental imaging.

Dear Chair Keohokalole, Vice Chair Fukunaga, and Members of the Committee:

Hawaii Medical Service Association (HMSA) would like to provide comments on SCR 8 and SR 6, which request the State Auditor to assess the social and financial effects of mandating health insurance coverage for certain breast cancer screenings and additional supplemental imaging.

HMSA supports the intent of this resolution and encourages ready access to necessary breast cancer screening. HMSA already currently covers screening mammography that is aligned with current state and national guidelines.

However, we feel that this resolution is duplicative and unnecessary, as a study was already completed by the State Auditor (pursuant to a resolution from last legislative session) and published on February 6, 2023: <https://files.hawaii.gov/auditor/Reports/2023/23-03.pdf>

Highlights from the study, which we participated in, said:

- Less than one percent of all mammograms reported by insurers for 2021 were among women ages 35-39. (page 15)
- Only 4.6 percent of insured women ages 35-39 had a mammogram in the past three years. (page 15)
- Mammograms deemed to be “medically necessary” are already covered; therefore, there is no financial hardship on those women needing “treatment” (page 16)

Thank you for the opportunity to testify on this measure. Your consideration of our comments is appreciated.

Sincerely,

Dawn Kurisu
Assistant Vice President
Community and Government Relations