

MAR 07 2025

SENATE 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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31 WHEREAS, the Legislature adopted S.C.R. No. 34, S.D. 1
32 (2014), which requested the Auditor to assess the social and
33 financial effects of mandating health insurance coverage for
34 hearing aids, as proposed in S.B. No. 309, S.D. 1 (2014); and
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S.R. NO. 121

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

6
7 WHEREAS, in response to the Auditor's report, S.B. No.
8 2439, S.D. 2 (2022) (S.B. No. 2439), proposed a minimum coverage
9 benefit of \$1,500 per hearing aid for each hearing-impaired ear
10 every thirty-six months; and

11
12 WHEREAS, the Legislature adopted S.C.R. No. 61, S.D. 1,
13 H.D. 1 (2022), which requested the Auditor to perform a social
14 and financial assessment of mandatory health insurance coverage
15 for hearing aids as proposed in S.B. No. 2439, as required by
16 section 23-51, Hawaii Revised Statutes; and

17
18 WHEREAS, the Office of the Auditor ceased work on its
19 assessment of S.B. No. 2439, pursuant to communication from the
20 Legislature's Kupuna Caucus that the assessment was unnecessary;
21 and

22
23 WHEREAS, relevant stakeholders, including the legislator
24 who introduced the measure or the Deaf and Blind Task Force,
25 were not consulted on the reasoning for the Auditor's ceasing
26 work on the assessment of S.B. No. 2439; and

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28 WHEREAS, S.B. No. 1494, introduced during the Regular
29 Session of 2025, contains specific coverage parameters that
30 requires health insurers, mutual benefit societies, and health
31 maintenance organizations to provide coverage for hearing aids,
32 subject to a minimum benefit of \$1,500 per hearing-impaired ear
33 every thirty-six months; and

34
35 WHEREAS, pursuant to section 23-51, Hawaii Revised
36 Statutes, an updated social and financial assessment by the
37 Auditor analyzing the specific, mandatory health insurance
38 coverage parameters proposed in S.B. No. 1494, Regular Session
39 of 2025, is warranted; now, therefore,

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41 BE IT RESOLVED by the Senate of the Thirty-third
42 Legislature of the State of Hawaii, Regular Session of 2025,



1 that the Auditor is requested to conduct an assessment, pursuant
2 to sections 23-51 and 23-52, Hawaii Revised Statutes, of the
3 social and financial effects of mandating health insurance
4 coverage for hearing aids, as proposed in S.B. No. 1494, which
5 was introduced during the Regular Session of 2025; and
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7 BE IT FURTHER RESOLVED that the Auditor is requested to
8 include the following as part of the assessment:
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- 10 (1) The number of residents in the State in the target
11 population who suffer hearing loss based on national
12 prevalence rates, to determine who may be impacted by
13 the cost of hearing aids;
14
- 15 (2) A determination of the current standard for frequency
16 of replacement of hearing aids and the cost
17 limitations, if any, placed on the hearing aid
18 coverage benefit, by researching public and private
19 entities that provide coverage for hearing aids,
20 including but not limited to Medicare, Medicaid,
21 health plans in Hawaii, and individuals who need, use,
22 or otherwise experience the need for hearing aids;
23
- 24 (3) Whether different standards for frequency of
25 replacement are applied to adults in comparison to
26 minors in need of hearing aids;
27
- 28 (4) An examination of the existing medically necessary
29 standards of care used to determine what type of
30 hearing aid best suits an individual with hearing
31 loss; and
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- 33 (5) An examination of the existing technology in hearing
34 aids and possible future technology; and
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36 BE IT FURTHER RESOLVED that the Auditor is requested to
37 adhere to any request for a social and financial effect
38 assessment pursuant to the passage of a Concurrent Resolution
39 and disregard requests to cease the assessment by any individual
40 or entity other than the Legislature acting as a whole; and
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S.R. NO. 121

1 BE IT FURTHER RESOLVED that the Auditor is requested to
2 submit a report of its findings and recommendations, including
3 any proposed legislation and updates to Report No. 14-10, to the
4 Legislature no later than twenty days prior to the convening of
5 the Regular Session of 2026; and

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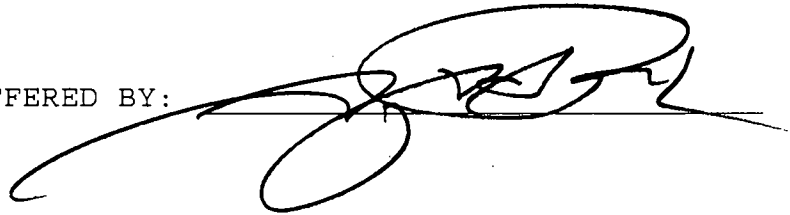
7 BE IT FURTHER RESOLVED that certified copies of this
8 Resolution be transmitted to the Auditor and Insurance
9 Commissioner.

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OFFERED BY:

A large, stylized handwritten signature in black ink, written over a horizontal line. The signature is highly cursive and difficult to decipher, but appears to be a name with a prominent initial.