



STATE OF HAWAII
KA MOKU'ĀINA O HAWAII
STATE COUNCIL ON DEVELOPMENTAL DISABILITIES
'A'UNIKE MOKU'ĀPUNI NO KA NĀ KĀWAI KULA
PRINCESS VICTORIA KAMĀMALU BUILDING
1010 RICHARDS STREET, Room 122
HONOLULU, HAWAII 96813
TELEPHONE: (808) 586-8100 FAX: (808) 586-7543

March 21, 2025

The Honorable Representative Gregg Takayama, Chair
House Committee on Health
The Thirty-Third Legislature
State Capitol
State of Hawai'i
Honolulu, Hawai'i 96813

Dear Representative Takayama, and Committee Members:

SUBJECT: HCR171 REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL EFFECTS OF PROPOSED MANDATORY HEALTH INSURANCE COVERAGE FOR CONTINUOUS GLUCOSE MONITORS.

The Hawai'i State Council on Developmental Disabilities respectfully submits **in support on HCR171**, which is requesting the auditor to assess the social and financial effects of proposed mandatory health insurance coverage for continuous glucose monitors.

Individuals with intellectual and developmental disabilities (I/DD) are disproportionately impacted by diabetes. Research has shown that individuals with I/DD face higher rates of this chronic condition, requiring diligent management of blood glucose levels to avoid serious and potentially life-threatening complications. Unfortunately, many individuals with I/DD face challenges that make traditional blood glucose monitoring methods difficult to maintain.

Current insurance policies limit the number of blood glucose test strips provided each month. Yet, many healthcare providers instruct individuals to test their blood sugar levels if they feel dizzy, weak, or unwell. When individuals run out of test strips before the end of the month, they are often left to guess at their blood sugar levels, which can result in dangerously low blood sugar episodes. These preventable situations frequently lead to costly emergency

room visits and ambulance calls, placing additional stress on individuals, families, and Hawaii's healthcare system.

Continuous glucose monitors provide a far more effective solution. By offering real-time data on blood glucose levels, continuous glucose monitors (CGM) allow individuals and caregivers to respond promptly to fluctuations before they become emergencies. For individuals with I/DD who may struggle to recognize the early symptoms of hypoglycemia or hyperglycemia, a CGM can be lifesaving.

Expanding health insurance coverage to include continuous glucose monitors would improve healthcare equity for individuals with I/DD and others with diabetes, especially those in rural areas where access to immediate medical assistance can be limited. Furthermore, ensuring coverage for CGMs would likely reduce long-term healthcare costs by preventing avoidable ER visits and hospitalizations.

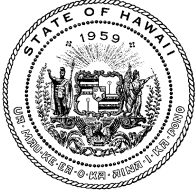
The DD Council is committed to promoting policies that enhance the health, safety, and well-being of individuals with I/DD. We believe that requiring insurance coverage for CGMs is a crucial step toward ensuring that individuals with I/DD have the tools they need to effectively manage their diabetes and maintain their independence.

Thank you for the opportunity to submit testimony in **support of HCR171**.

Sincerely,

A handwritten signature in blue ink that reads "Daintry Bartoldus".

Daintry Bartoldus
Executive Administrator



**STATE HEALTH PLANNING
AND DEVELOPMENT AGENCY**
DEPARTMENT OF HEALTH - KA 'OIHANA OLAKINO

JOSH GREEN, M.D.
GOVERNOR OF HAWAII
KE KIA'ĀINA O KA MOKU'ĀINA 'O HAWAII

KENNETH S. FINK, MD, MGA, MPH
DIRECTOR OF HEALTH
KA LUNA HO'ŌKELE

John C. (Jack) Lewin, M.D.
ADMINISTRATOR

1177 Alakea St., #402, Honolulu, HI 96813 Phone: 587-0788 Fax: 587-0783 www.shpda.org

To: HOUSE COMMITTEE ON HEALTH
Representative Gregg Takayama, Chair
Representative Sue L. Keohokapu-Loy, Vice Chair and
Honorable Members

From: John C (Jack) Lewin, MD, Administrator, SHPHA and
Senior Advisor to Governor Green, MD on Healthcare Innovation

Re: **HCR171 – Requesting the Auditor to study the social and financial
effects of proposed mandatory health insurance coverage of the
CGMs**

Hearing: Friday, March 21, 2025 @ 9:30 am; Conference Room 329

Position: SUPPORT

Testimony:

SHPDA strongly supports this House Concurrent Resolution requesting the Auditor to study and report on the social and financial effects of proposed mandatory health insurance coverage of continuous glucose monitors (CGMs) for those patients with high-risk, unstable and/or insulin-dependent diabetes.

Not every patient with diabetes requires a CGM, but for those with unstable and high-risk diabetes these devices can be lifesaving and extremely cost-effective. The annual cost of most types of CGMs is typically around \$2000-\$3000. But just one emergency department visit or hospital admission costs many multiples of that.

And, CGMs provide huge value in educating patients about their lifestyle decisions, and in notifying them via their cell phone when blood sugar is too high or too low. CGMs also help high-risk diabetic patient to reduce the risks of complications of diabetes including kidney failure, which costs over \$100,000 a year if dialysis is necessary.

SHPDA is not sure we need this study to move forward on making CGMs more available to those who will benefit from them or significantly need them. We believe the mainland is generally ahead of us in this regard. So, let's expedite the study if this is the direction we are choosing.

Mahalo for the opportunity to testify.



Environmental Caucus of The Democratic Party of Hawai'i

March 20, 2025

To: Chair Gregg Takayama, Vice Chair Sue L. Keohokapu-Lee Loy, and Members of the Committee on Health

Date: Friday, March 21, 2025 **Time:** 9:30 a.m.

Place: Via Videoconference and Conference Room 329

Subject: Testimony in Strong Support of HCR171- Health insurance coverage for continuous glucose monitors (CGMs).

Aloha Chair Takayama, Vice Chair Keohokapu-Lee Loy, and Members of the Committee,

The Environmental Caucus of the Democratic Party of Hawaii strongly supports HCR171, which requests the Auditor to assess the social and financial effects of proposed mandatory health insurance coverage for continuous glucose monitors (CGMs).

Key Points in Support:

1. Improving Diabetes Management and Quality of Life:

- Continuous glucose monitors are essential tools for individuals managing diabetes, providing real-time glucose readings that help maintain better control over blood sugar levels.
- Access to CGMs reduces complications associated with diabetes, such as hypoglycemia and hyperglycemia, significantly improving the quality of life for those living with this condition.

2. Promoting Health Equity:

- Diabetes disproportionately affects low-income communities and underserved populations, who often face barriers to accessing advanced healthcare technologies like CGMs.
- Mandatory coverage ensures that all individuals, regardless of socioeconomic status, can access CGMs and benefit from this life-saving technology.

3. Cost-Effectiveness:

- Although CGMs may involve initial costs, their use can lead to substantial healthcare savings by reducing hospitalizations, emergency room visits, and long-term complications associated with poorly managed diabetes.

4. Enhancing Preventive Care:

- By enabling early detection of glucose fluctuations, CGMs empower patients to take proactive measures to avoid health emergencies.
- This aligns with Hawaii's commitment to preventive care and long-term health improvement initiatives.

5. Supporting Informed Policymaking:

- An assessment by the Auditor will provide valuable data on the social and financial impacts of mandatory coverage, ensuring that policymakers can make informed decisions about expanding access to CGMs.

HCR171 represents a critical step toward improving diabetes care and addressing health disparities in Hawaii. By requesting this assessment, the Legislature demonstrates its commitment to advancing health equity and supporting innovative healthcare solutions.

Thank you for the opportunity to testify in strong support of this measure.

Respectfully submitted,

Melodie Aduja and Alan Burdick

Co-Chairs Environmental Caucus of the Democratic Party of Hawaii



Hawaii Medical Association

1360 South Beretania Street, Suite 200 • Honolulu, Hawaii 96814
Phone: 808.536.7702 • Fax: 808.528.2376 • hawaiimedicalassociation.org

HOUSE COMMITTEE ON HEALTH
Representative Gregg Takayama, Chair
Representative Sue Keohokapu-Lee Loy, Vice Chair

Date: March 21, 2025
From: Hawaii Medical Association (HMA)
Jerald Garcia MD - Chair, HMA Public Policy Committee
Elizabeth Ann Ignacio MD – President, HMA

Re: HCR 171 REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL EFFECTS OF PROPOSED MANDATORY HEALTH INSURANCE COVERAGE FOR CONTINUOUS GLUCOSE MONITORS - Auditor; Impact Assessment Report; Mandatory Health Insurance Coverage; Continuous Glucose Monitors

Position: Support

This resolution requests the Auditor to assess the social and financial effects of proposed mandatory health insurance coverage for continuous glucose monitors.

Presently 2 million Americans have type 1 diabetes, including about 304,000 children and adolescents. The prevalence of diabetes in seniors age 65 and older remains high, at 29.2%, or 16.5 million seniors (diagnosed and undiagnosed). According to the Hawaii Behavioral Risk Factor Surveillance System (BRFSS), in 2022, 134,000 (11.7%) adults in Hawaii were diagnosed with diabetes. Diabetes is 17% more prevalent in rural areas than urban, and 62% of rural counties do not have diabetes self management education and support programs.

Diabetes detection and treatment, ongoing self-management, and improved delivery of care are critical to preventing and reducing the burden of diabetes in Hawaii. A non-adjunctive continuous glucose monitor (CGM) can be used to make treatment decisions without the need for a stand-alone blood glucose to confirm testing results for diabetes patients. Effective glucose management can improve health outcomes, decreasing complication risks for worsening renal disease, non-traumatic lower extremity amputations and blindness in diabetic patients. HMA supports this resolution to examine the social and financial impacts of proposed health insurance coverage for continuous glucose monitors. The assessment will inform Hawaii legislative efforts to improve access to diabetes care, supporting patients with this chronic disease, particularly those in underserved and rural areas of our state.

Thank you for allowing the Hawaii Medical Association to testify in support of this resolution.

REFERENCES AND QUICK LINKS

State of Hawaii, Department of Health. Hawaii diabetes prevention and control program. Know Your Numbers. <https://health.hawaii.gov/diabetes/diabetes-prevention-and-control-program/numbers/> Accessed Feb 11,

2025 Hawaii Medical Association Officers

Elizabeth Ann Ignacio, MD, President • Nadine Tenn-Salle, MD, President Elect • Angela Pratt, MD, Immediate Past President
Jerris Hedges, MD, Treasurer • Thomas Kosasa, MD, Secretary • Marc Alexander, Executive Director

2025 Hawaii Medical Association Public Policy Coordination Team

Jerald Garcia, MD, Chair
Linda Rosehill, JD, Government Relations • Marc Alexander, Executive Director

2025.

Centers for Disease Control CDC. [Diabetes Self-Management: Rural Policy Brief](#). Accessed Feb 11, 2025.

Hawaii State Health Insurance Assistance Program. (SHIP). [Chronic Disease Report 2024](#). Accessed Feb 11, 2025.

Centers for Medicare and Medicaid Services. Glucose Monitor - Policy Article. CMS.gov
<https://www.cms.gov/medicare-coverage-database/view/article.aspx?articleId=52464> Accessed Feb 11, 2025.

2025 Hawaii Medical Association Officers

Elizabeth Ann Ignacio, MD, President • Nadine Tenn-Salle, MD, President Elect • Angela Pratt, MD, Immediate Past President
Jerris Hedges, MD, Treasurer • Thomas Kosasa, MD, Secretary • Marc Alexander, Executive Director

2025 Hawaii Medical Association Public Policy Coordination Team

Jerald Garcia, MD, Chair
Linda Rosehill, JD, Government Relations • Marc Alexander, Executive Director

2025 Hawaii Medical Association Officers

Elizabeth Ann Ignacio, MD, President • Nadine Tenn-Salle, MD, President Elect • Angela Pratt, MD, Immediate Past President
Jerris Hedges, MD, Treasurer • Thomas Kosasa, MD, Secretary • Marc Alexander, Executive Director

2025 Hawaii Medical Association Public Policy Coordination Team

Jerald Garcia MD, Chair
Linda Rosehill, JD, Government Relations • Marc Alexander, Executive Director



Hawai'i State House Committee on Health

Friday, March 21, 2025 at 9:30 am
Conference Room 329 & Videoconference
Hawai'i State Capitol

HCR171 Requesting the Auditor to Assess the Social and Financial Effects of Proposed Mandatory Health Insurance Coverage for Continuous Glucose Monitors

Good morning, Chair Takayama, Vice Chair Keohokapu-Lee Loy, and Members of the House Committee on Health.

My name is Palani Smith, and I serve as the Regional Vice President for Hawai'i and Guam of Liberty Dialysis. We are an affiliate of Fresenius Kidney Care. The Sisters of St. Francis pioneered dialysis care in Hawai'i and entrusted us with the honor of continuing their legacy of care.

Liberty Dialysis Hawai'i stands in **STRONG SUPPORT of HCR171** which speaks to the requirements of Section 23-51 of the Hawaii Revised Statutes which states in pertinent part that – *“Before any legislative measure that mandates health insurance coverage for specific health services, specific diseases, or certain providers of health care services as part of individual or group health insurance policies, can be considered, there shall be concurrent resolutions passed requesting the auditor to prepare and submit to the legislature a report that assesses both the social and financial effects of the proposed mandated coverage.”*

As a dialysis provider, we know that there will be significant social and financial benefits for thousands of patients and their families if health insurance coverage were mandated for continuous glucose monitors. Continuous glucose monitors help diabetics more effectively manage swings in their blood glucose levels. Smoothing out these swings and keeping their glucose at more consistent, healthy levels improves their ability to manage their diabetes effectively. It improves their quality of life.

Approximately 60% of all patients on dialysis have diabetes as the primary cause of their end-stage renal disease (ESRD).ⁱ Diabetes is much too prevalent in Hawai'i. About 120,971 adults, or 10.6% of Hawai'i's adult population are diabetic. An additional 39,000 individuals are estimated to be living with undiagnosed diabetes and at-risk for significant health issues. About 410,000 adults in Hawai'i, 37.1% of the adult population, have prediabetes. Native Hawai'ians, Filipinos, and Japanese populations have higher prevalence rates compared to other ethnicities.ⁱⁱ Residents in rural areas face barriers to diabetes care, such as limited availability of endocrinologists and diabetes management resources.ⁱⁱⁱ

Increasing access to continuous glucose monitors across Hawai'i will help individuals with diabetes to manage their condition more actively, reducing the risk of life-altering and costly diabetes complications like end-stage renal disease, blindness, neuropathy, stroke, and heart attack.

Liberty Dialysis Hawai'i urges you to please pass House Concurrent Resolution 171. Thank you.

ⁱ [Kidneyfund.org](https://www.kidneyfund.org)

ⁱⁱ diabetes.org, health.hawaii.gov

ⁱⁱⁱ <https://pmc.ncbi.nlm.nih.gov/articles>



Hilo Benioff Medical Center Foundation

PRESIDENT

Rodney Powell

VICE PRESIDENT

Brad Kinoshita

SECRETARY

Dean Fuke

TREASURER

Eunice Muramoto

TRUSTEES

Chris Brilhante

Jerry Chang

Lynda Dolan, M.D.

Paul Franklin

Kerry Glass

Ryan Kadota

James Lambeth, M.D.

Ami Lamson

Candace Moore

Rep. Mark Nakashima

Josh Vierra

HONORARY TRUSTESS

Phoebe Lambeth

Hoon Park, M.D.

Richard Robbins, M.D.

EXECUTIVE DIRECTOR

Lisa Rantz

PROGRAM MANAGER

Jessica DeCamp

HI AHEC

ASSOCIATE DIRECTOR

Jude "JD" Domizio

TESTIMONY IN SUPPORT OF HCR171

REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL EFFECTS OF PROPOSED MANDATORY HEALTH INSURANCE COVERAGE FOR CONTINUOUS GLUCOSE MONITORS

House Committee on Health

Hearing Date: March 21, 2025

Chair, Vice Chair, and Members of the Committee,

On behalf of the Board of Trustees of the Hilo Benioff Medical Center Foundation, I am writing in strong support of HCR171, which requests the Auditor to assess the social and financial effects of mandating health insurance coverage for continuous glucose monitors (CGMs), as proposed in House Bill No. 820.

Diabetes is a serious and growing public health concern in Hawaii. More than 108,000 adults, nearly 1 in 10, live with this chronic disease, and many more are at risk. Effective management of blood glucose is essential to preventing life-altering complications, such as kidney failure, amputations, vision loss, and cardiovascular disease.

Continuous glucose monitors provide individuals with real-time, dynamic information on their glucose levels, something that traditional fingerstick meters cannot match. CGMs not only empower people with diabetes to manage their condition more safely and independently, but also reduce the likelihood of costly emergency care and hospitalizations caused by severe hypo- or hyperglycemia.

I urge the Committee to pass HCR171 and allow the Auditor's assessment to proceed. Access to continuous glucose monitoring is not just a technological advancement; it is a matter of public health, health equity, and quality of life for thousands of Hawaii residents.

Mahalo for the opportunity to testify.

Respectfully,
Lisa Rantz
Executive Director

Hilo Benioff Medical Center Foundation

1190 Waiuanue Ave, Hilo, HI 96720 | 808-932-3636 | www.hbmcfoundation.org

HCR-171

Submitted on: 3/20/2025 10:06:15 AM

Testimony for HLT on 3/21/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Kaili	Individual	Support	Remotely Via Zoom

Comments:

I am in strong support of this measure because with disabilities need medical benefits for any medical coverage that request by the doctor please pass this bill.

HCR-171

Submitted on: 3/21/2025 7:27:18 AM

Testimony for HLT on 3/21/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Lisa Rantz	Individual	Support	Written Testimony Only

Comments:

Access to regular health care services can be difficult for individuals in rural communities, such as those across the neighboring islands. CGMs offer a critical self-management tool that helps bridge geographic and systemic gaps in care helping our community members live healthier, longer, and happier lives. Ensuring insurance coverage for these devices would advance health equity and improve outcomes statewide.