



March 30, 2025

TESTIMONY IN SUPPORT OF HCR91 / HR87: REQUESTING HEALTH INSURERS AND MANAGED CARE PROVIDERS TO PROVIDE INSURANCE COVERAGE FOR PROSTHETIC AND ORTHOTIC DEVICES

TO: Chair Scot Z. Matayoshi, Vice Chair Cory M. Chun, and Members of the Committee on Consumer Protection & Commerce

DATE: Tuesday, April 1, 2025 **TIME:** 2:00 p.m.

PLACE: Conference Room 429 and via videoconference

FROM: Environmental Caucus of the Democratic Party

Aloha Chair Matayoshi, Vice Chair Chun, and Members of the Committee,

We are writing in strong support of HCR91 / HR87, which requests health insurers and managed care providers in the State to provide insurance coverage for prosthetic and orthotic devices. This resolution aligns with Hawaii's commitment to ensuring equitable access to essential healthcare services for all residents.

Key Reasons for Support:

1. **Promoting Accessibility and Equity:** Prosthetic and orthotic devices are crucial for individuals with physical disabilities to regain mobility, independence, and quality of life. Ensuring coverage for these devices helps address disparities in healthcare access, especially for low-income residents who may otherwise be unable to afford them.
2. **Enhancing Community Health:** By providing coverage for prosthetic and orthotic devices, insurers can help reduce the long-term healthcare costs associated with untreated conditions, secondary health issues, and mobility-related complications. Early intervention and access to these devices promote overall health and well-being.
3. **Supporting Employment and Productivity:** For many individuals, prosthetic and orthotic devices enable them to return to work and actively participate in the community.

Insurance coverage ensures these individuals can continue contributing to Hawaii's economy and society without undue financial burden.

4. **Aligning with Federal Standards:** Several states and federal programs already provide insurance coverage for prosthetic and orthotic devices. This resolution positions Hawaii as a leader in adopting equitable and progressive healthcare policies.
5. **Empowering Individuals:** Access to prosthetic and orthotic devices empowers individuals with physical disabilities to lead fuller, more independent lives, fostering a sense of dignity and inclusion within our communities.

HCR91 / HR87 represents a critical step toward achieving healthcare equity and improving the lives of individuals in need of prosthetic and orthotic devices. We urge the Committee on Consumer Protection & Commerce to advance this resolution and take meaningful action to ensure its implementation.

Thank you for the opportunity to testify in strong support of HCR91 / HR87.

Respectfully submitted,

Melodie Aduja and Alan Burdick
Co-Chairs, Environmental Caucus of the Democratic Party

HCR-91

Submitted on: 3/31/2025 1:49:10 PM

Testimony for CPC on 4/1/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Megan Severn	Individual	Support	In Person

Comments:

Hello. My name is Meg Severn and I am a 14 year old amputee. I am a local representative of So Every Body Can Move. As an athlete and an amputee, I have experienced what it is like to not be able to participate in certain sports. I lost my leg two years ago due to a rare cancerous bone tumor. Insurance companies say that it is only “medically necessary” for me to be able to walk, therefore only providing a walking prosthetic. Do you think this is fair? The only way that I am able to participate in any sports or PE at school is because of other peoples’ charity. If not for the generosity of others, I would be sitting on the side watching my peers be physically active and running. One of my friends had knee surgery last month to be able to run again. Insurance paid for her to have knee surgery, but insurance won’t pay for me to run. If it were up to insurance companies, I would not be able to run. Being able to run as an amputee is a luxury, but it shouldn’t have to be. This resolution is asking insurance companies to provide people like me with sports prosthetics. Eight states have already passed similar bills, and I would love to have your support to introduce it as a resolution in Hawaii. This legislation is not just about prosthetics—it’s about ensuring people with limb loss or limb differences can thrive, not just survive. It’s about promoting physical and mental health, reducing long-term healthcare costs, and ensuring a full and active life. By supporting "So Every BODY Can Move," you’ll ensure that no one in Hawaii is held back from participating in physical activity. I respectfully ask you to help us pass this resolution, and in doing so, support people like me.