

Honolulu, Hawaii

FEB 27 2025

RE: S.B. No. 1494
S.D. 2

Honorable Ronald D. Kouchi
President of the Senate
Thirty-Third State Legislature
Regular Session of 2025
State of Hawaii

Sir:

Your Committee on Commerce and Consumer Protection, to which
was referred S.B. No. 1494, S.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO HEARING AIDS,"

begs leave to report as follows:

The purpose and intent of this measure is to require health insurance policies and contracts issued in the State after January 1, 2026, to provide optional health insurance coverage for hearing aids for all types of hearing loss at a minimum coverage benefit of \$1,500 per hearing aid for each hearing-impaired ear every thirty-six months.

Your Committee received testimony in support of this measure from the Disability and Communication Access Board and six individuals.

Your Committee received comments on this measure from the Department of Commerce and Consumer Affairs, Hawaii Employer-Union Health Benefits Trust Fund, Hawaii Association of Health Plans, and Hawaii Medical Service Association.

Your Committee finds that hearing is an essential sense necessary for effective communication, daily functioning, and overall quality of life. Access to hearing aids is crucial for individuals with hearing loss to continue to participate in social, educational, and professional environments. Your




Committee further finds that, like eyeglasses, hearing aids require a prescription from a specialized doctor, and a licensed provider is needed to provide the technology. Currently, however, private health insurance plans often provide partial or full coverage for eyeglasses to correct vision, yet coverage for hearing aids remains inconsistent and insufficient. This measure ensures that individuals with hearing loss have improved access and affordability to necessary hearing aids through private insurance carriers.

Your Committee has amended this measure by:

- (1) Inserting an effective date of July 1, 2050, to encourage further discussion; and
- (2) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.

As affirmed by the record of votes of the members of your Committee on Commerce and Consumer Protection that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 1494, S.D. 1, as amended herein, and recommends that it pass Third Reading in the form attached hereto as S.B. No. 1494, S.D. 2.

Respectfully submitted on
behalf of the members of the
Committee on Commerce and
Consumer Protection,



JARETT KEONOKALOLE, Chair



The Senate
Thirty-Third Legislature
State of Hawai'i

Record of Votes
Committee on Commerce and Consumer Protection
CPN

Bill / Resolution No.:* SB1494 SD1	Committee Referral: HHS, CPN	Date: 2/20/25		
<input type="checkbox"/> The Committee is reconsidering its previous decision on this measure. If so, then the previous decision was to: _____				
The Recommendation is: <div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="text-align: center;"> <input type="checkbox"/> Pass, unamended 2312 </div> <div style="text-align: center;"> <input checked="" type="checkbox"/> Pass, with amendments 2311 </div> <div style="text-align: center;"> <input type="checkbox"/> Hold 2310 </div> <div style="text-align: center;"> <input type="checkbox"/> Recommit 2313 </div> </div>				
Members	Aye	Aye (WR)	Nay	Excused
KEOHOKALOLE, Jarrett (C)	✓			
FUKUNAGA, Carol (VC)	✓			
MCKELVEY, Angus L.K.	✓			
RICHARDS, III, Herbert M. "Tim"				✓
AWA, Brenton	✓			
TOTAL	4			1
Recommendation: <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted </div>				
Chair's or Designee's Signature: <div style="text-align: center; margin-top: 10px;"> </div>				
<div style="display: flex; justify-content: space-between; font-size: small;"> Distribution: Original Yellow Pink Goldenrod </div> <div style="display: flex; justify-content: space-between; font-size: x-small;"> File with Committee Report Clerk's Office Drafting Agency Committee File Copy </div>				

*Only one measure per Record of Votes