

Honolulu, Hawaii

**FEB 27 2025**

RE: S.B. No. 838  
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. 838, S.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO HEALTH INSURANCE,"

begs leave to report as follows:

The purpose and intent of this measure is to, beginning, January 1, 2026, require all health insurers in the State, excluding Medicaid managed care programs, to cover the cost of continuous glucose monitors (CGMs) and related supplies under certain conditions.

Your Committee received testimony in support of this measure from the State Health Planning and Development Agency, Hawaii Medical Service Association, Hawaii Medical Association, Liberty Dialysis Hawai'i, Hilo Benioff Medical Center Foundation, and two individuals.

Your Committee received comments on this measure from the Department of Commerce and Consumer Affairs, Department of Human Services, and Hawaii Association of Health Plans.

Your Committee finds that CGMs are clinically valuable and potentially lifesaving medical devices that monitor blood glucose levels with real time readings that can be conveniently observed on a patient's cell phone, eliminating the patient's need to undergo multiple finger stick tests. Because the CGM sensors



attach to the body and typically require a replacement every two weeks, individuals who utilize CGMs can spend upwards of \$3,000 per year. Diabetes detection and treatment, ongoing self-management, and improved delivery of care are critical to preventing and reducing the burden of diabetes in the State. This measure will improve access to diabetes care and support patients by ensuring that patients with diabetes have access to lifesaving devices under their insurance policies.

Your Committee has amended this measure by:

- (1) Amending section 1 to reflect its amended purpose;
- (2) Inserting an effective date of July 1, 2050, to encourage further discussion; and
- (3) 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. 838, S.D. 1, as amended herein, and recommends that it pass Third Reading in the form attached hereto as S.B. No. 838, S.D. 2.

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



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JARRETT KEOHOKALOLE, Chair



