



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

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GOVERNOR OF HAWAII
KE KIA'ĀINA O KA MOKU'ĀINA 'O HAWAII

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March 21, 2025

To: SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES
Senator Joy A. San Buenaventura, Chair
Senator Henry J.C. Aquino, Vice Chair, and
Honorable Members

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

Re: **SR101 / SCR120 - Auditor; Impact Assessment Report; Mandatory
Health Insurance Coverage; Continuous Glucose Monitors**

Hearing: March 24, 2025 @ 1:05 pm; Conference Room 225

Position: SUPPORT, with COMMENTS

Testimony:

SHPDA strongly supports this Senate 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 cell phone when blood sugar is too high or too low. CGMs also help high-risk diabetic patients to prevent the 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 making CGMs available for those who benefit. So, let's expedite the study if this is the direction we are choosing.

Mahalo for the opportunity to testify.



STATE OF HAWAII
STATE COUNCIL
ON DEVELOPMENTAL DISABILITIES
PRINCESS VICTORIA KAMĀMALU BUILDING
1010 RICHARDS STREET, Room 122
HONOLULU, HAWAII 96813
TELEPHONE: (808) 586-8100 FAX: (808) 586-7543

March 24, 2025

The Honorable Senator Joy San Buenaventura, Chair
Senate Committee on Health and Human Services
The Thirty-Third Legislature
State Capitol
State of Hawai'i
Honolulu, Hawai'i 96813

Dear Senator San Buenaventura, and Committee Members:

SUBJECT: SR101/SCR120 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 SR101/SCR120**, 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 SR101/SCR120**.

Sincerely,

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

Daintry Bartoldus
Executive Administrator



Hawaii Medical Association

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SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES

Senator Joy A. San Buenaventura, Chair
Senator Henry J.C. Aquino, Vice Chair

Date: March 24, 2025
From: Hawaii Medical Association (HMA)
Jerald Garcia MD - Chair, HMA Public Policy Committee

Re: SR101/SCR120 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 aged 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 areas, 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
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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.

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Hawai'i State Senate Committee on Health and Human Services

Monday, March 24, 2025, at 1:05 pm
Conference Room 225 & Videoconference
Hawai'i State Capitol

SCR120 Requesting the Auditor to Assess the Social and Financial Effects of Proposed Mandatory Health Insurance Coverage for Continuous Glucose Monitors

Good afternoon, Chair San Buenaventura, Vice Chair Aquino, and Members of the Senate Committee on Health and Human Services.

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 SCR120** 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 Senate Concurrent Resolution 120. Thank you.

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

ⁱⁱ diabetes.org, health.hawaii.gov

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

LATE

SR-101

Submitted on: 3/24/2025 7:32:08 AM

Testimony for HHS on 3/24/2025 1:05:00 PM

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. Ensuring insurance coverage for these devices would advance health equity and improve outcomes statewide.

CGMs offer hope to our community members living with Diabetes that they can take back control of their lives and live happier, longer, and healthier.



Hilo Benioff
Medical Center
Foundation

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TESTIMONY IN SUPPORT OF SCR120

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

Senate Committee on Health and Human Services

Hearing Date: March 24, 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 Senate Bill No. 838.

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 SCR120 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

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