FEB 2 8 2008

## SENATE RESOLUTION

URGING HAWAII'S HEALTH INSURERS TO PROVIDE COVERAGE FOR FEES
CHARGED FOR LETTERS PROVIDED BY A PHYSICIAN AS VERIFICATION
OF A PATIENT'S DISABILITY OR OTHER CONDITION FOR WHICH
SUBSTANTIATION IS NECESSARY.

WHEREAS, it has been reported that insurance companies notify persons needing to claim disability insurance that the person will have to pay out of pocket for a doctor's letter confirming the disability; and

WHEREAS, this is an undue hardship, since the only reason a person needs a doctor's letter is to prove the person is too disabled to work and is eligible for disability benefits; and

WHEREAS, many times people who are too disabled to work are already suffering financial hardships and must concentrate on paying for essentials such as food, clothing, medicine, and housing; and

WHEREAS, the cost of living is already overwhelming for many people as evidenced by the record high number of homeless; and

WHEREAS, it is important that those who need help receive assistance without having further hardships placed upon them; now, therefore,

BE IT RESOLVED by the Senate of the Twenty-fourth Legislature of the State of Hawaii, Regular Session of 2008, that health insurers are urged to provide coverage for fees charged for letters provided by a physician as verification of a patient's disability or other condition for which substantiation is necessary; and

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## S.R. NO. 45

BE IT FURTHER RESOLVED that Resolution be transmitted to the	<del></del>
Commerce and Consumer Affairs.	¥
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