# A BILL FOR AN ACT

RELATING TO INSURANCE COVERAGE OF HEALTH SCREENINGS.

#### BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 The legislature finds that some patients have 2 difficulty receiving proper screenings for sexually transmitted 3 diseases, including human immunodeficiency virus and acquired 4 immunodeficiency syndrome, at annual health screenings. 5 legislature further finds that more than 1,200,000 people in the 6 United States are living with human immunodeficiency virus and 7 almost one in eight affected persons are unaware of the infection. It is estimated that, each year, more than fifty 8 9 thousand cases of acquired immunodeficiency syndrome are 10 reported with one in four of the new infections striking those 11 aged between thirteen and twenty-four. 12 The legislature further finds that early detection is 13 paramount to proper healthcare and prevention of further 14 The legislature further finds that certain 15 healthcare providers do not screen specifically for some 16 sexually transmitted diseases, including human immunodeficiency 17 virus and acquired immunodeficiency syndrome, at annual

- 1 screenings, even though the Patient Protection and Affordable
- 2 Care Act requires health insurance to cover those screenings
- 3 without a co-pay.
- 4 The purpose of this Act is to ensure insurance coverage for
- 5 annual screenings for sexually transmitted diseases, including
- 6 screenings for human immunodeficiency virus and acquired
- 7 immunodeficiency syndrome.
- 8 SECTION 2. Chapter 431, Hawaii Revised Statutes, is
- 9 amended by adding a new section to part I of article 10A to be
- 10 appropriately designated and to read as follows:
- 11 "§431:10A- Human immunodeficiency virus and acquired
- 12 immunodeficiency syndrome screening coverage. (a) Each policy
- 13 of accident and health or sickness insurance providing coverage
- 14 for healthcare, except for policies that only provide coverage
- 15 for specified diseases or other limited benefit coverage as
- 16 described in section 431:10A-102.5, shall provide insurance
- 17 coverage for annual screenings of sexually transmitted diseases,
- 18 including screenings for human immunodeficiency virus and
- 19 acquired immunodeficiency syndrome.
- 20 (b) Each accident and health or sickness insurer shall
- 21 reimburse all costs associated with the coverage under

- 1 subsection (a) to any physician or healthcare provider complying
- 2 with this section."
- 3 SECTION 3. Chapter 432, Hawaii Revised Statutes, is
- 4 amended by adding a new section to part VI of article 1 to be
- 5 appropriately designated and to read as follows:
- 6 "§432:1- Human immunodeficiency virus and acquired
- 7 immunodeficiency syndrome screening coverage. (a) Each
- 8 hospital or medical service plan contract providing coverage for
- 9 healthcare, except for plan contracts that only provide coverage
- 10 for specified diseases or other limited benefit coverage, shall
- 11 provide insurance coverage for annual screenings of sexually
- 12 transmitted diseases, including screenings for human
- 13 immunodeficiency virus and acquired immunodeficiency syndrome.
- (b) Each mutual benefit society shall reimburse all costs
- 15 associated with the coverage under subsection (a) to any
- 16 physician or healthcare provider complying with this section."
- 17 SECTION 4. Section 432D-23, Hawaii Revised Statutes, is
- 18 amended to read as follows:
- 19 "§432D-23 Required provisions and benefits.
- 20 Notwithstanding any provision of law to the contrary, each
- 21 policy, contract, plan, or agreement issued in the State after

- 1 January 1, 1995, by health maintenance organizations pursuant to
- 2 this chapter, shall include benefits provided in sections
- 3 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116, 431:10A-
- 4 116.2, 431:10A-116.5, 431:10A-116.6, 431:10A-119, 431:10A-120,
- 5 431:10A-121, 431:10A-122, 431:10A-125, 431:10A-126, 431:10A-132,
- 6 431:10A-133, [and] 431:10A-140, and 431:10A- , and chapter
- 7 431M."
- 8 SECTION 5. Statutory material to be repealed is bracketed
- 9 and stricken. New statutory material is underscored.
- 10 SECTION 6. This Act shall take effect on July 1, 2070, and
- 11 shall apply to policies, contracts, and plans of health
- 12 insurance issued or renewed after January 1, 2018.

#### Report Title:

Women's Caucus; Health Insurance Coverage; Sexually Transmitted Diseases; Human Immunodeficiency Virus; Acquired Immunodeficiency Syndrome

#### Description:

Ensures insurance coverage for sexually transmitted disease screenings, including screenings for human immunodeficiency virus and acquired immunodeficiency syndrome. (HB1897 HD1)

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