STAND. COM. REP. NO. 2704

Honolulu, Hawaii

MAR 0 4 2016

RE: S.B. No. 2666

S.D. 2

Honorable Ronald D. Kouchi President of the Senate Twenty-Eighth State Legislature Regular Session of 2016 State of Hawaii

Sir:

Your Committee on Judiciary and Labor, to which was referred S.B. No. 2666, S.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE,"

begs leave to report as follows:

The purpose and intent of this measure is to prohibit health insurers, mutual benefit societies, and health maintenance organizations from discriminating against a person with respect to participation and coverage under a policy, contract, plan, or agreement on the basis of the person's actual gender identity or perceived gender identity.

Your Committee received testimony in support of this measure from the American Civil Liberties Union of Hawaii, Hawaii Medical Service Association, Hawk Health, LGBT Caucus of the Democratic Party of Hawaii, Equality Hawaii, Planned Parenthood Votes Northwest and Hawaii, and ten individuals. Your Committee received comments on this measure from the Department of Commerce and Consumer Affairs.

Your Committee finds that many health insurance plans and policies include some form of transgender-specific exclusions. As a result, transgender individuals are excluded from health care coverage based on actual gender identity or perceived gender identity, rather than because of lack of medical necessity of treatment. While discriminatory exclusions in health insurance policies can impact transition-related services, these exclusions may also prevent transgender individuals from obtaining common

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wellness care treatment. Discrimination against the transgender community can have profound effects on the health care system as a whole, including increased emergency room visits, hospital admissions, and long term care needs that result from delayed or denied treatment for transgender individuals.

Your Committee further finds that ten jurisdictions, including the District of Columbia, have laws and policies protecting against discriminatory exclusions and denials of treatment based on gender identity, in at least some circumstances. The federal government is also currently acting to address the issue of discriminatory exclusions in health insurance plans. Implementation of this measure will enable Hawaii to follow this national trend by prohibiting discrimination in health care coverage, services, and treatment on the basis of actual gender identity or perceived gender identity.

Your Committee has amended this measure by:

- (1) Inserting an effective date of January 7, 2059, 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 Judiciary and Labor that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 2666, S.D. 1, as amended herein, and recommends that it pass Third Reading in the form attached hereto as S.B. No. 2666, S.D. 2.

Respectfully submitted on behalf of the members of the Committee on Judiciary and Labor,

GILBERT S.C. KEITH-AGARAN, Chai:

The Senate Twenty-Eighth Legislature State of Hawai'i

Record of Votes Committee on Judiciary and Labor JDL

Bill / Resolution No.:* SB 2666 SDI	Committee CPH,		Dat	e: / / /	
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The Committee is reconsidering its previous decision on this measure.					
If so, then the previous decision was to:					
The Recommendation is:					
Pass, unamended Pass, with amendments Hold Recommit 2312 2311 2310 2313					
Members		Aye	Aye (WR)	Nay	Excused
KEITH-AGARAN, Gilbert S.C. (C)					
SHIMABUKURO, Maile S.L. (VC)					
GABBARD, Mike					
KAHELE, Kaiali'i					
KIM, Donna Mercado					
THIELEN, Laura H.					
SLOM, Sam		_/			
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TOTAL		9			
Recommendation: Adopted Not Adopted					
Chair's or Designee's Signature:					
Distribution: Original File with Committee Re	Yellow Pink Goldenrod port Clerk's Office Drafting Agency Committee File Copy				

^{*}Only one measure per Record of Votes