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# A BILL FOR AN ACT

RELATING TO INSURANCE.

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

1           SECTION 1. (a) The auditor shall conduct an impact  
2 assessment report, pursuant to sections 23-51 and 23-52, Hawaii  
3 Revised Statutes, on the social and financial impacts of  
4 prohibiting health insurance companies from denying coverage for  
5 certain types of health care treatments on the basis of gender  
6 identity; provided that the policy, contract, plan, or agreement  
7 covers those treatments for purposes other than gender  
8 transition.

9           (b) The auditor's report shall assess the social and  
10 financial impacts of requiring the following health care  
11 services related to gender transition treatments to be  
12 considered medically necessary and not cosmetic:

- 13           (1) Hormone therapies;  
14           (2) Hysterectomies;  
15           (3) Mastectomies;  
16           (4) Vocal training;  
17           (5) Feminizing vaginoplasties;



- 1 (6) Masculinizing phalloplasties;
- 2 (7) Metaoidioplasties;
- 3 (8) Breast Augmentations;
- 4 (9) Masculinizing chest surgeries;
- 5 (10) Facial feminization surgeries;
- 6 (11) Reduction thyroid chondroplasties;
- 7 (12) Voice surgeries;
- 8 (13) Laser hair removal; and
- 9 (14) Smoking cessation therapies.

10 (c) When assessing the medical necessity of any treatment  
11 on the basis of actual gender identity or perceived gender  
12 identity, the auditor shall consider medical necessity in  
13 accordance with the most recent edition of the Standards of Care  
14 for the Health of Transsexual, Transgender, and Gender  
15 Nonconforming People, issued by the World Professional  
16 Association for Transgender Health.

17 (d) The auditor shall submit the report of its findings  
18 and recommendations, including any proposed legislation, to the  
19 legislature no later than twenty days prior to the convening of  
20 the regular session of 2022.

21 SECTION 2. This Act shall take effect on July 1, 2060.



H.B. NO. 285  
H.D. 1

**Report Title:**

Insurance; Auditor; Impact Assessment Report; Gender Identity; Nondiscrimination

**Description:**

Requires the auditor to conduct an impact assessment report on the social and financial impacts of prohibiting health insurance companies from denying coverage for certain types of health care on the basis of gender identity if the policy, contract, plan, or agreement covers those treatments for purposes other than gender transition. Effective 7/1/2060. (HD1)

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

