

MAR 10 2022

SENATE RESOLUTION

REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL
EFFECTS OF MANDATING HEALTH INSURANCE COVERAGE FOR HEARING
AIDS.

1 WHEREAS, according to the National Institutes of Health,
2 about one-third of Americans between the ages of sixty-five and
3 seventy-five and around one-half of those older than seventy-
4 five have some degree of hearing loss; and

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6 WHEREAS, the cost for one digital hearing aid can be around
7 \$3,000 or more and because about fifty percent of childhood
8 hearing loss is due to genetic causes, more than one member in a
9 family may need to wear hearing aids, thereby multiplying the
10 financial burden of purchasing hearing aids; and

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12 WHEREAS, while most health insurance plans in Hawaii cover
13 the purchase of hearing aids, the amount of coverage may be low,
14 leaving the patient with a large copayment; and

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16 WHEREAS, it is not unusual for people with hearing loss to
17 choose to delay or forgo the purchase of hearing aids because
18 they are unable to pay for them; and

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20 WHEREAS, S.B. No. 2439, S.D. 1, introduced during the
21 Regular Session of 2022, requires health insurers, mutual
22 benefit societies, and health maintenance organizations that
23 provide coverage for health care to provide coverage for hearing
24 aids; and

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26 WHEREAS, pursuant to section 23-51, Hawaii Revised
27 Statutes, before any legislative measure that mandates health
28 insurance coverage for specific health services, specific
29 diseases, or certain providers of health care services as part
30 of individual or group health insurance policies can be
31 considered, there shall be a concurrent resolution passed that
32 designates a specific legislative bill for the Auditor to review
33 and on which to prepare a report for submission to the
34 Legislature that assesses both the social and financial effects



1 of the proposed mandated coverage, and S.B. No. 2439, S.D. 1,
2 Regular Session of 2022, is such a measure; now, therefore,

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4 BE IT RESOLVED by the Senate of the Thirty-first
5 Legislature of the State of Hawaii, Regular Session of 2022,
6 that the Auditor is requested to conduct an assessment, pursuant
7 to sections 23-51 and 23-52, Hawaii Revised Statutes, of the
8 social and financial effects of mandating health insurance
9 coverage for hearing aids, as proposed in S.B. No. 2439, S.D. 1,
10 which was introduced during the Regular Session of 2022; and

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12 BE IT FURTHER RESOLVED that the Auditor is requested to
13 submit a report of its findings and recommendations, including
14 any proposed legislation, to the Legislature no later than
15 twenty days prior to the convening of the Regular Session of
16 2023; and

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18 BE IT FURTHER RESOLVED that certified copies of this
19 Resolution be transmitted to the Auditor and Insurance
20 Commissioner.

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23 OFFERED BY: 

