
HOUSE CONCURRENT RESOLUTION

REQUESTING THE AUDITOR TO CONDUCT A SOCIAL AND FINANCIAL
ASSESSMENT OF PROPOSED MANDATORY HEALTH INSURANCE COVERAGE
FOR EARLY ACCESS BREAST CANCER SCREENING.

1 WHEREAS, there is ample data showing annual mammographic
2 screening significantly reduces breast cancer deaths and
3 morbidity and that effective screening programs are in the best
4 interest of Hawaii and its people; and

5
6 WHEREAS, the United States Preventive Services Task Force
7 (USPSTF) guidelines for screening policies and practice for
8 breast cancer does not recommend screening for women before age
9 fifty, except for women in their forties with a family member
10 with breast cancer; and

11
12 WHEREAS, however, research has confirmed an earlier peak
13 age of diagnosis of breast cancer in Asian, Hispanic, and
14 African-American women before age fifty; and

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16 WHEREAS, Hawaii Surveillance, Epidemiology, and End Results
17 data presented by Dr. Barbara Hernandez of the University of
18 Hawaii Cancer Research Center shows that women of Asian ancestry
19 in Hawaii are the ethnic group most likely to develop breast
20 cancer before the age of fifty; and

21
22 WHEREAS, women in Hawaii between the ages of forty and
23 forty-nine have higher incidence of breast cancer compared to
24 the national average; and

25
26 WHEREAS, Native Hawaiian women have the greatest breast
27 cancer incidence and mortality in Hawaii; and

28



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1 WHEREAS, nationally, half of all fatal cancers are
2 diagnosed in women before age fifty in the general population;
3 and

4
5 WHEREAS, implementation of the USPSTF guidelines would
6 disproportionately and adversely impact minority women; and

7
8 WHEREAS, section 23-51, Hawaii Revised Statutes, requires
9 that "[b]efore any legislative measure that mandates health
10 insurance coverage for specific health services, specific
11 diseases, or certain providers of health care services as part
12 of individual or group health insurance policies, can be
13 considered, there shall be a concurrent resolution requesting
14 the auditor to prepare and submit to the legislature a report
15 that assesses both the social and financial effects of the
16 proposed mandated coverage"; and

17
18 WHEREAS, section 23-51, Hawaii Revised Statutes, further
19 provides that "[t]he concurrent resolutions shall designate a
20 specific legislative bill that:

- 21
22 (1) Has been introduced in the legislature; and
23
24 (2) Includes, at a minimum, information identifying the:
25
26 (A) Specific health service, disease, or provider
27 that would be covered;
28
29 (B) Extent of the coverage;
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31 (C) Target groups that would be covered;
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33 (D) Limitations on utilization, if any; and
34
35 (E) Standards of care.
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37 For purposes of this part, mandated health insurance coverage
38 shall not include mandated optionals."; and

39
40 WHEREAS, section 23-52, Hawaii Revised Statutes, further
41 specifies the minimum information required for assessing the



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1 social and financial impact of the proposed health coverage
2 mandate in the State Auditor's report; and

3
4 WHEREAS, Senate Bill No. 827, S.D. 2, introduced in the
5 Regular Session of 2021, proposes to expand existing mandated
6 breast cancer screening health insurance coverage to include:

- 7
8 (1) A baseline mammogram for women age thirty-five to
9 thirty-nine;
- 10
11 (2) An annual mammogram for women age thirty to fifty
12 deemed to have an above-average risk for breast
13 cancer; and
- 14
15 (3) Any additional supplemental imaging deemed medically
16 necessary by an applicable American College of
17 Radiology guideline for women of any age; and

18
19 WHEREAS, the Legislature believes that expanding existing
20 mandatory health insurance coverage for breast cancer screening
21 to include baseline mammograms for women between the ages of
22 thirty-five and thirty-nine will increase the likelihood of
23 early identification of breast cancer and save lives; now,
24 therefore,

25
26 BE IT RESOLVED by the House of Representatives of the
27 Thirty-first Legislature of the State of Hawaii, Regular Session
28 of 2022, the Senate concurring, that the Auditor is requested to
29 conduct an impact assessment report in accordance with sections
30 23-51 and 23-52, Hawaii Revised Statutes, of mandating health
31 insurance coverage for early access breast cancer screening as
32 proposed by Senate Bill No. 827, S.D. 2 (Regular Session of
33 2021); and

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35 BE IT FURTHER RESOLVED that the Auditor is further
36 requested to include in its assessment the impact of section
37 1311(d)(3) of the federal Patient Protection and Affordable Care
38 Act (PPACA) on Senate Bill No. 827, S.D.2, or similar
39 legislation, that includes but is not limited to the additional
40 cost of any benefits beyond the essential health benefits of
41 Hawaii's qualified health plans under the PPACA; and



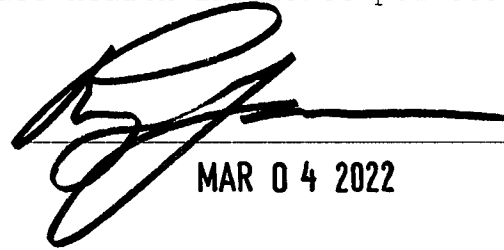
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1 BE IT FURTHER RESOLVED that the Auditor is also requested
2 to determine how many qualified health plans are available in
3 Hawaii, including plans offered by health maintenance
4 organizations; the individual or group enrollment in these
5 plans; and the actuarial cost of the defrayment to the State for
6 early breast cancer screening; and
7

8 BE IT FURTHER RESOLVED that the Auditor is requested to
9 submit a report on the Auditor's findings and recommendations,
10 including any proposed legislation, to the Legislature no later
11 than twenty days prior to the convening of the Regular Session
12 of 2023; and
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14 BE IT FURTHER RESOLVED that certified copies of this
15 Concurrent Resolution be transmitted to the Auditor and
16 Insurance Commissioner, who is requested to transmit copies to
17 each insurer in the State that issues health insurance policies.
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OFFERED BY:



MAR 04 2022

