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# SENATE 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  
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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  
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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  
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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  
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26           WHEREAS, Native Hawaiian women have the greatest breast  
27 cancer incidence and mortality in Hawaii; and  
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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 concurrent resolutions passed  
14 requesting the auditor to prepare and submit to the legislature  
15 a report that assesses both the social and financial effects of  
16 the 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:

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- 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

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



1 social and financial impact of the proposed health coverage  
2 mandate in the Auditor's report; and  
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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:  
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8 (1) A baseline mammogram for women age thirty-five to  
9 thirty-nine;

10 (2) An annual mammogram for women age thirty to fifty  
11 deemed to have an above-average risk for breast  
12 cancer; and  
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14 (3) Any additional supplemental imaging deemed medically  
15 necessary by an applicable American College of  
16 Radiology guideline for women of any age; and  
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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,  
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26 BE IT RESOLVED by the Senate of the Thirty-first  
27 Legislature of the State of Hawaii, Regular Session of 2022, the  
28 House of Representatives concurring, that the Auditor is  
29 requested to conduct an impact assessment report in accordance  
30 with sections 23-51 and 23-52, Hawaii Revised Statutes, of  
31 mandating health insurance coverage for early access breast  
32 cancer screening as proposed by Senate Bill No. 827, S.D. 2,  
33 Regular Session of 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), P.L. 111-148, on Senate Bill No. 827, S.D.2, or  
39 similar legislation, that includes but is not limited to the  
40 additional cost of any benefits beyond the essential health  
41 benefits of 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 its 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  
13

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.

