
SENATE CONCURRENT 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 approximately one-half of those older than
4 seventy-five, have some degree of hearing loss; and
5

6 WHEREAS, one digital hearing aid can cost \$3,000 or more,
7 and because about fifty percent of childhood hearing loss is due
8 to genetic causes, more than one member in a family may need to
9 wear hearing aids, thereby multiplying the financial burden of
10 purchasing hearing aids; and
11

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
15

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
19

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



1 WHEREAS, Senate Concurrent Resolution No. 34, S.D. 1
2 (2014), requested the Auditor to analyze the social and
3 financial effects of mandating health insurance coverage for
4 hearing aids, as proposed in S.B. No. 309, S.D. 1, Regular
5 Session of 2014; and

6
7 WHEREAS, pursuant to Report No. 14-10, dated October 2014,
8 the Auditor determined that S.B. No. 309, S.D. 1 (2014), lacked
9 certain coverage parameters, including the frequency for
10 replacement or costs to be covered by insurers for hearing aids;
11 and

12
13 WHEREAS, S.B. No. 2439, S.D. 2, introduced during the
14 Regular Session of 2022, contains specific coverage parameters
15 that would require health insurers, mutual benefit societies,
16 and health maintenance organizations to provide coverage for
17 hearing aids, subject to a minimum benefit of \$1,500 per hearing
18 impaired ear every thirty-six months; and

19
20 WHEREAS, pursuant to section 23-51, Hawaii Revised
21 Statutes, an updated assessment by the Auditor analyzing the
22 specific, mandatory health insurance coverage parameters
23 provided in S.B. No. 2439, S.D. 2, Regular Session of 2022, is
24 warranted; now, therefore,

25
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 assessment, pursuant to sections 23-51
30 and 23-52, Hawaii Revised Statutes, of the social and financial
31 effects of mandating health insurance coverage for hearing aids,
32 as proposed in S.B. No. 2439, S.D. 2, which was introduced
33 during the Regular Session of 2022; and

34
35 BE IT FURTHER RESOLVED that the Auditor is requested to
36 submit a report of its findings and recommendations, including
37 any proposed legislation and updates to Report No. 14-10, to the
38 Legislature no later than twenty days prior to the convening of
39 the Regular Session of 2023; and
40



- 1 BE IT FURTHER RESOLVED that certified copies of this
- 2 Concurrent Resolution be transmitted to the Auditor and
- 3 Insurance Commissioner.

