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HOUSE CONCURRENT RESOLUTION

REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL EFFECTS OF MANDATORY HEALTH INSURANCE COVERAGE FOR FERTILITY PRESERVATION PROCEDURES FOR CERTAIN PERSONS WHO HAVE BEEN DIAGNOSED WITH CANCER AND WHOSE CANCER OR CANCER TREATMENT MAY ADVERSELY AFFECT THEIR FERTILITY.

1 WHEREAS, certain cancers and cancer treatments or procedures may affect a person's ability to procreate by 2 damaging the person's reproductive organs or otherwise reducing 3 4 fertility; and 5 6 WHEREAS, due to the high costs of fertility preservation 7 procedures and the narrow window to obtain services, the 8 procedure is unattainable for many people; and 9 10 WHEREAS, mandated health insurance coverage for fertility preservation procedures would allow persons who are diagnosed 11 12 with cancer, and who will undergo treatment that may affect their fertility, to have the opportunity to have a child in the 13 future; and 14 15 16 WHEREAS, the Legislature adopted House Concurrent 17 Resolution No. 9, S.D. 1 (2012), requesting the Auditor to assess the social and financial effects of mandating health 18 insurance coverage for fertility preservation procedures for 19 persons of reproductive age who have been diagnosed with cancer 20 21 and will undergo treatment that may adversely affect fertility 22 as further described by House Bill No. 2105 (2012); and 23 24 WHEREAS, in October 2012, the Auditor issued its Report No. 25 12-09, entitled "Mandatory Health Insurance Coverage for Fertility Preservation Procedures for People of Reproductive Age 26 Diagnosed with Cancer"; and 27 28 WHEREAS, at the time the report was written, no state 29 required insurance coverage for infertility treatments for 30

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people who may become infertile as a result of cancer 1 treatments; further, the Auditor found that insurance coverage 2 for the two fertility preservation procedures proposed in House 3 Bill No. 2105 (2012), was not generally available in Hawaii or 4 5 in other states; and 6 7 WHEREAS, the report found that "there is insufficient data to assess the social and financial impacts of mandating 8 insurance coverage. Individuals diagnosed with cancer, who may 9 10 want to preserve their reproductive ability, must seek the 11 service on their own and bear the full costs, which could be 12 upwards of \$10,000. . . . [B] ut we conclude that the number of people generally utilizing the procedures is unknown and the 13 level of public demand is low"; and 14 15 WHEREAS, since that time, more fertility preservation 16 17 options have been developed and improved and are now recognized 18 as part of the standard of care in oncology treatment; and 19 20 WHEREAS, due to significant advances in cancer treatment 21 over the past generation, cancer patients eligible for these 22 treatments, meaning patients ages zero to forty-five, have 23 extremely good chances of survival, often above eighty percent, and therefore deserve mitigation of side effects, such as 24 25 infertility, that could adversely impact their subsequent 26 quality of life; and 27 28 WHEREAS, in recent years, many states, including California, Colorado, Connecticut, Delaware, Illinois, Maryland, 29 30 New Hampshire, New Jersey, New York, Rhode Island, and Utah, 31 have recognized the need for this coverage and have therefore 32 enacted laws mandating insurance coverage for fertility 33 preservation procedures for cancer patients and others facing 34 potential infertility as a result of medical treatment; and 35 36 WHEREAS, now, with experience in other states of various 37 size, geography, and demographics; published, detailed reports 38 from California and Connecticut; and potentially more fertility 39 preservation options available now than were available ten years 40 ago, this body finds that the Auditor should have the data and 41 resources available to evaluate and better assess the social and 42 financial impacts of mandating insurance coverage for fertility



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1 preservation procedures for those who have been diagnosed with 2 cancer and whose cancer or cancer treatment may adversely affect 3 their fertility; and 4

5 WHEREAS, Senate Bill No. 1446 (2023) would require
6 insurers, mutual benefit societies, and health maintenance
7 organizations to provide coverage for fertility preservation
8 procedures for those who have been diagnosed with cancer or
9 another medical condition or disease and whose cancer or cancer
10 treatment may adversely affect their fertility; and

WHEREAS, pursuant to section 23-51, Hawaii Revised 12 13 Statutes, before any legislative measure that mandates health 14 insurance coverage for specific health services, specific diseases, or certain providers of health care services as part 15 of individual or group health insurance policies, can be 16 17 considered, concurrent resolutions shall be passed that 18 designate a specific legislative bill for the Auditor to review 19 and prepare a report for submission to the Legislature that assesses both the social and financial effects of the proposed 20 21 mandated coverage under that legislative bill; and 22

WHEREAS, section 23-52, Hawaii Revised Statutes, further specifies the minimum information required for assessing the social and financial impact of the proposed health coverage mandate in the state Auditor's report; now, therefore, the state Auditor's report; now, therefore,

28 BE IT RESOLVED by the House of Representatives of the Thirty-second Legislature of the State of Hawaii, Regular 29 30 Session of 2023, the Senate concurring, that the Auditor is requested to assess, in accordance with sections 23-51 and 31 23-52, Hawaii Revised Statutes, the social and financial effects 32 33 of mandating health insurance coverage for fertility 34 preservation procedures for certain insured persons who have been diagnosed with cancer and whose cancer or cancer treatment 35 may adversely affect the insured person's fertility, as provided 36 37 in Senate Bill No. 1446 (2023); and

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BE IT FURTHER RESOLVED that the Auditor is requested to
 examine the necessity of extending the mandatory health
 insurance coverage for fertility preservation procedures for the
 spouse or partner of an insured person who has been diagnosed



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with cancer or whose cancer treatment may adversely affect the insured person's fertility, to allow the insured person to have a child in the future, and the social and financial effects of extending the mandatory coverage to such spouses or partners; and

7 BE IT FURTHER RESOLVED that the Auditor is requested to 8 submit a report of its findings and recommendations, including 9 any proposed legislation, to the Legislature no later than 10 twenty days prior to the convening of the Regular Session of 11 2024; and 12

BE IT FURTHER RESOLVED that certified copies of this Concurrent Resolution be transmitted to the Auditor and Insurance Commissioner who, in turn, is requested to transmit copies to each organization that issues health insurance policies in the State that may be affected by this Concurrent Resolution.

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