
HOUSE CONCURRENT RESOLUTION

REQUESTING THE AUDITOR TO CONDUCT AN IMPACT ASSESSMENT OF
ELIMINATING COST-SHARING FOR CERTAIN DIAGNOSTIC AND
SUPPLEMENTAL BREAST EXAMINATIONS.

1 WHEREAS, Hawaii ranks the fourth highest for breast cancer
2 incidence in the country, and incident rates continue to
3 increase; and
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5 WHEREAS, the American Cancer Society recommends that high
6 risk-patients or women with dense breast tissue category 3
7 should receive a mammogram and a breast MRI every year starting
8 at the age of thirty; and
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10 WHEREAS, diagnostic imaging is conducted on patients who do
11 exhibit symptoms of breast cancer, or who have had an abnormal
12 mammography result; and
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14 WHEREAS, supplemental imaging is conducted on patients who
15 have already been diagnosed with breast cancer, or who have been
16 deemed to be at a high risk for breast cancer due to a family
17 history of the disease; and
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19 WHEREAS, breast cancer screening and follow-up imaging have
20 significantly increased the early detection of breast cancer in
21 the past twenty-five years; and
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23 WHEREAS, it is not required for insurers to cover
24 supplemental examinations or follow-up diagnostic screenings,
25 which could result in costs ranging from hundreds to thousands
26 of dollars; and
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28 WHEREAS, a 2019 study by the Susan G. Komen Breast Cancer
29 Foundation found cost as the primary reason women avoid follow-



1 up diagnostic imaging recommended by their healthcare provider;
2 and

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4 WHEREAS, removing financial barriers to follow-up
5 diagnostic and supplemental breast examinations is critical for
6 the health and economic security of women in Hawaii and will
7 help avoid more costly treatments in the future; and

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9 WHEREAS, numerous states have enacted legislation that
10 eliminates patient cost-sharing for diagnostic and supplemental
11 breast imaging; and

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13 WHEREAS, section 23-51, Hawaii Revised Statutes, requires
14 that, before considering any legislative measure that mandates
15 health insurance coverage for specific health services, specific
16 diseases, or certain providers of health care services as part
17 of individual or group health insurance policies, the
18 Legislature shall adopt a concurrent resolution asking the
19 Auditor to prepare and submit to the Legislature a report that
20 assesses the social and financial effects of the proposed
21 mandatory coverage; and

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

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28 WHEREAS, House Bill No. 598, introduced during the Regular
29 Session of 2025, proposes to prohibit the imposition of cost-
30 sharing requirements for certain diagnostic and supplemental
31 breast examinations; and

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33 BE IT RESOLVED by the House of Representatives of the
34 Thirty-third Legislature of the State of Hawaii, Regular Session
35 of 2025, the Senate concurring, that the Auditor is requested to
36 conduct an impact assessment in accordance with sections 23-51
37 and 23-52, Hawaii Revised Statutes, of eliminating cost-sharing
38 for certain diagnostic and supplemental breast examinations as
39 proposed by House Bill No. 598, Regular Session of 2025; and

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41 BE IT FURTHER RESOLVED the Auditor is requested to include
42 in its assessment the impact of the Affordable Care Act,



H.C.R. NO. 134

1 Employee Retirement Income Security Act, and Prepaid Health Care
2 Act on House Bill No. 598, or similar legislation, that includes
3 but is not limited to the additional cost of any benefits beyond
4 the essential health benefits of Hawaii's qualified health plans
5 under the Affordable Care Act; and
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7 BE IT FURTHER RESOLVED the Auditor is requested to submit a
8 report of the Auditor's 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 2026; and
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13 BE IT FURTHER RESOLVED that certified copies of this
14 Concurrent Resolution be transmitted to certified copies of this
15 Concurrent Resolution be transmitted to the Auditor, Director of
16 Commerce and Consumer Affairs, and Insurance Commissioner.
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OFFERED BY:

MAR 07 2025

