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# A BILL FOR AN ACT

RELATING TO HEALTH INSURANCE.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. The legislature finds that over two hundred  
2 thousand residents live in rural areas in the State, where  
3 unique challenges in health care access, affordability, and  
4 outcomes are prevalent. Rural residents in the State often face  
5 a higher risk of chronic health issues, including higher rates  
6 of diabetes and associated complications. According to the  
7 federal Centers for Disease Control and Prevention, rural  
8 residents are more likely to experience premature mortality from  
9 heart disease, cancer, unintentional injuries, chronic lower  
10 respiratory disease, and stroke.

11           The legislature further finds that, despite these  
12 obstacles, rural residents in the State play an essential role  
13 in the State's economy, particularly in food and energy  
14 production. However, managing diabetes within these communities  
15 remains particularly challenging, with patients often facing  
16 limited access to health care resources and critical diabetes  
17 management tools. Approximately 108,600 adults, or 9.5 per cent



1 of the adult population in the State live with diabetes,  
2 requiring strict management of blood glucose levels, medication,  
3 and lifestyle choices to prevent serious complications.

4 The legislature also finds that continuous glucose monitors  
5 (CGMs) offer life-changing benefits by providing real-time data  
6 and trends on blood glucose levels, which surpass the limited  
7 information from traditional blood glucose meters. CGMs help  
8 patients avoid dangerous blood sugar fluctuations and reduce  
9 long-term complications, including the need for emergency care.  
10 Studies show that individuals with diabetes using CGMs  
11 experience fewer hypoglycemic episodes and lower A1C levels,  
12 improving overall health outcomes.

13 Given these benefits, the legislature finds that it is in  
14 the State's best interest to expand access to continuous glucose  
15 monitoring technology, particularly for residents in rural and  
16 high-risk communities. By doing so, the State aims to reduce  
17 health disparities, increase health equity, and lower overall  
18 health care costs.

19 Accordingly, the purpose of this Act is to require all  
20 health insurers in the State, including medicaid managed care  
21 programs, to cover CGMs.



1 SECTION 2. Section 431:10A-121, Hawaii Revised Statutes,  
2 is amended to read as follows:

3 "§431:10A-121 Coverage for diabetes. [~~Each~~] (a) Except  
4 as provided in subsection (b), each policy of accident and  
5 health or sickness insurance providing coverage for health care,  
6 other than an accident-only, specified disease, hospital  
7 indemnity, medicare supplement, long-term care, or other limited  
8 benefit health insurance policy, that is issued or renewed in  
9 this State, shall provide coverage for outpatient diabetes self-  
10 management training, education, equipment, and supplies, if:

11 (1) The equipment, supplies, training, and education are  
12 medically necessary; and

13 (2) The equipment, supplies, training, and education are  
14 prescribed by a health care professional authorized to  
15 prescribe.

16 (b) Each individual or group accident and health or  
17 sickness policy, contract, plan, or agreement issued or renewed  
18 in the State after December 31, 2025, shall provide coverage for  
19 the cost of continuous glucose monitors and related supplies for  
20 individuals covered under the policy, contract, plan, or  
21 agreement and diagnosed with diabetes, including gestational



1 diabetes, regardless of whether they are treated with insulin;  
2 provided that:

3 (1) The continuous glucose monitors are medically  
4 necessary and prescribed by a health care professional  
5 authorized to prescribe the device; and

6 (2) The coverage:

7 (A) Shall include the cost of any necessary repairs  
8 or replacement parts for the continuous glucose  
9 monitor;

10 (B) Shall be subject to a minimum benefit of  
11 \$ \_\_\_\_\_ every \_\_\_\_\_ months; and

12 (C) May be subject to copayment, deductible, and  
13 coinsurance provisions of the policy, contract,  
14 plan, or agreement that are no less favorable  
15 than the copayment, deductible, and coinsurance  
16 provisions for other medical services, equipment,  
17 or supplies covered by the policy, contract,  
18 plan, or agreement;

19 provided further that this subsection shall not apply to limited  
20 benefit health insurance as provided in section 431:10A-607.



1        For the purposes of this subsection, "continuous glucose  
 2 monitor" means a device designed to aid in diabetes management  
 3 by continuously measuring glucose levels through a small  
 4 electronic sensor applied to the skin that remains in place for  
 5 a minimum of seven days, transmitting glucose data in real-time  
 6 or at set intervals to monitor and maintain safe blood glucose  
 7 levels."

8        SECTION 3. Section 432:1-612, Hawaii Revised Statutes, is  
 9 amended to read as follows:

10        "~~{}~~§432:1-612~~{}~~ **Diabetes coverage.** ~~[All]~~ (a) Except as  
 11 provided in subsection (b), all group health care contracts  
 12 under this chapter shall provide, to the extent provided under  
 13 section 431:10A-121, coverage for outpatient diabetes self-  
 14 management training, education, equipment, and supplies.

15        (b) Each hospital or medical service plan contract issued  
 16 or renewed in the State after December 31, 2025, shall provide  
 17 coverage for the cost of continuous glucose monitors and related  
 18 supplies to the extent provided under section 431:10A-121.

19        For the purposes of this subsection, "continuous glucose  
 20 monitor" has the same meaning as defined in section  
 21 431:10A-121."



1 SECTION 4. The benefit to be provided by health  
2 maintenance organizations corresponding to the benefit provided  
3 under section 431:10A-121, Hawaii Revised Statutes, as amended  
4 in section 2 of this Act, as contained in section 432D-23,  
5 Hawaii Revised Statutes, shall take effect for all policies,  
6 contracts, plans, or agreements issued or renewed in the State  
7 after December 31, 2025.

8 SECTION 5. The department of health may accept and expend  
9 funds from gifts, grants, and donations from individuals,  
10 private organizations, foundations, or other governmental  
11 agencies to support the expansion of continuous glucose monitor  
12 access; provided that no gift, grant, or donation may be  
13 accepted if subject to conditions inconsistent with the laws of  
14 this State.

15 SECTION 6. Section 23-51, Hawaii Revised Statutes, shall  
16 not apply to this Act.

17 SECTION 7. Statutory material to be repealed is bracketed  
18 and stricken. New statutory material is underscored.

19 SECTION 8. This Act shall take effect on July 1, 2025;  
20 provided that sections 2, 3, and 4 shall apply to all policies,



- 1 contracts, plans, or agreements issued or renewed in the State
- 2 after December 31, 2025.



**Report Title:**

Department of Human Services; Department of Health; Health Insurance; Mandated Coverage; Diabetes; Equipment and Supplies; Continuous Glucose Monitors

**Description:**

Requires all health insurers in the State, excluding Medicaid managed care programs, to cover the cost of continuous glucose monitors and related supplies under certain conditions. Applies to insurance policies, contracts, plans, or agreements issued or renewed in the State after 12/31/2025. (SD1)

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

