

MAR 07 2025

SENATE CONCURRENT RESOLUTION

REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL
EFFECTS OF MANDATING HEALTH INSURANCE COVERAGE FOR
AMBULANCE AND COMMUNITY PARAMEDICINE SERVICES.

1 WHEREAS, a substantial number of transfers to a hospital
2 provided by an emergency medical services ambulatory service are
3 for health conditions that are not considered to be an
4 emergency, which can result not only in wasted health care
5 resources but can also potentially prevent the delivery of
6 life-saving services to other individuals who may truly be
7 experiencing a life-threatening emergency; and

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9 WHEREAS, community paramedicine is a model of
10 community-based health care in which paramedics function outside
11 their customary emergency response and transport roles in ways
12 that facilitate more appropriate use of emergency care
13 resources; and

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15 WHEREAS, an important advantage of community paramedicine
16 is the ability to treat patients at home without transport to a
17 hospital or clinic, which enhances access to primary care and
18 support services, especially for medically underserved areas;
19 and

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21 WHEREAS, community paramedicine services can also improve
22 access to preventative care, help triage patients, and alleviate
23 the overburdened hospital and emergency departments, which in
24 turn can help decrease health care costs; and

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26 WHEREAS, reimbursement for community paramedicine services
27 is essential to the Community Paramedicine Program's
28 sustainability; and

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30 WHEREAS, pursuant to section 23-51, Hawaii Revised
31 Statutes, before any legislative measure that mandates health
32 insurance coverage for specific health services, specific



1 diseases, or certain providers of health care services as part
2 of individual or group health insurance policies, can be
3 considered, concurrent resolutions shall be passed that
4 designate a specific legislative bill for the Auditor to review
5 and prepare a report for submission to the Legislature that
6 assesses both the social and financial effects of the proposed
7 mandated coverage under that legislative bill; now, therefore,
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9 BE IT RESOLVED by the Senate of the Thirty-third
10 Legislature of the State of Hawaii, Regular Session of 2025, the
11 House of Representatives concurring, that the Auditor is
12 requested to assess both the social and financial effects of the
13 proposed mandated health insurance coverage under S.B. No. 783,
14 introduced in the Regular Session of 2025, that:

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- 16 (1) Requires Medicaid and private insurance coverage of
17 ambulance services; and
 - 18 (2) Authorizes Medicaid programs, and requires private
19 insurers, to cover community paramedicine services
20 rendered statewide by emergency medical technicians or
21 paramedics; and
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24 BE IT FURTHER RESOLVED that the Auditor is further
25 requested to include in its assessment the impact of section
26 1311(d)(3) of the federal Patient Protection and Affordable Care
27 Act (PPACA) on Senate Bill No. 783, or similar legislation, that
28 includes but is not limited to the additional cost of any
29 benefits beyond the essential health benefits of Hawaii's
30 qualified health plans under the PPACA; and
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32 BE IT FURTHER RESOLVED that the Auditor is also requested
33 to determine how many qualified health plans are available in
34 the State, including plans offered by health maintenance
35 organizations; the individual or group enrollment in these
36 plans; and the actuarial cost of the defrayment to the State for
37 ambulance services and community paramedicine services; and
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39 BE IT FURTHER RESOLVED that the Auditor is requested to
40 submit a report on the Auditor's findings and recommendations,
41 including any proposed legislation, to the Legislature no later



1 than twenty days prior to the convening of the Regular Session
2 of 2026; and

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4 BE IT FURTHER RESOLVED that certified copies of this
5 Concurrent Resolution be transmitted to the Auditor and
6 Insurance Commissioner, who is requested to transmit copies to
7 each insurer in the State that issues health insurance policies.

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OFFERED BY: *Karl Rhoad*

