

JAN 17 2025

A BILL FOR AN ACT

RELATING TO EMPLOYER HEALTH CARE REQUIREMENTS.

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

1 SECTION 1. The legislature finds that oral and visual
2 health are essential components of overall health and
3 well-being. Regular dental and vision care can detect early
4 signs of systemic health issues, including diabetes and
5 cardiovascular diseases, facilitating timely interventions.
6 Many health insurance plans, including medicaid managed care
7 programs, do not provide comprehensive dental and vision
8 coverage for adults. This lack of coverage leads to significant
9 out-of-pocket expenses, deterring individuals from seeking
10 necessary preventive and therapeutic care.

11 The legislature further finds that the absence of dental
12 and vision coverage disproportionately affects low-income
13 populations and communities of color, exacerbating health
14 disparities. Limited access to these essential services
15 contributes to higher incidences of untreated dental caries,
16 periodontal disease, and vision impairments in these
17 communities. Untreated dental and vision issues can lead to



1 more severe health complications, resulting in increased
2 emergency room visits and higher overall healthcare costs.
3 Implementing comprehensive dental and vision coverage has the
4 potential to reduce these costs by emphasizing preventive care
5 and early treatment.

6 The legislature also finds that access to regular dental
7 and vision care enhances quality of life by preventing pain,
8 improving nutrition through proper oral function, enabling
9 better educational and occupational performance, and reducing
10 the risk of accidents related to visual impairments. This Act
11 mandates all health insurers operating within the State,
12 including medicaid managed care programs, to provide
13 comprehensive dental and vision coverage for all enrollees,
14 eliminating existing coverage gaps. By encouraging the
15 utilization of preventive dental and vision services to detect
16 and address health issues at an early stage, this Act aims to
17 reduce the incidence of advanced diseases and associated
18 healthcare costs.

19 Furthermore, the Act seeks to address and reduce health
20 disparities by ensuring equitable access to essential dental and
21 vision care services across all populations, particularly



1 underserved communities. By integrating dental and vision care
2 into standard health insurance coverage, this Act intends to
3 improve overall health outcomes and reduce long-term healthcare
4 expenditures. This measure reflects a commitment to
5 comprehensive healthcare reform, recognizing that the inclusion
6 of dental and vision services is vital to the health and
7 wellbeing of the State's residents.

8 SECTION 2. Chapter 431, Hawaii Revised Statutes, is
9 amended by adding a new section to article 10A to be
10 appropriately designated and to read as follows:

11 "§431:10A- Coverage for dental and vision treatment;
12 notice. (a) Any other law to the contrary notwithstanding,
13 each employer group health policy, contract, plan, or agreement
14 issued or renewed in this State after December 31, 2025, that
15 provides coverage to policyholders, shall provide, not as an
16 employer option and not as a deductible, coverage for dental and
17 vision preventative care, diagnosis, and treatment. The
18 coverage provided shall in no way diminish or limit diagnostic
19 benefits otherwise provided.

20 (b) Every insurer shall provide notice to its
21 policyholders regarding the coverage required by this section.



S.B. NO. 1172

1 The notice shall be in writing and prominently positioned in any
2 literature or correspondence sent to policyholders and shall be
3 transmitted to policyholders within calendar year 2026 when
4 annual information is made available to policyholders, or in any
5 other mailing to policyholders, but in no case later than
6 December 31, 2026."

7 SECTION 3. Chapter 432, Hawaii Revised Statutes, is
8 amended by adding a new section to part VI of article 1 to be
9 appropriately designated and to read as follows:

10 **"§432:1- Coverage for dental and vision treatment;**
11 **notice.** (a) Any other law to the contrary notwithstanding,
12 each individual and group hospital or medical service plan,
13 policy, contract, or agreement issued or renewed in this State
14 after December 31, 2025, that provides coverage, shall provide,
15 not as an employer option and not as a deductible, coverage for
16 dental and vision preventative care, diagnosis, and treatment.

17 (b) Every mutual benefit society shall provide notice to
18 its members regarding the coverage required by this section.
19 The notice shall be in writing and prominently positioned in any
20 literature or correspondence sent to members and shall be
21 transmitted to members within calendar year 2026 when annual



1 information is made available to members, or in any other
2 mailing to members, but in no case later than December 31,
3 2026."

4 SECTION 4. Section 432D:23, Hawaii Revised Statutes, is
5 amended to read as follows:

6 **"§432D-23 Required provisions and benefits.**

7 Notwithstanding any provision of law to the contrary, each
8 policy, contract, plan, or agreement issued in the State after
9 January 1, 1995, by health maintenance organizations pursuant to
10 this chapter, shall include benefits provided in sections
11 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116,
12 431:10A-116.2, 431:10A-116.5, 431:10A-116.6, 431:10A-119,
13 431:10A-120, 431:10A-121, 431:10A-122, 431:10A-125, 431:10A-126,
14 431:10A-132, 431:10A-133, 431:10A-134, 431:10A-140, and
15 [~~431:10A-134~~,] 431:10A- , and chapter 431M."

16 SECTION 5. The benefit to be provided by health
17 maintenance organizations corresponding to the benefit provided
18 under sections 431:10A- , Hawaii Revised Statutes, as
19 contained in the amendment to section 432D-23, Hawaii Revised
20 Statutes, in section 4 of this Act, shall take effect for all



S.B. NO. 1172

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

3 SECTION 6. The coverage required under sections 2, 3, and
4 4 of this Act shall apply to all plans under medicaid managed
5 care programs in the State.

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

8 SECTION 8. This Act shall take effect on July 1, 2025;
9 provided that sections 2, 3, and 4 shall apply to all policies,
10 contracts, plans, or agreements issued or renewed in the State
11 after December 31, 2025; provided further that section 6 shall
12 take effect upon approval of the Hawaii medicaid state plan by
13 the Centers for Medicare and Medicaid Services.

14

INTRODUCED BY: _____

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S.B. NO. 1172

Report Title:

Health Insurance; Mandated Coverage

Description:

Requires all health insurers in the State, including Medicaid managed care programs, to cover dental and vision treatment.

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

