

JAN 22 2026

A BILL FOR AN ACT

RELATING TO INSURANCE.

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

1 SECTION 1. The legislature finds that cognitive
2 assessments are crucial for early detection and management of
3 cognitive impairments such as dementia and Alzheimer's disease.
4 Early diagnosis can significantly improve the quality of life
5 for affected individuals and reduce long-term health care costs.

6 The legislature further finds that research shows that
7 certain populations face elevated risks for developing dementia.
8 By age forty, most individuals with Down syndrome have beta-
9 amyloid plaques and tau tangles in the brain, which disrupt
10 normal cell function and significantly increase the likelihood
11 of Alzheimer's symptoms. Estimates suggest that fifty per cent
12 or more of individuals with Down syndrome will develop dementia
13 due to Alzheimer's disease as they age.

14 The legislature additionally finds that Native Hawaiians
15 suffer from higher rates of Alzheimer's disease and related
16 dementias; are often diagnosed at younger ages; and despite
17 earlier diagnosis, tend to be in later stages of the disease at



1 the time of detection. This disparity underscores the urgent
2 need for proactive screening and intervention.

3 Furthermore, common risk factors such as diabetes,
4 hypertension, smoking, lack of physical activity, and poor diet
5 contribute to cognitive decline and increase the likelihood of
6 dementia. Detecting cognitive changes early allows health care
7 providers to address these risks preventively, implement care
8 planning, and connect individuals to supportive services before
9 significant decline occurs.

10 Moreover, the legislature notes that when health care
11 providers order certain evidence-based preventive services, such
12 as a brief emotional and behavioral assessment, these are widely
13 reimbursed at a modest rate by medicare, medicaid, and private
14 insurance, incentivizing early detection and intervention for
15 behavioral health. Similarly, coverage for brief cognitive
16 assessments would provide a cost-effective mechanism to identify
17 cognitive changes early, reduce long-term health care costs, and
18 improve outcomes for individuals at risk of dementia.

19 Therefore, the purpose of this Act is to require insurance
20 coverage for brief cognitive assessments for individuals fifty
21 years of age and older during routine and nonroutine visits,



1 ensuring that cognitive changes are identified early and managed
2 effectively.

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

6 "§431:10A- Cognitive assessments; coverage. (a) Each
7 individual or group policy of accident and health or sickness
8 insurance issued or renewed in the State on or after January 1,
9 2027, shall provide coverage for brief cognitive assessment
10 screening for the policyholder or any dependent of the
11 policyholder covered under the policy.

12 (b) Coverage required under this section shall include but
13 not be limited to:

14 (1) Initial cognitive assessments during routine visits
15 for individuals fifty years of age and older; and

16 (2) Initial cognitive assessments during non-routine
17 visits for individuals fifty years of age and older.

18 (c) This section shall not prohibit an insurer from
19 providing coverage that is greater or more favorable to the
20 policyholder and any dependent of the policyholder covered under
21 the policy.



1 (d) Coverage required under this section may be subject to
2 deductibles, copayments, coinsurance, or annual or maximum
3 payment limits that are consistent with deductibles, copayments,
4 coinsurance, and annual or maximum payment limits applicable to
5 other similar coverage under the policy.

6 (e) Annual information that is made available to
7 policyholders shall include information concerning the coverage
8 required by this section.

9 (f) This section shall not apply to limited benefit health
10 insurance as provided in section 431:10A-607.

11 (g) As used in this section:

12 "Cognitive assessment" means a validated evaluation of an
13 individual's cognitive functions, including memory, attention,
14 language, and problem-solving abilities, conducted using
15 validated tools and procedures.

16 "Screening" means the process of identifying individuals
17 who may be at risk for cognitive impairments through brief,
18 validated tests.

19 "Validated tools" means assessment instruments that have
20 been scientifically tested and proven to accurately measure
21 cognitive functions."



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

"§432:1- Cognitive assessments; coverage. (a) Each individual or group hospital or medical service plan contract issued or renewed in the State on or after January 1, 2027, shall provide coverage for brief cognitive assessment screening for the subscriber or member or any dependent of the subscriber or member covered under the plan contract.

(b) Coverage for brief cognitive assessments shall include but not be limited to:

(1) Initial cognitive assessments during routine visits for individuals fifty years of age and older; and

(2) Initial cognitive assessments during non-routine visits for individuals fifty years of age and older.

(c) This section shall not prohibit a mutual benefit society from providing coverage that is greater or more favorable to the subscriber or member and any dependent of the subscriber or member covered under the plan contract.

(d) Coverage required under this section may be subject to deductibles, copayments, coinsurance, or annual or maximum



1 payment limits that are consistent with deductibles, copayments,
2 coinsurance, and annual or maximum payment limits applicable to
3 other similar coverage under the plan contract.

4 (e) Annual information that is made available to
5 subscribers and members shall include information concerning the
6 coverage required by this section.

7 (f) As used in this section:

8 "Cognitive assessment" means a validated evaluation of an
9 individual's cognitive functions, including memory, attention,
10 language, and problem-solving abilities, conducted using
11 validated tools and procedures.

12 "Screening" means the process of identifying individuals
13 who may be at risk for cognitive impairments through brief,
14 validated tests.

15 "Validated tools" means assessment instruments that have
16 been scientifically tested and proven to accurately measure
17 cognitive functions."

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

20 **"§432D-23 Required provisions and benefits.**

21 Notwithstanding any provision of law to the contrary, each



1 policy, contract, plan, or agreement issued in the State after
2 January 1, 1995, by health maintenance organizations pursuant to
3 this chapter, shall include benefits provided in sections
4 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116, 431:10A-
5 116.2, 431:10A-116.5, 431:10A-116.6, 431:10A-119, 431:10A-120,
6 431:10A-121, 431:10A-122, 431:10A-125, 431:10A-126, 431:10A-132,
7 431:10A-133, 431:10A-134, 431:10A-140, and [~~431:10A-134~~,]
8 431:10A-_____, and chapter 431M."

9 SECTION 5. The benefits and coverage to be provided by
10 health maintenance organizations under section 4 of this Act
11 shall take effect for all policies, contracts, plans, or
12 agreements issued or renewed in the State on or after January 1,
13 2027.

14 SECTION 6. (a) The reimbursement for brief cognitive
15 assessments for individuals fifty years of age and older
16 required under sections 2 and 3 of this Act shall apply to all
17 health plans under the medicaid managed care program in the
18 State.

19 (b) The department of human services shall submit the
20 necessary amendments to the Hawaii medicaid state plan to the



1 Centers for Medicare and Medicaid Services no later
2 than .

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

5 SECTION 8. This Act shall take effect on July 1, 2026;
6 provided that section 6 of this Act shall take effect upon
7 approval of the Hawaii medicaid state plan by the Centers for
8 Medicare and Medicaid Services.

9

INTRODUCED BY:

DKL



S.B. NO. 2428

Report Title:

Health Insurance; Brief Cognitive Assessments; Mandatory Coverage; Health Insurers; Mutual Benefit Societies; Health Maintenance Organizations; Medicaid

Description:

Beginning 1/1/2027, requires health insurers, mutual benefit societies, health maintenance organizations, and health plans under the State's Medicaid managed care program to provide coverage for brief cognitive assessments for individuals fifty years of age and older.

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

