

JAN 28 2026

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 type two diabetes is
2 a significant driver of preventable health care costs in the
3 State, particularly in rural, neighbor island, and medically
4 underserved communities where access to consistent outpatient
5 management and specialty care is limited. Poorly controlled
6 diabetes contributes to avoidable emergency department visits,
7 hospitalizations, and long-term complications that place
8 substantial strain on public and private health care systems.

9 The legislature further finds that continuous glucose
10 monitors (CGMs) are an evidence-based diabetes management
11 technology that provide real-time glucose data, supports earlier
12 clinical intervention, and improves glycemic control. The use
13 of CGMs has been shown to reduce hypoglycemic events and high-
14 cost acute care utilization, making CGMs an effective tool for
15 improving health outcomes while mitigating downstream health
16 care expenditures.



1 The legislature also finds that inconsistent insurance
2 coverage for CGMs creates inefficiencies in care delivery and
3 increases the likelihood of higher-cost interventions.
4 Standardizing coverage across health plans, including medicaid
5 managed care programs, promotes predictable benefits, reduces
6 administrative burden, and supports uniform clinical practice.

7 Accordingly, the purpose of this Act is to require all
8 health insurers in the State, including medicaid managed care
9 programs, to cover the cost of continuous glucose monitors.

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

12 "**§431:10A-121 Coverage for diabetes.** ~~[Each]~~ (a) Except
13 as provided in subsection (b), each policy of accident and
14 health or sickness insurance providing coverage for health care,
15 other than an accident-only, specified disease, hospital
16 indemnity, medicare supplement, long-term care, or other limited
17 benefit health insurance policy, that is issued or renewed in
18 ~~[this]~~ the State, shall provide coverage for outpatient diabetes
19 self-management training, education, equipment, and supplies,
20 if:



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

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

(b) Each individual or group accident and health or sickness policy, contract, plan, or agreement issued or renewed in the State after December 31, 2026, shall provide coverage for the cost of continuous glucose monitors and related supplies for individuals covered under the policy, contract, plan, or agreement and diagnosed with diabetes, including gestational diabetes, regardless of whether they are treated with insulin; provided that:

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

(2) The coverage:

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



1 (B) Shall be subject to a minimum benefit of

2 \$ every months; and

3 (C) May be subject to copayment, deductible, and

4 coinsurance provisions of the policy, contract,

5 plan, or agreement that are no less favorable

6 than the copayment, deductible, and coinsurance

7 provisions for other medical services, equipment,

8 or supplies covered by the policy, contract,

9 plan, or agreement;

10 provided further that this subsection shall not apply to limited

11 benefit health insurance as provided in section 431:10A-607.

12 For the purposes of this subsection, "continuous glucose
13 monitor" means a device designed to aid in diabetes management

14 by continuously measuring glucose levels through a small

15 electronic sensor applied to the skin that remains in place for

16 a minimum of seven days, transmitting glucose data in real-time

17 or at set intervals to monitor and maintain safe blood glucose

18 levels."

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



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

6 (b) Each hospital or medical service plan contract issued
7 or renewed in the State after December 31, 2026, shall provide
8 coverage for the cost of continuous glucose monitors and related
9 supplies to the extent provided under section 431:10A-121.

10 For the purposes of this subsection, "continuous glucose
11 monitor" has the same meaning as defined in section
12 431:10A-121."

13 SECTION 4. The benefit to be provided by health
14 maintenance organizations corresponding to the benefit provided
15 under section 431:10A-121, Hawaii Revised Statutes, as amended
16 in section 2 of this Act, as contained in section 432D-23,
17 Hawaii Revised Statutes, shall take effect for all policies,
18 contracts, plans, or agreements issued or renewed in the State
19 after December 31, 2026.



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

4 SECTION 6. (a) The department of human services shall
5 seek federal authorization and waivers as necessary to implement
6 this Act and to allow for full alignment with federal standards
7 and optimization of medicaid resources.

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

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

17 SECTION 8. This Act shall take effect on July 1, 2026;
18 provided that sections 2, 3, and 4 shall apply to all policies,
19 contracts, plans, or agreements issued or renewed in the State
20 after December 31, 2026; provided further that section 6 shall



1 take effect upon approval of the Hawaii medicaid state plan by
2 the federal Centers for Medicare and Medicaid Services.

3

INTRODUCED BY:

DK



S.B. NO. 3045

Report Title:

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

Description:

Requires all health insurers in the State, including 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 12/31/2026.

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