



HOUSE COMMITTEE ON HEALTH
The Honorable Gregg Takayama, Chair
The Honorable Sue L. Keohokapu-Lee Loy, Vice Chair

**H.C.R. NO. 16, REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND
FINANCIAL EFFECTS OF REQUIRING HEALTH INSURERS TO PROVIDE
COVERAGE FOR MEDICALLY NECESSARY PROTON BEAM THERAPY FOR
CANCER TREATMENT**

Hearing: Wednesday, March 25, 2026, 9:30 a.m.

The Office of the Auditor offers comments on H.C.R. No. 16, which requests that our office prepare an impact assessment report in accordance with sections 23-51 and 23-52, Hawaii Revised Statutes (HRS), on the social and financial effects of mandating health insurance coverage for “medically necessary” proton beam therapy for cancer treatment as proposed by H.B. No. 2145 (2026 Regular Session).

It is our understanding that health interventions are currently covered under health insurance policies issued in the State when recommended by the treating licensed health care provider and determined by the health plan’s medical director to be “medically necessary.” We do not believe the proposed mandate would expand coverage beyond what is currently provided to insureds. As such, **there would be no material social or financial impacts associated with mandating proton beam therapy; we do not believe that it is necessary for our office to assess the social and financial effects of mandating health insurance coverage for medically necessary proton beam therapy for cancer treatment.**

LATE

WRITTEN TESTIMONY IN STRONG SUPPORT

Requesting the Auditor to Assess the Social and Financial Effects of Requiring Health Insurers to Provide Coverage for Medically Necessary Proton Beam Therapy in Hawai‘i

Committee: On Health

Hearing Date: March 25, 2026

Measure Title: Requesting an Auditor’s Assessment of Mandated Health Insurance Coverage for Medically Necessary Proton Beam Therapy

Chair Rep. Takayama , Vice Chair Rep. Sue L. Keohokapu-Lee Loy, and Members of the Committee,

Mahalo for the opportunity to submit testimony in strong support of this request for an Auditor’s assessment regarding mandated health insurance coverage for medically necessary proton beam therapy in Hawai‘i.

Purpose of the Request

This measure does not mandate coverage outright. Instead, it seeks a responsible, data-driven evaluation of the **social and financial impacts** of requiring insurers to cover proton beam therapy when it is medically necessary. This is precisely the type of due diligence envisioned under Hawai‘i’s statutory requirements for new insurance mandates.

Why This Assessment Is Needed

Proton beam therapy is a clinically recognized, FDA-approved cancer treatment that can significantly reduce radiation exposure to healthy tissues. For certain patients—especially **keiki**, **kūpuna**, and individuals with tumors near critical organs—proton therapy may offer better outcomes and fewer long-term complications than conventional radiation.

Yet many Hawai‘i patients face **denials, delays, or prohibitive out-of-pocket costs** because coverage varies widely across insurers. These inconsistencies create inequities in access to care and force families into painful decisions about whether they can afford the treatment their physicians recommend.

A formal Auditor’s assessment will help answer key questions:

- What is the current landscape of coverage and denial rates in Hawai‘i?
- How many patients are affected each year?
- What are the long-term cost implications for patients, insurers, and the state?

- Could improved access reduce downstream medical costs associated with complications, secondary cancers, or repeat treatments?
- How does Hawai‘i’s coverage compare with other states and federal programs?

Without this analysis, policymakers are left to navigate complex medical and financial questions without the benefit of independent, objective data.

Social Impact

For families navigating a cancer diagnosis, time is precious. Delays caused by insurance appeals or denials can worsen outcomes and deepen emotional and financial strain. Ensuring equitable access to medically necessary treatment aligns with Hawai‘i’s values of **aloha**, **kuleana**, and **mālama**—caring for one another, especially in moments of profound vulnerability.

Financial Impact

While proton therapy can be more expensive upfront, research suggests that for certain cancers it may reduce long-term costs by preventing complications, minimizing damage to healthy organs, and decreasing the need for follow-up interventions. An Auditor’s review will allow Hawai‘i to understand these dynamics in our own population and health-care system.

Conclusion

This request is not about expanding mandates prematurely. It is about **responsible governance**, **evidence-based decision-making**, and ensuring that Hawai‘i families have fair access to medically necessary care. An Auditor’s assessment will provide the Legislature with the clarity needed to evaluate future policy options.

For these reasons, I respectfully urge the Committee to pass this measure.

Mahalo for your consideration and for your commitment to the health and well-being of Hawai‘i’s people.

Submitted respectfully,

Gwendolyn V. Kirkland

Advocate to bring proton beam therapy to Hawaii