



HAWAI'I CIVIL RIGHTS COMMISSION

KOMIKINA PONO KIWILA O HAWAI'I

830 PUNCHBOWL STREET, ROOM 411, HONOLULU, HI 96813 • PHONE: (808) 586-8636 • FAX: (808) 586-8655 • TDD: (808) 586-8692

Friday, January 30, 2026, 3:00 p.m.
Conference Room 224 & Videoconference
State Capitol, 415 South Beretania Street

To: SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES

Senator Joy A. San Buenaventura, Chair
Senator Angus L.K. McKelvey, Vice Chair

From: Alphonso Braggs, Chair
and Commissioners of the Hawai'i Civil Rights Commission

Re: S.B. 2051 Relating to Insurance; Equity
Testimony in SUPPORT

The Hawai'i Civil Rights Commission (HCRC) carries out the Hawai'i constitutional mandate that no person shall be discriminated against in the exercise of their civil rights. Art. I, Sec. 5. HCRC has enforcement jurisdiction over Hawai'i's laws prohibiting discrimination in employment (Chapter 378, Part I, HRS), housing (Chapter 515, HRS), public accommodations (Chapter 489, HRS), and access to state and state-funded services (HRS § 368-1.5).

The purpose of S.B. 2051 is to correct the current inequity in the treatment of individuals seeking medical fertility assistance constitutes discrimination based on sex, sexual orientation, and marital status.

Article 1, Section 3 of the Hawai'i Constitution guarantees that equality of rights cannot be denied or abridged on the basis of sex; Article 1 Section 2 that guarantees the rights of individuals; and, Article 1, Section 5 guarantees due process and equal protection for Hawai'i's

people and explicitly bans discrimination based on sex as well as race, religion, and ancestry.

These constitutional mandates are further detailed under H.R.S. §378-2, which protects

Hawai‘i’s people from discrimination based on sexual orientation, gender identity, gender

expression, and marital status, among nine other protected classes¹.

S.B. 2051 is necessary to prohibit Discrimination in insurance benefits based on sexual orientation, gender identity, gender expression, and marital status for state regulated insurance plans. The bill also encourages self-funded plans to voluntarily adopt this inclusive coverage in their policies.

Hawai‘i has a proud history of supporting equal access to reproductive healthcare and supporting autonomy in healthcare decisions. The current policy is discriminatory. Removing barriers to healthcare will ensure that all families can have access to care without using heteronormative definitions of infertility and unreasonable barriers to the same treatments afforded to heterosexual, married individuals.

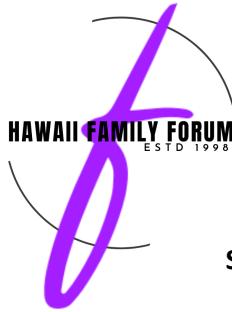
Considering the economic barrier to medical fertility assistance, with treatments costing \$12,00.00 to \$15,00.00 per cycle, these treatments are simply inaccessible for low-income families. Providing equal coverage will reduce socioeconomic disparities and promote reproductive justice. This will strengthen families, reduce emotional and financial stress, and align with our foundational values of fairness, inclusivity, and justice.

¹ Race, sex including gender identity or expression, sexual orientation, age, religion, color, ancestry, disability, marital status, arrest and court record, reproductive health decision, or domestic or sexual violence victim status if the domestic or sexual violence victim provides notice to the victim's employer of such status or the employer has actual knowledge of such status.

Hawai'i law prohibits discrimination based on sexual orientation, gender identity and gender expression, and marital status at work, in real estate transactions, and in public accommodations. The law should also prohibit this kind of discrimination in reproductive healthcare insurance coverage.

Supporting S.B. 2051 aligns with Hawai'i's values, ensuring that all residents, regardless of their background, are afforded the same opportunities to pursue their dreams of parenthood. Family building is a fundamental right. It is not just a matter of health. It is human dignity and equality.

Mahalo for the opportunity to testify in support of S.B. 2051.



Submitted Online: Thursday, January 29, 2026

TO: Senate Committee on Health & Human Services
Senator Joy San Buenaventura, Chair
Senator Angus McKelvey, Vice Chair

FROM: Eva Andrade, President

RE: Opposition to SB2051 Relating to Insurance

Hawai'i Family Forum is a nonprofit, pro-family education organization committed to promoting policies that protect human dignity, strengthen families, and serve the long-term well-being of our community. While we recognize the deep pain many individuals and couples experience when they struggle to have children, SB 2051 raises serious ethical, social, and public policy concerns that deserve careful consideration.

At its core, this bill goes well beyond addressing medical infertility. It significantly expands government-mandated coverage for in vitro fertilization while redefining infertility and family formation in ways that many in our community find troubling. IVF commonly involves the creation of multiple embryos, many of whom are frozen, discarded, or never given the opportunity to be born. SB 2051 provides no safeguards to address these concerns or to protect human life at its earliest stages.

Additionally, the bill shifts focus almost entirely to adult access and equality claims, with little discussion of the long-term interests of children. Public policy should carefully consider not only adult desires, but also the needs of children—particularly their connection to biological parents and family identity whenever possible.

We are also concerned that SB 2051 mandates participation by employers and insurers without clear conscience or religious-freedom protections. Hawai'i is home to a richly diverse population, including faith-based organizations and individuals who hold sincere moral objections to certain reproductive technologies. Public policy should respect that diversity rather than compel participation in practices that conflict with deeply held beliefs.

For these reasons, we respectfully urge the Legislature to slow down and reconsider this broad mandate. Compassion for those facing infertility can and should be expressed in ways that do not compromise human dignity, overlook the interests of children, or infringe on conscience protections.

Mahalo for the opportunity to submit testimony and for your thoughtful consideration of this important issue.



Testimony of
John M. Kirimitsu
Counsel

Before:

Senate Committee on Health and Human Services
The Honorable Joy A. San Buenaventura, Chair
The Honorable Angus L.K. McKelvey, Vice Chair

January 30, 2026
3:00 pm
Conference Room 224

Re: SB 2051 Relating to Insurance

Chair, Vice Chair, and committee members, thank you for this opportunity to provide testimony on this measure mandating expanded in vitro fertilization insurance coverage.

Kaiser Permanente Hawaii would like to offer comments.

Kaiser Permanente supports the intent of this bill to ensure comprehensive quality coverage for sexual reproductive health care services, however, since this is a new mandate for coverage, an auditor's report is *statutorily required* under Sections 23-51 and 23-52 of the Hawaii Revised Statutes to assess the social and financial impact of the proposed mandated coverage.

Thank you for the opportunity to comment.

711 Kapiolani Blvd
Honolulu, Hawaii 96813
Telephone: 808-432-5224
Facsimile: 808-432-5906
Mobile: 808-282-6642
E-mail: John.M.Kirimitsu@kp.org



An Independent Licensee of the Blue Cross and Blue Shield Association

January 30, 2026

The Honorable Joy A. San Buenaventura, Chair
The Honorable Angus L.K. McKelvey, Vice Chair
Senate Committee on Health and Human Services

Re: SB 2051 – RELATING TO INSURANCE

Dear Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to provide comments and express some concerns on SB 2051, which looks to remove discriminatory requirements for mandatory insurance coverage of in vitro fertilization procedures to create parity of coverage for same-sex couples, unmarried individuals, transgender persons, and opposite-sex couples for whom male infertility is the relevant factor. It also requires the insured or the insured's dependent spouse to have a history of infertility of at least six months' duration, rather than five years, and includes the need for medical intervention to conceive due to physiological or anatomical factors.

We understand that infertility is a nuanced and deeply personal challenge and have always aimed to provide fertility coverage that meets or exceeds the needs of our members and the community. HMSA approaches health mandates with care, given the complex and continually evolving nature of medicine. The expansions proposed in this are complex, both medically and legally.

Addressing some of the circumstances for IVF outlined in this bill would require the use of a third-party surrogate. Regardless of gender or sexual orientation, expenses related to surrogacy are not covered. This is due to various legal and medical challenges, but primarily because health insurance is intended to cover only the policyholder, and benefits cannot be assigned to another individual.

Thank you for the opportunity to testify on this measure.

Sincerely,

Walden Au
Director of Government Relations



January 30, 2026

To: Chair San Buenaventura, Vice Chair McKelvey, and Members of the Senate Committee on Health and Human Services

From: Hawaii Association of Health Plans Public Policy Committee

Date/Location: January 30, 2026; 3:00 pm/Conference Room 224 & Videoconference

Re: Testimony with Comments on SB2051 – Relating to Insurance

The Hawaii Association of Health Plans (HAHP) would like to offer comments on SB 2051. HAHP is a statewide partnership that unifies Hawaii's health plans to improve the health of Hawaii's communities together. A majority of Hawaii residents receive their health coverage through a plan associated with one of our organizations.

HAHP appreciates the efforts of Hawaii legislators to ensure equity in the treatment of individuals seeking medical fertility assistance and access to in vitro fertilization. However, it's our opinion that as it's currently written, this bill would create new mandated benefits that would increase costs for Hawaii residents and their employers. We would like to respectfully request that this bill be deferred or that the State Auditor first conduct an impact assessment report pursuant to HRS 23-51 and 23-52.

Thank you for the opportunity to offer comments on SB2051.

Sincerely,

HAHP Public Policy Committee
cc: HAHP Board Members



Where the LGBTQIA+ equality & Labor movements meet!
A constituency group of the Hawai'i State AFL-CIO

January 29, 2026

Senate's Committee on Health and Human Services
Hawai'i State Capitol
415 South Beretania Street
Honolulu, HI 96813

Hearing: Friday, January 30, 2026 at 3:00 PM

RE: STRONG SUPPORT for Senate Bill 2051

Aloha Chair San Buenaventura, Vice-Chair McKelvey and fellow committee members,

Pride at Work – Hawai'i is an official chapter of [Pride at Work](#) which is a national nonprofit organization that represents LGBTQIA+ union members and their allies. We are an officially recognized constituency group of the AFL-CIO that organizes mutual support between the organized Labor Movement and the LGBTQIA+ Community to further social and economic justice.

Pride at Work – Hawai'i supports Senate Bill 2051 as it is a critical step toward ensuring fairness, equity, and dignity in access to reproductive health care. Current insurance requirements for in vitro fertilization (IVF) coverage rely on outdated and discriminatory definitions of infertility that disproportionately exclude same-sex couples, unmarried individuals, transgender people, and families where male infertility is the relevant factor. These exclusions are not rooted in medical necessity—they are rooted in bias.

By removing discriminatory prerequisites and establishing parity of coverage, SB 2051 recognizes a simple truth: families are formed in many ways, and access to medically necessary care should not depend on marital status, sexual orientation, gender identity, or adherence to a narrow, heterosexual model of reproduction.

We also strongly support the bill's update to the infertility requirement, reducing the mandated history of infertility from five years to six months. The current five-year standard is unreasonable, medically unsound, and imposes unnecessary emotional and financial burdens on individuals and families. Aligning coverage with contemporary medical standards ensures that people can access care when it is medically indicated—not years after harm has already been done.

Importantly, SB 2051 also clarifies that infertility includes the need for medical intervention to conceive due to physiological or anatomical factors. This language is inclusive of transgender individuals and others for whom pregnancy is not possible without assisted reproductive technology, further reinforcing the bill's commitment to equity.

For LGBTQ+ workers and their families, access to comprehensive health insurance—including fertility care—is a matter of economic justice. When insurance coverage excludes or delays

Pride at Work – Hawai‘i’s Testimony in SUPPORT of Re: In Support of SB 2051

medically necessary treatment, workers are forced to shoulder enormous out-of-pocket costs or abandon their hopes of building a family altogether. No one should have to choose between financial stability and the ability to have children.

Pride at Work – Hawai‘i urges the Legislature to pass SB 2051 and affirm Hawai‘i’s commitment to nondiscrimination, reproductive freedom, and healthcare equity for all families.

Mahalo for the opportunity to submit testimony in strong support of SB 2051.

In Solidarity,

Michael Golojuch, Jr. (he/him)
President
[Pride at Work – Hawai‘i](#)

SB-2051

Submitted on: 1/28/2026 1:42:38 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Maddalynn Sesepasara	Testifying for Kua'ana Project	Support	Written Testimony Only

Comments:

Aloha Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee,

I am writing in strong support of SB2051. This measure is a critical step toward equity in health insurance coverage for individuals and families in Hawaii.

Current law limits access to fertility and IVF coverage in ways that disproportionately exclude same-sex couples, transgender people, unmarried individuals, and couples impacted by male infertility. These restrictions are outdated and create unequal financial and medical burdens for families who simply wish to access the same opportunities to build a family as others.

SB2051 corrects these inequities by requiring that infertility and IVF benefits be applied in a gender-neutral and nondiscriminatory manner. By recognizing diverse family structures and modern medical realities, this bill promotes fairness, medical necessity, and reproductive autonomy.

Fertility care is already expensive and emotionally taxing. No family should face additional barriers based on sexual orientation, gender identity, or marital status. SB2051 ensures Hawaii's insurance laws reflect our values of inclusion and equal access to care.

I respectfully urge you to support SB2051. Mahalo for the opportunity to submit testimony.

Maddalynn Sesepasara

Kua'ana Project Manager

SB-2051

Submitted on: 1/29/2026 10:16:09 AM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Heather Lusk	Testifying for Hawaii Health and Harm Reduction Center	Support	Written Testimony Only

Comments:

Aloha Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee,

I am writing in strong support of SB2051. This measure is a critical step toward equity in health insurance coverage for individuals and families in Hawaii.

The law currently limits access to fertility and IVF coverage in ways that disproportionately exclude same-sex couples, transgender people, unmarried individuals, and couples impacted by male infertility. These restrictions are outdated and create unequal financial and medical burdens for families who simply wish to access the same opportunities to build a family as others. This bill corrects these inequities by requiring that infertility and IVF benefits be applied in a gender-neutral and nondiscriminatory manner. By recognizing diverse family structures and modern medical realities, this bill promotes fairness, medical necessity, and reproductive autonomy.

I respectfully urge you to support SB2051. Mahalo for the opportunity to submit testimony.

Heather Lusk



H.O.K.U.
POLITICAL ACTION
COMMITTEE

HA'AHEO, 'OHANA, KAULIKE, UI

Pride

Family

Justice

Activate

WHERE PRIDE BECOMES POLITICAL POWER

Website: www.hokupac.org ♦ Email: info@hokupac.org

January 29, 2026

Senate's Committee on Health and Human Services
Hawai'i State Capitol
415 South Beretania Street
Honolulu, HI 96813

Hearing: Friday, January 30, 2026 at 3 PM

RE: STRONG SUPPORT for Senate Bill 2051 – Relating to RELATING TO INSURANCE

Aloha Chair San Buenaventura, Vice-Chair McKelvey and fellow committee members,

This testimony on behalf of **HOKU PAC**, Hawai'i's LGBTQ+ political action committee dedicated to building queer political power and advancing policies that protect our communities. We write in **strong support of Senate Bill 2051**.

SB 2051 addresses long-standing inequities in access to fertility care by removing discriminatory requirements for mandatory insurance coverage of in vitro fertilization. Current law relies on outdated definitions of infertility that privilege heterosexual, married couples while excluding same-sex couples, unmarried individuals, transgender people, and families for whom male infertility is the relevant medical factor. These exclusions are not medically justified—they are discriminatory.

This bill creates parity by ensuring that access to IVF coverage is based on medical need rather than marital status, sexual orientation, gender identity, or conformity to a narrow model of family formation. By doing so, SB 2051 recognizes what families across Hawai'i already know: there is no single way to build a family, and public policy should not penalize people for who they are or whom they love.

HOKU PAC strongly supports the bill's modernization of the infertility requirement, reducing the mandated history of infertility from five years to six months. The current five-year standard is arbitrary, harmful, and out of step with contemporary medical practice. It delays care, increases financial and emotional strain, and places unnecessary burdens on people seeking to conceive—often after years of navigating systemic barriers.

Importantly, SB 2051 also clarifies that infertility includes the need for medical intervention to conceive due to physiological or anatomical factors. This inclusive definition acknowledges the realities faced by transgender individuals and others who cannot conceive without assisted reproductive technology, ensuring they are not excluded by rigid or outdated criteria.

Access to fertility care is an issue of economic justice. IVF is prohibitively expensive, and when insurance coverage is denied or delayed, only the wealthiest families can pursue care. For māhū and LGBTQIA+ individuals and working families, these barriers can make the dream of having children unattainable. SB 2051 helps level the playing field and affirms that the ability to build a family should not be reserved for a privileged few.

Paid for by HOKU PAC – Not Authorized by any Candidate or Candidate Committee

HOKU PAC Testimony in support of SB 2051 1452:

RELATING TO INSURANCE

At a time when reproductive freedom is under increasing attack nationwide, Hawai'i has the opportunity—and the responsibility—to lead with values of equity, dignity, and inclusion. SB 2051 sends a clear message that our state will not tolerate discrimination in access to health care or family-building.

For these reasons, **HOKU PAC urges your strong support of SB 2051.**

Me ke aloha,

HOKU PAC

SB-2051

Submitted on: 1/27/2026 8:59:36 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Joanne Okika Shigeko Qinaau	Testifying for Pilina Center for Wellbeing	Support	Written Testimony Only

Comments:

Aloha Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee,

I am writing in strong support of SB2051.

This measure is a critical step toward equity in health insurance coverage for individuals and families in Hawaii.

Current law limits access to fertility and IVF coverage in ways that disproportionately exclude same-sex couples, transgender people, unmarried individuals, and couples impacted by male infertility. These restrictions are outdated and create unequal financial and medical burdens for families who simply wish to access the same opportunities to build a family as others.

SB2051 corrects these inequities by requiring that infertility and IVF benefits be applied in a gender-neutral and nondiscriminatory manner. By recognizing diverse family structures and modern medical realities, this bill promotes fairness, medical necessity, and reproductive autonomy.

Fertility care is already expensive and emotionally taxing.

No family should face additional barriers based on sexual orientation, gender identity, or marital status. SB2051 ensures Hawaii's insurance laws reflect our values of inclusion and equal access to care.

I respectfully urge you to support SB2051. Mahalo for the opportunity to submit testimony.

No kou ola pono,

Jo Qina`au

TESTIMONY FROM THE STONEWALL CAUCUS OF THE DEMOCRATIC PARTY OF HAWAII

HEARING OF THE SENATE COMMITTEE ON HEALTH & HUMAN SERVICES

January 30, 2026

TESTIMONY IN **STRONG SUPPORT OF SB2051**

Relating to Health Insurance; In Vitro Fertilization; Mandatory Insurance Coverage; Infertility; Same-Sex Couples; Unmarried Individuals; Transgender Persons; Male Infertility; Parity

Aloha Chair, Vice Chair, and esteemed Members of the Committee:

My name is Abby Simmons, Chair of the Stonewall Caucus of the Democratic Party of Hawai'i, and I am submitting testimony on behalf of our Caucus in strong support of SB2051.

SB2051 would remove discriminatory barriers in Hawai'i's current health insurance mandate for in vitro fertilization (IVF) so that coverage is gender-neutral and inclusive of all families and individuals, regardless of sexual orientation, marital status, or gender identity. The bill helps ensure that same-sex couples, unmarried individuals, transgender persons, and opposite-sex couples experiencing male factor infertility receive equitable access to medically necessary fertility care.

Under existing law, infertility coverage is limited by outdated conditions that, in practice, exclude many people based on marital status, gender identity, or the source of infertility. SB2051 updates Hawai'i's mandate by requiring that:

- Insurance plans that provide pregnancy-related benefits must include gender-neutral infertility benefits;
- Coverage must be comparable to other pregnancy-related benefits without discrimination;
- Policies must include coverage for multiple IVF cycles and fertility preservation, regardless of marital status, sexual orientation, or identity;
- Individuals and families affected by male infertility or requiring assisted reproductive technologies are treated equitably under the law.

IVF treatment is essential medical care for many Hawai'i families, yet it can cost \$12,000–\$15,000 per cycle, creating a significant financial barrier for those without comprehensive insurance coverage. By eliminating discriminatory restrictions and expanding coverage,

Testimony in Strong Support of SB 2051

SB2051 promotes health equity, family building, and access to essential care for all residents, including LGBTQ+ families.

This bill aligns with Hawai'i's values of aloha, fairness, and inclusivity. All individuals and families deserve equal access to medically necessary care, and no one should be excluded from insurance benefits based on who they love, how they identify, or how their body functions. Supporting SB2051 will help ensure that Hawai'i continues to lead the nation in protecting reproductive freedom and healthcare equity for all.

For these reasons, the Stonewall Caucus respectfully urges the Committee to pass SB2051 with a favorable recommendation.

Mahalo nui loa for your consideration and leadership.

Abby Simmons (she/her)
Chair, Stonewall Caucus
Democratic Party of Hawai'i



*American College of
Obstetricians and Gynecologists
District VIII, Hawai'i (Guam & American
Samoa) Section*

TO: Committee on Health and Human Services
Sen. Joy A. San Buenaventura, Chair
Sen. Angus L.K. McKelvey, Vice Chair

DATE: Friday, January 30, 2026

PLACE: Hawaii State Capitol, Conference Room 224

FROM: Hawai'i Section, ACOG
Dr. Tiffinie R. Mercado, MD, FACOG, Chair
Dr. Ricardo A. Molero Bravo, MD, FACOG, Legislative Chair

Re: SB2051 Health Insurance; In Vitro Fertilization; Mandatory Insurance Coverage; Infertility; Same-Sex Couples; Unmarried Individuals; Transgender Persons; Male Infertility; Parity Position: SUPPORT

Aloha Chair, Vice Chair, and Members of the Committee:

The American College of Obstetricians and Gynecologists, Hawai'i Section (ACOG Hawai'i), which represents physicians dedicated to providing evidence-based reproductive health care across our state, strongly supports SB2051.

As obstetrician–gynecologists, we care for individuals and families at some of the most meaningful and vulnerable moments of their lives. Infertility is a medical condition that carries significant emotional, physical, and financial burdens. Yet under current Hawai'i law, access to insurance-covered in vitro fertilization (IVF) remains unequal and discriminatory, excluding many patients based solely on sexual orientation, gender identity, marital status, or the presence of male-factor infertility. **SB2051 corrects these inequities.**

This measure modernizes Hawai'i's IVF insurance mandate by ensuring that coverage is gender-neutral, medically appropriate, and inclusive of same-sex couples, transgender individuals, unmarried individuals, and couples experiencing male-factor infertility. It also aligns infertility coverage with contemporary medical standards by recognizing infertility after six months, rather than an outdated five-year requirement, and by acknowledging the need for medical intervention due to physiological or anatomical factors.

From a clinical perspective, SB2051 reflects how infertility is actually diagnosed and treated in modern medical practice. From an equity perspective, it ensures that patients with equal medical need are treated equally under the law. And from a public health standpoint, access to fertility care supports family formation, mental health, and overall well-being.

Importantly, this bill does not create experimental or non-standard benefits. It requires that IVF services be provided in accordance with established professional guidelines, including those of the American College of Obstetricians and Gynecologists and the American Society for Reproductive Medicine, ensuring high-quality, evidence-based care.

ACOG Hawai'i believes that no patient should be denied medically indicated fertility care because of who they love, how they identify, or whether infertility is related to male or female factors. SB2051 is a thoughtful, carefully drafted bill that promotes fairness, medical accuracy, and reproductive autonomy.

For these reasons, ACOG Hawai'i supports SB2051 and respectfully asks the committee to pass this important measure.

Mahalo for the opportunity to submit testimony and for your continued commitment to advancing equitable, evidence-based health care for the people of Hawai'i.

Respectfully submitted,

American College of Obstetricians and Gynecologists
Hawai'i Section (ACOG Hawai'i)



LAMBDA LAW STUDENT ASSOCIATION OF HAWAI'I

TESTIMONY IN SUPPORT OF SB2051

Senate Committee on Health and Human Services

January 29th, 2025

Aloha e Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee,

Lambda Law Student Association of Hawai'i is a Registered Independent Organization at UH Mānoa's William S. Richardson School of Law. **We support SB2051.**

This measure is a critical step toward equity in health insurance coverage for individuals and families in Hawaii.

Current law limits access to fertility and IVF coverage in ways that **disproportionately exclude same-sex couples, transgender people, unmarried individuals, and couples impacted by male infertility**. These restrictions are outdated and create unequal financial and medical burdens for families who simply wish to access the same opportunities to build a family as others.

SB2051 corrects these inequities by requiring that infertility and IVF benefits be applied in a gender-neutral and nondiscriminatory manner. By recognizing diverse family structures and modern medical realities, this bill promotes fairness, medical necessity, and reproductive autonomy.

Fertility care is already expensive and emotionally taxing. No family should face additional barriers based on sexual orientation, gender identity, or marital status. **SB2051 ensures Hawaii's insurance laws reflect our values of inclusion and equal access to care.**

We respectfully urge you to support SB2051. Mahalo for the opportunity to submit testimony.

Lambda Law Hawai'i, a Law Student Association at the William S. Richardson School of Law.

Mission: To advance equal rights for LGBTQIA+ individuals at WSRS and beyond.



Hawai'i State Lesbian, Gay, Bisexual, Transgender, Queer Plus Commission

Advocating for the Hawai'i LGBTQIA+ Community

Mailing Address: LGBTQ+ Commission, c/o The Department of Human Services,
P.O. Box 339, Honolulu, Hawai'i 96809-0339

Email: hawaiistatelgbtpluscommission@gmail.com
Web: <https://humanservices.hawaii.gov/lgbtq-commission/>



January 29, 2026

Senate's Committee on Health and Human Services
Hawai'i State Capitol
415 South Beretania Street
Honolulu, HI 96813

Hearing: Friday, January 30, 2026, at 3:00 PM

RE: Support for Senate Bill 2051

Aloha Chair San Buenaventura, Vice Chair McKelvey and fellow committee members,

I am writing in strong support of Senate Bill 2051 on behalf of the Hawai'i State Lesbian, Gay, Bisexual, Transgender, Queer Plus (LGBTQ+) Commission, which was established by the 2022 Hawai'i State Legislature to

"improve the State's interface with members of the lesbian, gay, bisexual, transgender, queer, plus community; identify the short- and long-range needs of its members; and ensure that there is an effective means of researching, planning, and advocating for the equity of this population in all aspects of state government."

The Hawai'i State LGBTQ+ Commission strongly supports Senate Bill 2051, which takes an important step toward eliminating discriminatory barriers in access to fertility care and ensuring parity in insurance coverage for all individuals and families in Hawai'i.

SB 2051 modernizes Hawai'i's insurance requirements for in vitro fertilization (IVF) by removing outdated and inequitable standards that have disproportionately excluded same-sex couples, unmarried individuals, transgender persons, and families for whom male infertility is the relevant factor. Current law was written with a narrow and antiquated understanding of family formation and infertility, resulting in unequal access to medically necessary care.

By reducing the required history of infertility from five years to six months, SB 2051 aligns Hawai'i's standards with current medical practice and nationally recognized clinical guidelines. Prolonged waiting periods delay care, increase emotional and financial hardship, and serve no medical purpose, particularly for individuals who require assisted reproductive technologies due to physiological or anatomical factors.

Proudly established pursuant to Hawai'i Revised Statutes Chapter 369, as enacted through Act 41, Session Laws of Hawai'i 2022

HI State LGBTQ+ Commission Testimony in Support of SB 2051

Importantly, this measure also recognizes that infertility is not solely defined by heterosexual intercourse or marital status. Many māhū and LGBTQ+ people and others require medical intervention to conceive not because of choice, but because of biology. Denying or delaying coverage based on outdated assumptions about how families are formed is discriminatory and inconsistent with Hawai'i's values of equity, inclusion, and dignity for all.

Family-building is a fundamental aspiration shared across communities. SB 2051 ensures that access to fertility treatment is based on medical need rather than sexual orientation, gender identity, marital status, or gender-based assumptions about infertility. This bill affirms that all families, regardless of how they are formed, deserve equal treatment under the law.

For these reasons, the Hawai'i State LGBTQ+ Commission urges your strong support of SB 2051.

If you or any member of your staff has any questions regarding my testimony you can reach me at hawaiistategbtqpluscommission@gmail.com.

Mahalo nui loa for your time and consideration,

Sandy Harjo Livingston, PhD (he/him/they/them)

Chair

Hawai'i State LGBTQ+ Commission

SB-2051

Submitted on: 1/28/2026 3:20:12 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Steven Singer	Individual	Support	In Person

Comments:

Aloha Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee,

I am writing in strong support of SB2051. This measure is a critical step toward equity in health insurance coverage for individuals and families in Hawaii.

Current law limits access to fertility and IVF coverage in ways that disproportionately exclude same-sex couples, transgender people, unmarried individuals, and couples impacted by male infertility. These restrictions are outdated and create unequal financial and medical burdens for families who simply wish to access the same opportunities to build a family as others.

SB2051 corrects these inequities by requiring that infertility and IVF benefits be applied in a gender-neutral and nondiscriminatory manner. By recognizing diverse family structures and modern medical realities, this bill promotes fairness, medical necessity, and reproductive autonomy.

Fertility care is already expensive and emotionally taxing. No family should face additional barriers based on sexual orientation, gender identity, or marital status. SB2051 ensures Hawaii's insurance laws reflect our values of inclusion and equal access to care.

I respectfully urge you to support SB2051. Mahalo for the opportunity to submit testimony.

Steven A. Singer, Ed.D.

SB-2051

Submitted on: 1/27/2026 7:49:01 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lisa Lee	Individual	Support	Written Testimony Only

Comments:

Aloha Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee,

I am writing in strong support of SB2051. This measure is a critical step toward equity in health insurance coverage for individuals and families in Hawaii.

Current law limits access to fertility and IVF coverage in ways that disproportionately exclude same-sex couples, transgender people, unmarried individuals, and couples impacted by male infertility. These restrictions are outdated and create unequal financial and medical burdens for families who simply wish to access the same opportunities to build a family as others.

This bill corrects these inequities by requiring that infertility and IVF benefits be applied in a gender-neutral and nondiscriminatory manner. By recognizing diverse family structures and modern medical realities, this bill promotes fairness, medical necessity, and reproductive autonomy. Care is already expensive and emotionally taxing. No family should face additional barriers based on sexual orientation, gender identity, or marital status. SB2051 ensures Hawaii's insurance laws reflect our values of inclusion and equal access to care. I respectfully urge you to support SB2051. Mahalo for the opportunity to submit testimony.

Sincerely,

Lisa Lee

SB-2051

Submitted on: 1/27/2026 9:31:14 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Thaddeus Pham	Individual	Support	Written Testimony Only

Comments:

Aloha Chair San Buenaventura, Vice Chair McKelvey, and Members of the HHS Committee,

As public health professional, I write in **strong support of SB2051**, which would ensure equitable health insurance coverage for more families in Hawaii.

Current law limits access to fertility and IVF coverage in ways that disproportionately exclude same-sex couples, transgender people, unmarried individuals, and couples impacted by male infertility. These limitations create unequal financial and medical burdens for families who simply wish to access the same opportunities to build a family as others.

SB2051 corrects these inequities by requiring that infertility and IVF benefits be applied in a gender-neutral and nondiscriminatory manner. By recognizing diverse family structures and modern medical realities, this bill promotes fairness, medical necessity, and reproductive autonomy.

Fertility care is already expensive and emotionally taxing. No family should face additional barriers based on sexual orientation, gender identity, or marital status. SB2051 ensures Hawaii's insurance laws reflect our values of inclusion and equal access to care.

I urge you to support SB2051.

Mahalo,

Thaddeus Pham

SB-2051

Submitted on: 1/27/2026 11:06:27 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kenji Aoki	Individual	Support	Written Testimony Only

Comments:

Aloha Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee,

I am writing in strong support of SB2051. This measure is a critical step toward equity in health insurance coverage for individuals and families in Hawaii.

Current law limits access to fertility and IVF coverage in ways that disproportionately exclude same-sex couples, transgender people, unmarried individuals, and couples impacted by male infertility. These restrictions are outdated and create unequal financial and medical burdens for families who simply wish to access the same opportunities to build a family as others.

SB2051 corrects these inequities by requiring that infertility and IVF benefits be applied in a gender-neutral and nondiscriminatory manner. By recognizing diverse family structures and modern medical realities, this bill promotes fairness, medical necessity, and reproductive autonomy.

Fertility care is already expensive and emotionally taxing. No family should face additional barriers based on sexual orientation, gender identity, or marital status. SB2051 ensures Hawaii's insurance laws reflect our values of inclusion and equal access to care.

I respectfully urge you to support SB2051. Mahalo for the opportunity to submit testimony.

Mahalo, Kenji Aoki

SB-2051

Submitted on: 1/28/2026 5:17:04 AM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Younghhee Overly	Individual	Support	Written Testimony Only

Comments:

Thank you for hearing SB2051.

SB-2051

Submitted on: 1/28/2026 1:07:36 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Mike Golojuch, Sr.	Individual	Support	Written Testimony Only

Comments:

I support SB2051. Please pass this bill. Thanks, Mike Golojuch

SB-2051

Submitted on: 1/28/2026 1:15:11 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Micaela	Individual	Support	Written Testimony Only

Comments:

Aloha Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee,

I am writing in strong support of SB2051. This measure is a critical step toward equity in health insurance coverage for individuals and families in Hawaii.

Current law limits access to fertility and IVF coverage in ways that disproportionately exclude same-sex couples, transgender people, unmarried individuals, and couples impacted by male infertility. These restrictions are outdated and create unequal financial and medical burdens for families who simply wish to access the same opportunities to build a family as others.

SB2051 corrects these inequities by requiring that infertility and IVF benefits be applied in a gender-neutral and nondiscriminatory manner. By recognizing diverse family structures and modern medical realities, this bill promotes fairness, medical necessity, and reproductive autonomy.

Fertility care is already expensive and emotionally taxing. No family should face additional barriers based on sexual orientation, gender identity, or marital status. SB2051 ensures Hawaii's insurance laws reflect our values of inclusion and equal access to care.

I respectfully urge you to support SB2051. Mahalo for the opportunity to submit testimony.

Micaela Hines

Aloha Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee,

My name is Raven Kame'enui-Becker and I am a lesbian and māhū 'Ōiwi (nonbinary Native Hawaiian person). I am writing in strong support of SB2051. This measure is a critical step toward equity in health insurance coverage for individuals and families in Hawaii.

Current law limits access to fertility and IVF coverage in ways that disproportionately exclude same-gender couples, transgender people, individuals who are not married, and those impacted by sperm factor infertility. These restrictions are outdated and create unequal financial and medical burdens for families who simply wish to access the same opportunities to build a family as others.

SB2051 corrects these inequities by requiring that infertility and IVF benefits be applied in a gender-neutral and nondiscriminatory manner. By recognizing diverse family structures and modern medical realities, this bill promotes fairness, medical necessity, and reproductive autonomy.

Fertility care is already expensive and emotionally taxing. No family should face additional barriers based on sexual orientation, gender identity, or marital status. SB2051 ensures Hawaii's insurance laws reflect our values of inclusion and equal access to care.

I respectfully urge you to support SB2051. Mahalo for the opportunity to submit testimony.

Raven Kame'enui-Becker

SB-2051

Submitted on: 1/28/2026 1:57:35 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Noelle Lindenmann	Individual	Support	Written Testimony Only

Comments:

Aloha Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee, I am writing in strong support of SB2051. This measure is a critical step toward equity in health insurance coverage for individuals and families in Hawaii.

Current law limits access to fertility and IVF coverage in ways that disproportionately exclude same-sex couples, transgender people, unmarried individuals, and couples impacted by male infertility. These restrictions are outdated and create unequal financial and medical burdens for families who simply wish to access the same opportunities to build a family as others.

SB2051 corrects these inequities by requiring that infertility and IVF benefits be applied in a gender-neutral and nondiscriminatory manner. By recognizing diverse family structures and modern medical realities, this bill promotes fairness, medical necessity, and reproductive autonomy.

Fertility care is already expensive and emotionally taxing. No family should face additional barriers based on sexual orientation, gender identity, or marital status. SB2051 ensures Hawaii's insurance laws reflect our values of inclusion and equal access to care.

I respectfully urge you to support SB2051. Mahalo for the opportunity to submit testimony.

Noelle Lindenmann, Kailua-Kona

SB-2051

Submitted on: 1/28/2026 2:30:59 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Vivian S. Toellner	Individual	Support	Written Testimony Only

Comments:

Having experienced infertility and invitro procedures. I cannot image what it would have done to my sanity, if I had to have argued with politicians wheather or not I could have the procedures necessary for my medical treatment. I advise all persons not directly involved with a person's medical treatment to keep their mouths shut and their opinions to themselves.

It is a patient, spouse and doctor decision, that have forever life consequences. Do you feel qualified to stick your nose into it? Unless you have been there and experienced the heart ache, the effort, the soul searching just stay out of it.

I am nearly speechless, the invasion of privacy that some law makers feel they have in my most persional business.

SB-2051

Submitted on: 1/28/2026 3:08:57 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Shannon Matson	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair, and Committee Members,

As a person who recently carried a baby for someone else through the IVF process, I strongly support this bill. Mahalo nui loa for considering this legislation and please pass this! This bill is an important step towards recognizing that families come in many forms. As a mama of two of my own keiki, someone who has experienced multiple child loss due to infertility issues and was recently able to carry a baby to term for someone who cannot birth a baby on their own, this is such an important piece of legislation. No one should face insurance/medical discrimination when attempting to start or expand their family, the IVF process is already complicated enough, please reduce barriers that arise from insurance companies denying coverage due to antiquated judgments around single-parents or same-sex/trans/nonbinary parents.

Mahalo,

Shannon M.

Hawai'i Island Resident

SB-2051

Submitted on: 1/28/2026 7:47:18 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Mecca Monson-Gere	Individual	Support	Written Testimony Only

Comments:

For the consideration of the Senate Committee on Health and Human Services (HHS) and Committee on Commerce and Consumer Protection (CPN),

I am writing to express my strong support for SB 2051, Relating to Insurance. This essential bill seeks to remove discriminatory requirements in mandatory insurance coverage for in vitro fertilization (IVF) procedures, ensuring that these benefits are extended to all residents of Hawai'i with equal access and on a gender-neutral basis.

The current mandates on IVF coverage contain significant, unacceptable gaps that exclude and discriminate against same-sex couples, unmarried individuals, and transgender persons, as well as opposite-sex couples for whom male infertility is the relevant factor. By requiring all policies to be gender-neutral and ensuring that any benefit available to married opposite-sex couples is also available to other individuals and couples, SB 2051 addresses a profound inequity in healthcare. This is not only a matter of reproductive justice but of basic fairness and equality under the law, ensuring all residents who wish to have children have equitable access to necessary medical assistance.

I urge the Committees to pass SB 2051. This legislation is a critical step toward creating an inclusive and equitable health insurance landscape in Hawai'i, making a real difference in the lives of many families and affirming our commitment to non-discrimination and parity in healthcare.

Mahalo,

Mecca Monson-Gere

Aloha Chair San Buenaventura, Vice Chair McKelvey and member of the committee,

My name is Dale VanderBrink. I am the 2nd Vice Chair of the Ala Moana Kaka'ako Neighborhood Board. This testimony is my personal one.

I am writing in strong support for SB2051. This is a monumental step towards health insurance equality for those in Hawai'i.

Our State has made great strides since marriage equality was enacted in 2013. However, there are still elements of our laws that are discriminatory towards same sex couples and transgender people. In addition, there are still discriminatory elements of the law towards unmarried individuals and couples impacted by male infertility. These unnecessary restrictions, part of a bygone time in our modern history, need to be updated so those who wish to use fertility and IVF can do so.

SB2051 will correct this by applying gender neutral and nondiscriminatory language for those who wish to use infertility and IVF benefits.

I ask you to pass SB2051 to help remove these barriers and ensure Hawai'i's insurance laws are reflective of our inclusive values and equal access to care.

Mahalo,

Dale VanderBrink

SB-2051

Submitted on: 1/29/2026 12:24:02 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Arielle Howell	Individual	Support	Written Testimony Only

Comments:

To Chair, Vice Chair, and Members,

My name is Dr. Arielle Howell, I am a ObGyn resident physician at the University of Hawai'i Residency Program and a member of ACOG Hawai'i. I am writing to express support of SB2051.

Many individuals experience infertility or need for assistance with reproductive medicine to become pregnant. Under current law, many patients, including same-sex couples, unmarried individuals, transgender patients, and those with male-factor infertility, are denied in vitro fertilization (IVF) coverage despite having the same medical needs as others. A single round of IVF can cost \$17,000 - 27,000, making it extremely inaccessible without insurance coverage.

SB2051 removes outdated and discriminatory requirements and ensures IVF coverage is gender-neutral, inclusive, and grounded in current medical standards. This bill promotes equity, fairness, and patient-centered care. I respectfully urge your support.

Thank you,

Arielle Howell, MD

SB-2051

Submitted on: 1/29/2026 12:34:39 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Reni Soon	Individual	Support	Written Testimony Only

Comments:

Aloha kakou - I've been an OBGYN in Hawaii for over 20 years, and I strongly support SB2051. To deny IVF coverage to certain communities is discriminatory. Please pass SB2051.

Mahalo

Reni Soon, MD MPH

SB-2051

Submitted on: 1/29/2026 12:45:25 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sara Harris	Individual	Support	Written Testimony Only

Comments:

I am an OBGYN in Hawai'i and I strongly support SB2051.

This bill ensures quitable, medically appropriate IVF coverage for patients regardless of martial status, sexual orientation, gender identity or infertility type. I urge your support.

Thank you!

Sara C Harris, MD

SB-2051

Submitted on: 1/29/2026 12:51:11 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Richard S Velasquez	Individual	Support	Written Testimony Only

Comments:

please support this important bill

SB-2051

Submitted on: 1/29/2026 1:28:51 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ricardo Molero Bravo	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Members,

As an obstetrician–gynecologist in Hawai‘i I support SB2051. This bill ensures equitable, medically appropriate IVF coverage for patients regardless of marital status, sexual orientation, gender identity, or infertility type. I urge your support.

Mahalo.

SB-2051

Submitted on: 1/29/2026 1:29:18 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Olivia Manayan	Individual	Support	Written Testimony Only

Comments:

Position: Strong Support

Aloha Chair, Vice Chair, and Members,

My name is Dr. Olivia Manayan, an ObGyn practicing in Hawai‘i and a member of ACOG Hawai‘i. I am here in strong support of SB2051.

As physicians, we care for patients experiencing infertility across all family structures. Under current law, many of my patients — including same-sex couples, unmarried individuals, transgender patients, and those with male-factor infertility — are denied IVF coverage despite having the same medical needs as others.

SB2051 removes outdated and discriminatory requirements and ensures IVF coverage is gender-neutral, inclusive, and grounded in current medical standards. This bill promotes equity, fairness, and patient-centered care. I respectfully urge your support.

Mahalo for the opportunity to testify.

Olivia Manayan, MD MPH

SB-2051

Submitted on: 1/29/2026 2:21:11 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Judzia Bombard	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair, and Members,

My name is Dr. Judzia Bombard, an ObGyn practicing in Hawai‘i and a member of ACOG Hawai‘i. I am here in strong support of SB2051.

As physicians, we care for patients experiencing infertility across all family structures. Under current law, many of my patients — including same-sex couples, unmarried individuals, transgender patients, and those with male-factor infertility — are denied IVF coverage despite having the same medical needs as others.

SB2051 removes outdated and discriminatory requirements and ensures IVF coverage is gender-neutral, inclusive, and grounded in current medical standards. This bill promotes equity, fairness, and patient-centered care. I respectfully urge your support.

Mahalo for the opportunity to testify.

SB-2051

Submitted on: 1/29/2026 2:23:59 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
DeWaine Tollefsrud	Individual	Support	Written Testimony Only

Comments:

Aloha Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee,

I am writing in the strongest possible support for SB2051. Equity in health insurance coverage for individuals and families in Hawaii is not only essential but is the right thing to do for ALL Hawaiians regardless of sexual orientation, gender identity, or marital status.

I respectfully urge you to support SB2051. Mahalo for the opportunity to submit testimony.

DeWaine Tollefsrud

Kea'au, HI 96749

SB-2051

Submitted on: 1/29/2026 2:31:08 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
JANE TOLLEFSRUD	Individual	Support	Written Testimony Only

Comments:

Please support SB2051. It makes access to insurance coverage for fertility and IVF to ALL people without discriminating against same-sex couples, transgender people, unmarried individuals, and couples impacted by male infertility. It creates equal financial and medical support for all people wanting to build a family. Thank you!

SB-2051

Submitted on: 1/29/2026 2:46:59 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Agnes Santiano	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair, and members of the committee,

I am Agnes Santiano, a current third-year medical student at the University of Hawai‘i, John A. Burns School of Medicine and an ACOG Hawai‘i medical student member. **I support SB2051.**

Patients desperately want to build families but are denied in vitro fertilization (IVF) coverage simply because they are unmarried, in same-sex relationships, or experiencing male-factor infertility. These patients face significant emotional and financial strain. Year after year, Hawai‘i loses young working professionals due to many reasons. Don’t let lack of access to IVF care be one of them.

As a future physician, I want to be able to practice in a state that identifies inequities and aligns their policy with modern, evidence-based medical practice. This bill ensures equitable, medically appropriate IVF coverage for patients regardless of marital status, sexual orientation, gender identity, or infertility type. **I urge you to pass SB2051.**

Mahalo,

Agnes Santiano

SB-2051

Submitted on: 1/29/2026 2:51:41 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Celine Chang	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair, and Members of the Committee,

I respectfully submit testimony in strong support of SB2051.

Access to comprehensive and nondiscriminatory insurance coverage is essential to the health, safety, and financial stability of Hawai‘i residents. SB2051 helps ensure that insurance practices are fair, inclusive, and responsive to the real needs of individuals and families across our state.

This measure strengthens consumer protections and promotes equity by preventing insurance policies from creating unnecessary barriers to care. It is especially important for communities who have historically faced discrimination or gaps in coverage.

Mahalo for the opportunity to testify. I urge you to support and pass SB2051.

With Aloha,

Celine

SB-2051

Submitted on: 1/28/2026 1:40:09 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Terri Yoshinaga	Individual	Oppose	Written Testimony Only

Comments:

Removes discriminatory requirements for mandatory insurance coverage of in vitro fertilization procedures to create parity of coverage for same-sex couples, unmarried individuals, transgender persons, and opposite-sex couples for whom male infertility is the relevant factor. Requires the insured or ...

SB 2051 significantly expands Hawai‘i’s insurance mandate for in vitro fertilization (IVF). While presented as a fairness and access bill, it raises serious concerns about the **protection of human life, the well-being of children, and the role of government mandates in deeply personal and ethical matters.**

1. Human Life Deserves Protection at Every Stage: IVF commonly involves creating multiple embryos, many of whom are frozen, discarded, or never given a chance to be born. SB 2051 does not include safeguards to protect embryonic human life.

Public policy should not require participation in practices that risk the destruction of human life at its earliest stage.

2. The Bill Redefines Infertility: Traditionally, infertility is a medical condition affecting a man and woman unable to conceive naturally. SB 2051 expands the definition to include situations where conception is biologically impossible without third-party involvement. This shifts infertility from a medical diagnosis to a social classification, raising concerns about accuracy and fairness in healthcare policy.

3. Children’s Interests Are Overlooked: The bill focuses almost entirely on adult access and benefits. There is little consideration of a child’s long-term needs, including the importance of biological origins and family structure. Public policy should be child-centered, not driven solely by adult desires.

4. Third-Party Gamete Use Raises Ethical Questions: SB 2051 mandates coverage for sperm and egg donation. This intentionally separates children from one or both biological parents. Many believe children have a fundamental interest in knowing and being raised by their biological mother and father whenever possible.

5. One-Size-Fits-All Mandates Ignore Moral Diversity: The bill requires broad participation by employers and insurers, including those with religious or ethical objections. No explicit conscience protections are included. Hawai‘i is home to a diverse community with deeply held beliefs that deserve respect.

6. Serious Cost and Scope Expansion: SB 2051 increases the required number of covered IVF cycles and includes additional procedures. These expanded mandates may increase insurance costs for everyone. Lawmakers should carefully weigh whether expanding expensive mandates serves the broader public interest.

Bottom Line

SB 2051 goes beyond addressing medical infertility and instead reshapes family, parenthood, and reproduction through government mandate—without sufficient safeguards for human life, children’s well-being, or conscience protections.

Respectful Request

We urge lawmakers to **slow down**, consider the ethical and human implications of this bill, and pursue approaches that support families **without compromising human dignity or religious freedom**.

SB-2051

Submitted on: 1/28/2026 7:45:12 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Cheryl Rzonca	Individual	Oppose	Written Testimony Only

Comments:

I urge lawmakers to **slow down**, consider the ethical and human implications of this bill, and pursue approaches that support families **without compromising human dignity or religious freedom**.

SB-2051

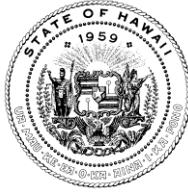
Submitted on: 1/28/2026 2:33:52 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Susan Duffy	Individual	Oppose	Written Testimony Only

Comments:

Respectfully ask you that you oppose this bill. While the intent of this bill may be well-meaning, it would significantly expand mandatory insurance coverage in ways that are likely to increase premiums for families, employers, and small businesses. Given the potential cost and market impacts, lawmakers should slow down and fully study the consequences before advancing this proposal.

LATE



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAII

OFFICE OF THE DIRECTOR

DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

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DIRECTOR | KA LUNA HO'OKELE

DEAN I. HAZAMA
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

Testimony of the Department of Commerce and Consumer Affairs

**Before the
Senate Committee on Health and Human Services
Friday, January 30, 2026
3:00 p.m.**

State Capitol, Conference Room 224 and via videoconference

**On the following measure:
S.B. 2051, RELATING TO INSURANCE**

Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee:

My name is Scott K. Saiki, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department offers comments on this bill.

The purpose of this bill is to (1) remove discriminatory requirements for mandatory insurance coverage of in vitro fertilization procedures to create parity of coverage for same-sex couples, unmarried individuals, transgender persons, and opposite-sex couples for whom male infertility is the relevant factor; (2) require the insured or the insured's dependent spouse to have a history of infertility of at least six months' duration, rather than five years, and (3) include need for medical intervention to conceive due to physiological or anatomical factors.

While the Department appreciates the Legislature's intent to eliminate discriminatory barriers to reproductive healthcare, we wish to highlight a few ambiguous provisions that could create difficulties in enforcement by the Department and

compliance by insurers. Section 2, page 3, lines 6-9 requires policies to "recognize the medical necessity and unique reproductive needs of same-sex couples and individuals". Sections 3 and 4 of the measure define the necessity for medical intervention based on "physiological or anatomical factors". Section 3 and 4 of the measure also require an employer with 25+ employees to cover "at least three in vitro fertilization cycles". These phrases are not defined and would be difficult for the Department to enforce during form filing reviews or in an investigation. Additionally, without definitions, consumers could have disparate coverage based on their specific insurer's interpretation of these phrases.

The Department notes that it is unclear whether the amendments in sections 2 through 4 of this bill would trigger the defrayment requirements under 45 Code of Federal Regulations (CFR) § 155.170. Under the Affordable Care Act (ACA), if a state mandates benefits that are "in addition to" the essential health benefits (EHB) defined in the state's benchmark plan, the State is required to defray the cost of those additional benefits. This means the State would be responsible for paying the additional premium costs for those benefits for all individuals enrolled in qualified health plans on the exchange.

Additionally, we would like to note the requirements set forth in Hawaii Revised Statutes (HRS) section 23-51. This statute mandates that "[b]efore any legislative measure that mandates health insurance coverage for specific health services... can be considered, there shall be concurrent resolutions passed requesting the auditor to prepare and submit to the legislature a report that assesses both the social and financial effects of the proposed mandated coverage."

The purpose of the auditor's report is twofold. First, the report determines the actual public demand for the service and whether its lack of coverage results in financial hardship or restricted access to care. Second, the report evaluates the potential financial impact of the new mandated benefit, including potential impacts to premiums, total cost of health care, and state defrayment. The completion of the report before the bill is enacted provides the Legislature with the objective data necessary to balance the benefits of the proposed coverage against its potential economic impact. Additionally,

the auditor's report could be used in the Department's actuarial analysis in determining whether an insurer's proposed rates are justified.

Thank you for the opportunity to testify on this measure.

LATE

SB-2051

Submitted on: 1/29/2026 4:59:00 PM
Testimony for HHS on 1/30/2026 3:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Alfred Hagen	Individual	Oppose	Written Testimony Only

Comments:

Aloha!

IVF commonly involves creating multiple embryos, many of whom are frozen, discarded, or never given a chance to be born. SB 2051 does not include safeguards to protect embryonic human life.

Public policy should not require participation in practices that risk the destruction of human life at its earliest stage.

The bill focuses almost entirely on adult access and benefits. There is little consideration of a child's long-term needs, including the importance of biological origins and family structure. Public policy should be child-centered, not driven solely by adult desires.

We urge lawmakers to slow down, consider the ethical and human implications of this bill, and pursue approaches that support families without compromising human dignity or religious freedom.

Therefore, I oppose SB 2051.

Alfred Hagen