

JOSH GREEN, M.D.
GOVERNOR
KE KIA'ĀINA



GOV. MSG. NO. 1299

EXECUTIVE CHAMBERS
KE KE'ENA O KE KIA'ĀINA

July 7, 2026

The Honorable Ronald D. Kouchi
President of the Senate,
and Members of the Senate
Thirty-Third State Legislature
State Capitol, Room 409
Honolulu, Hawai'i 96813

The Honorable Nadine K. Nakamura
Speaker, and Members of the
House of Representatives
Thirty-Third State Legislature
State Capitol, Room 431
Honolulu, Hawai'i 96813

Aloha President Kouchi, Speaker Nakamura, and Members of the Legislature:

This is to inform you that on July 7, 2026, the following bill was signed into law:

S.B. NO. 3045, S.D. 1, H.D. 2,
C.D. 1

RELATING TO HEALTH INSURANCE.
ACT 197

Mahalo,

A handwritten signature in black ink that reads "Josh Green M.D.".

Josh Green, M.D.
Governor, State of Hawai'i

Approved by the Governor

on JUL 7 2026

THE SENATE
THIRTY-THIRD LEGISLATURE, 2026
STATE OF HAWAII

ACT 197
S.B. NO. 3045
S.D. 1
H.D. 2
C.D. 1

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



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

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

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

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



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

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

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

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

16 (2) The coverage:
17 (A) Shall include the cost of any necessary repairs
18 or replacement parts for the continuous glucose
19 monitor; and

20 (B) May be subject to copayment, deductible, and
21 coinsurance provisions of the policy that are no



1 less favorable than the copayment, deductible,
2 and coinsurance provisions for other medical
3 services, equipment, or supplies covered by the
4 policy;

5 provided further that this subsection shall not apply to limited
6 benefit health insurance as provided in section 431:10A-607.

7 For the purposes of this subsection, "continuous glucose
8 monitor" means a device designed to aid in diabetes management
9 by continuously measuring glucose levels through a small
10 electronic sensor applied to the skin that remains in place for
11 a minimum of seven days, transmitting glucose data in real time
12 or at set intervals to monitor and maintain safe blood glucose
13 levels."

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

16 "~~{}~~**\$432:1-612**~~{}~~ **Diabetes coverage.** ~~{All}~~ (a) Except as
17 provided in subsection (b), all group ~~[health care]~~ hospital or
18 medical service plan contracts under this chapter shall provide,
19 to the extent provided under section 431:10A-121, coverage for
20 outpatient diabetes self-management training, education,
21 equipment, and supplies.



1 (b) Each hospital or medical service plan contract issued
2 or renewed in the State after December 31, 2026, shall provide
3 coverage for the cost of continuous glucose monitors and related
4 supplies for individuals covered under the plan contract and
5 diagnosed with diabetes, including gestational diabetes,
6 regardless of whether they are treated with insulin; provided
7 that:

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

11 (2) The coverage:

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

15 (B) May be subject to copayment, deductible, and
16 coinsurance provisions of the plan contract that
17 are no less favorable than the copayment,
18 deductible, and coinsurance provisions for other
19 medical services, equipment, or supplies covered
20 by the plan contract.



1 For the purposes of this subsection, "continuous glucose
2 monitor" means a device designed to aid in diabetes management
3 by continuously measuring glucose levels through a small
4 electronic sensor applied to the skin that remains in place for
5 a minimum of seven days, transmitting glucose data in real time
6 or at set intervals to monitor and maintain safe blood glucose
7 levels."

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

15 SECTION 5. The coverage required under sections 2, 3, and
16 4 of this Act shall apply to all plans under medicaid managed
17 care programs in the State.

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



1 (b) The department of health and department of human
2 services may accept and expend funds from gifts, grants, and
3 donations from individuals, private organizations, foundations,
4 or other governmental agencies to support the expansion of
5 continuous glucose monitor access; provided that no gift, grant,
6 or donation may be accepted if subject to conditions
7 inconsistent with the laws of this State.

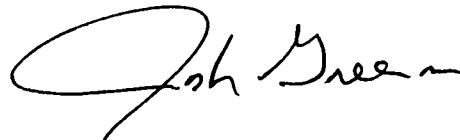
8 SECTION 7. Statutory material to be repealed is bracketed
9 and stricken. New statutory material is underscored.

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



S.B. NO. 3045
S.D. 1
H.D. 2
C.D. 1

APPROVED this 7th day of July, 2026

A handwritten signature in black ink, appearing to read "Josh Green". The signature is written in a cursive, flowing style with a large initial "J".


GOVERNOR OF THE STATE OF HAWAII

THE SENATE OF THE STATE OF HAWAI'I

Date: May 6, 2026
Honolulu, Hawai'i 96813

We hereby certify that the foregoing Bill this day passed Final Reading in the Senate of the Thirty-Third Legislature of the State of Hawai'i, Regular Session of 2026.


President of the Senate


Clerk of the Senate

SB No. 3045, SD 1, HD 2, CD 1

THE HOUSE OF REPRESENTATIVES OF THE STATE OF HAWAII

Date: May 6, 2026
Honolulu, Hawaii

We hereby certify that the above-referenced Bill on this day passed Final Reading in the House of Representatives of the Thirty-Third Legislature of the State of Hawaii, Regular Session of 2026.



Nadine K. Nakamura
Speaker
House of Representatives



Brian L. Takeshita
Chief Clerk
House of Representatives