
HOUSE CONCURRENT RESOLUTION

REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL
EFFECTS OF MANDATING HEALTH INSURANCE COVERAGE FOR BRIEF
COGNITIVE ASSESSMENTS FOR INDIVIDUALS FIFTY YEARS OF AGE
AND OLDER.

1 WHEREAS, cognitive assessments are crucial for early
2 detection and management of cognitive impairments, such as
3 dementia and Alzheimer's disease, and early diagnosis can
4 significantly improve the quality of life for affected
5 individuals and reduce long-term health care costs; and
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7 WHEREAS, research shows that certain populations face
8 elevated risks for developing dementia; and
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10 WHEREAS, estimates suggest that fifty percent or more of
11 individuals with Down syndrome will develop dementia due to
12 Alzheimer's disease as they age; and
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14 WHEREAS, Native Hawaiians suffer from higher rates of
15 Alzheimer's disease and related dementias; are often diagnosed
16 at younger ages; and despite earlier diagnosis, tend to be in
17 later stages of the disease at the time of detection; and
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19 WHEREAS, common risk factors such as diabetes,
20 hypertension, smoking, lack of physical activity, and poor diet
21 contribute to cognitive decline and increase the likelihood of
22 dementia; and
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24 WHEREAS, detecting cognitive changes early allows health
25 care providers to address these risks preventively, implement
26 care planning, and connect individuals to supportive services
27 before significant decline occurs; and
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1 WHEREAS, mandating coverage for brief cognitive assessments
2 would provide a cost-effective mechanism to identify cognitive
3 changes early, reduce long-term health care costs, and improve
4 outcomes for individuals at risk of dementia; and

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6 WHEREAS, section 23-51, Hawaii Revised Statutes, requires
7 that "[b]efore any legislative measure that mandates health
8 insurance coverage for specific health services, specific
9 diseases, or certain providers of health care services as part
10 of individual or group health insurance policies, can be
11 considered, there shall be concurrent resolutions passed
12 requesting the auditor to prepare and submit to the legislature
13 a report that assesses both the social and financial effects of
14 the proposed mandated coverage"; and

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16 WHEREAS, section 23-51, Hawaii Revised Statutes, further
17 provides that "[t]he concurrent resolutions shall designate a
18 specific legislative bill that:

- 19
20 (1) Has been introduced in the legislature; and
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22 (2) Includes, at a minimum, information identifying the:
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24 (A) Specific health service, disease, or provider
25 that would be covered;
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27 (B) Extent of the coverage;
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29 (C) Target groups that would be covered;
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31 (D) Limits on utilization, if any; and
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33 (E) Standards of care.

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35 For purposes of this part, mandated health insurance coverage
36 shall not include mandated optionals"; and

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38 WHEREAS, section 23-52, Hawaii Revised Statutes, further
39 specifies the minimum information required for assessing the
40 social and financial impact of the proposed health insurance
41 mandate in the Auditor's report; and
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H.C.R. NO. 20

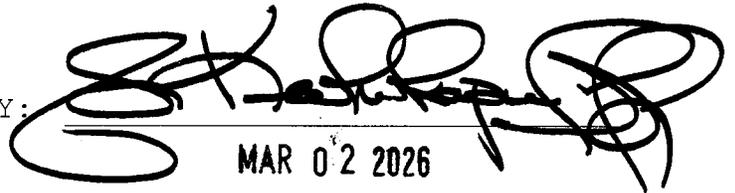
1 WHEREAS, House Bill No. 1702, introduced in the Regular
 2 Session of 2026, proposes to expand existing health insurance
 3 mandates to cover brief cognitive assessments for individuals
 4 fifty years of age and older; now, therefore,
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6 BE IT RESOLVED by the House of Representatives of the
 7 Thirty-third Legislature of the State of Hawaii, Regular Session
 8 of 2026, the Senate concurring, that the Auditor is requested to
 9 conduct an impact assessment report in accordance with sections
 10 23-51 and 23-52, Hawaii Revised Statutes, on mandating health
 11 insurance coverage for brief cognitive assessments for
 12 individuals fifty years of age and older as proposed by House
 13 Bill No. 1702 (Regular Session of 2026); and
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15 BE IT FURTHER RESOLVED that the Auditor is requested to
 16 submit a report of the Auditor's findings and recommendations,
 17 including any proposed legislation, to the Legislature no later
 18 than twenty days prior to the convening of the Regular Session
 19 of 2027; and
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21 BE IT FURTHER RESOLVED that a certified copy of this
 22 Concurrent Resolution be transmitted to the Auditor.
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 24
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OFFERED BY:



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