
HOUSE CONCURRENT RESOLUTION

REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL
EFFECTS OF MANDATORY HEALTH INSURANCE COVERAGE FOR
PROSTHETIC DEVICES AND ORTHOTIC DEVICES.

1 WHEREAS, prosthetic devices and orthotic devices play a
2 vital role in restoring mobility, independence, and
3 functionality for individuals with limb loss or limb difference
4 or who require support for musculoskeletal impairments; and
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6 WHEREAS, there are more than 18,000 Hawaii residents living
7 with limb loss, limb difference, and mobility impairments who
8 face significant barriers to participating in physical
9 activities and recreational opportunities and performing
10 activities of daily living due to outdated and discriminatory
11 insurance coverage and policies that routinely deny access to
12 essential activity-specific prostheses; and
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14 WHEREAS, individuals with limb loss and limb differences in
15 Hawaii must often rely on a single prosthetic device, which is
16 typically designed for limited mobility and does not accommodate
17 activities such as running, cycling, swimming, or bathing,
18 creating unnecessary risks of injury, preventable health
19 conditions, and diminished quality of life; and
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21 WHEREAS, the denial of coverage for activity-specific
22 prostheses perpetuates inequities in health, independence, and
23 economic opportunity for individuals with disabilities in
24 Hawaii, forcing many to bear prohibitive out-of-pocket costs or
25 forgo these necessary tools entirely; and
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27 WHEREAS, comprehensive insurance coverage for prosthetic
28 devices and orthotic devices is critical to reducing the
29 prevalence of preventable secondary health conditions such as



1 diabetes, cardiovascular disease, and obesity, which
2 disproportionately affect individuals with disabilities; and
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4 WHEREAS, section 23-51, Hawaii Revised Statutes, requires
5 that "[b]efore any legislative measure that mandates health
6 insurance coverage for specific health services, specific
7 diseases, or certain providers of health care services as part
8 of individual or group health insurance policies, can be
9 considered, there shall be concurrent resolutions passed
10 requesting the auditor to prepare and submit to the legislature
11 a report that assesses both the social and financial effects of
12 the proposed mandated coverage"; and
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14 WHEREAS, section 23-51, Hawaii Revised Statutes, further
15 provides that "[t]he concurrent resolutions shall designate a
16 specific legislative bill that:
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- 18 (1) Has been introduced in the legislature; and
- 19 (2) Includes, at a minimum, information identifying the:
 - 20 (A) Specific health service, disease, or provider
 - 21 that would be covered;
 - 22 (B) Extent of the coverage;
 - 23 (C) Target groups that would be covered;
 - 24 (D) Limitations on utilization, if any; and
 - 25 (E) Standards of care.

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33 For purposes of this part, mandated health insurance coverage
34 shall not include mandated optionals."; and
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36 WHEREAS, section 23-52, Hawaii Revised Statutes, further
37 specifies the minimum information required for assessing the
38 social and financial impact of the proposed health coverage
39 mandate in the Auditor's report; and
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41 WHEREAS, House Bill No. 1536, introduced in the Regular
42 Session of 2026, proposes to expand existing health insurance



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1 mandates to provide coverage for the cost of prosthetic devices,
 2 including activity-specific prostheses, and orthotic devices;
 3 now, therefore,
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5 BE IT RESOLVED by the House of Representatives of the
 6 Thirty-third Legislature of the State of Hawaii, Regular Session
 7 of 2026, the Senate concurring, that the Auditor is requested to
 8 conduct an impact assessment report in accordance with sections
 9 23-51 and 23-52, Hawaii Revised Statutes, of mandating health
 10 insurance coverage for the cost of prosthetic devices, including
 11 activity-specific prostheses, and orthotic devices, as proposed
 12 by House Bill No. 1536, introduced in the Regular Session of
 13 2026; and
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15 BE IT FURTHER RESOLVED that the Auditor is further
 16 requested to include in its assessment the impact of section
 17 1311(d) (3) of the federal Patient Protection and Affordable Care
 18 Act (PPACA) on House Bill No. 1536, Regular Session of 2026,
 19 that includes but is not limited to the additional cost of any
 20 benefits beyond the essential health benefits of Hawaii's
 21 qualified health plans under the PPACA; and
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23 BE IT FURTHER RESOLVED that the Auditor is requested to
 24 submit a report of the Auditor's findings and recommendations,
 25 including any proposed legislation, to the Legislature no later
 26 than twenty days prior to the convening of the Regular Session
 27 of 2027; and
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29 BE IT FURTHER RESOLVED that certified copies of this
 30 Concurrent Resolution be transmitted to the Auditor, Director of
 31 Commerce and Consumer Affairs, and Insurance Commissioner.
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OFFERED BY:



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