THE SENATE
THIRTY-THIRD LEGISLATURE, 2026
STATE OF HAWAII

S.B. NO. 3045

JAN 28 2026

A BILL FOR AN ACT

RELATING TO HEALTH INSURANCE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

SECTION 1. The legislature finds that type two diabetes is a significant driver of preventable health care costs in the State, particularly in rural, neighbor island, and medically underserved communities where access to consistent outpatient management and specialty care is limited. Poorly controlled diabetes contributes to avoidable emergency department visits, hospitalizations, and long-term complications that place substantial strain on public and private health care systems.

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

The legislature also finds that inconsistent insurance coverage for CGMs creates inefficiencies in care delivery and increases the likelihood of higher-cost interventions. Standardizing coverage across health plans, including medicaid managed care programs, promotes predictable benefits, reduces administrative burden, and supports uniform clinical practice.

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

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

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

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

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

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

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

(2) The coverage:

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

(B) Shall be subject to a minimum benefit of $ every months; and

(C) May be subject to copayment, deductible, and coinsurance provisions of the policy, contract, plan, or agreement that are no less favorable than the copayment, deductible, and coinsurance provisions for other medical services, equipment, or supplies covered by the policy, contract, plan, or agreement;

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

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

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

"**[~~+~~]§432:1-612[~~+~~] Diabetes coverage.** [~~All~~] (a) Except as provided in subsection (b), all group health care contracts under this chapter shall provide, to the extent provided under section 431:10A-121, coverage for outpatient diabetes self-management training, education, equipment, and supplies.

(b) Each hospital or medical service plan contract issued or renewed in the State after December 31, 2026, shall provide coverage for the cost of continuous glucose monitors and related supplies to the extent provided under section 431:10A-121.

For the purposes of this subsection, "continuous glucose monitor" has the same meaning as defined in section 431:10A-121."

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

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

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

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

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

SECTION 8. This Act shall take effect on July 1, 2026; provided that sections 2, 3, and 4 shall apply to all policies, contracts, plans, or agreements issued or renewed in the State after December 31, 2026; provided further that section 6 shall

take effect upon approval of the Hawaii medicaid state plan by the federal Centers for Medicare and Medicaid Services.

INTRODUCED BY: _____

S.B. NO. 3045

Report Title:
Department of Human Services; Department of Health; Health Insurance; Medicaid; Mandated Coverage; Diabetes; Equipment and Supplies; Continuous Glucose Monitors

Description:
Requires all health insurers in the State, including Medicaid managed care programs, to cover the cost of continuous glucose monitors and related supplies under certain conditions. Applies to insurance policies, contracts, plans, or agreements issued or renewed in the State after 12/31/2026.

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