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# 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           "~~{}~~**S432:1-612**~~{}~~ **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.



**Report Title:**

DHS; DOH; Health Insurance; Medicaid; Mandated Coverage;  
Diabetes; Equipment and Supplies; Continuous Glucose Monitors

**Description:**

Beginning 1/1/2027, requires all health insurers, mutual benefit societies, and health maintenance organizations in the State, including Medicaid managed care programs, to cover the cost of continuous glucose monitors and related supplies under certain conditions. Allows the Department of Health and Department of Human Services to accept and expend funds from public and private sources to support the expansion of access to continuous glucose monitors. (CD1)

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

