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



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

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

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

12 "**§431:10A-121 Coverage for diabetes.** [~~Each~~] (a) Except
13 as provided in subsection (b), each policy of accident and
14 health or sickness insurance providing coverage for health care,
15 other than an accident-only, specified disease, hospital
16 indemnity, medicare supplement, long-term care, or other limited
17 benefit health insurance policy, that is issued or renewed in
18 [~~this~~] the State, shall provide coverage for outpatient diabetes
19 self-management training, education, equipment, and supplies,
20 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, contract,



1 plan, or agreement that are no less favorable
2 than the copayment, deductible, and coinsurance
3 provisions for other medical services, equipment,
4 or supplies covered by the 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 that are no
17 less favorable than the copayment, deductible,
18 and coinsurance provisions for other medical
19 services, equipment, or supplies covered by the
20 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 January 30, 2050;
11 provided that section 6 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 Departments of Health and Human Services to accept and expend funds from public and private sources to support the expansion of access to continuous glucose monitors. Effective 1/30/2050. (HD1)

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