

MAR 10 2026

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# SENATE 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  
6

7           WHEREAS, research shows that certain populations face  
8 elevated risks for developing dementia; and  
9

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  
13

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  
18

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  
23

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  
28



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

5  
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

15  
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  
21  
22 (2) Includes, at a minimum, information identifying the:  
23  
24 (A) Specific health service, disease, or provider  
25 that would be covered;  
26  
27 (B) Extent of the coverage;  
28  
29 (C) Target groups that would be covered;  
30  
31 (D) Limits on utilization, if any; and  
32  
33 (E) Standards of care.

34  
35 For purposes of this part, mandated health insurance coverage  
36 shall not include mandated optionals"; and  
37

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  
42



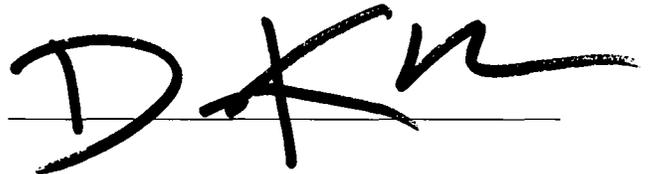
1 WHEREAS, House Bill No. 1702, introduced in the Regular  
 2 Session of 2026, proposes to expand existing health insurance  
 3 mandates to cover brief cognitive assessments for individuals  
 4 fifty years of age and older; now, therefore,

5  
 6 BE IT RESOLVED by the Senate of the Thirty-third  
 7 Legislature of the State of Hawaii, Regular Session of 2026, the  
 8 House of Representatives concurring, that the Auditor is  
 9 requested to conduct an impact assessment report in accordance  
 10 with sections 23-51 and 23-52, Hawaii Revised Statutes, on  
 11 mandating health insurance coverage for brief cognitive  
 12 assessments for individuals fifty years of age and older as  
 13 proposed by House Bill No. 1702 (Regular Session of 2026); and  
 14

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  
 20

21 BE IT FURTHER RESOLVED that a certified copy of this  
 22 Concurrent Resolution be transmitted to the Auditor.  
 23  
 24  
 25

OFFERED BY:



A handwritten signature in black ink, appearing to read 'D. K. M.', is written over a horizontal line.

