

JAN 21 2026

SENATE CONCURRENT RESOLUTION

REQUESTING THE AUDITOR TO ASSESS BOTH THE SOCIAL AND FINANCIAL
EFFECTS OF PROPOSED MANDATED HEALTH INSURANCE COVERAGE FOR
ANNUAL MENTAL HEALTH WELLNESS EXAMINATIONS.

1 WHEREAS, the State has a duty to protect and improve the
2 health and environment of the people; and

4 WHEREAS, a number of state residents suffer from various
5 mental health illnesses; and

7 WHEREAS, mental health is an integral component of overall
8 health and nationally, one in five adults experiences a
9 diagnosable mental illness each year, yet many do not receive
10 necessary care due to the cost of diagnosis; and

12 WHEREAS, Senate Bill No. 46, Regular Session of 2025,
13 proposes to require insurance coverage for annual mental health
14 wellness examinations; and

16 WHEREAS, pursuant to section 23-51, Hawaii Revised
17 Statutes, before any legislative measure that mandates health
18 insurance coverage for specific health services, specific
19 diseases, or certain providers of health care services as part
20 of individual or group health insurance policies can be
21 considered, concurrent resolutions shall be passed requesting
22 the Auditor to prepare and submit to the Legislature a report
23 that assesses both the social and financial effects of the
24 proposed mandated coverage; now, therefore,

26 BE IT RESOLVED by the Senate of the Thirty-third
27 Legislature of the State of Hawaii, Regular Session of 2026,
28 that the Auditor is requested to assess, pursuant to section
29 23-51, Hawaii Revised Statutes, both the social and financial
30 effects of the proposed mandated health insurance coverage under
31 Senate Bill No. 46, Regular Session of 2025, which requires



1 insurance coverage for the costs of annual mental health
2 wellness examinations; and

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4 BE IT FURTHER RESOLVED that the Auditor is requested to
5 submit a report of the Auditor's findings and recommendations,
6 including any proposed legislation, to the Legislature no later
7 than twenty days prior to the convening of the Regular Session
8 of 2027; and

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10 BE IT FURTHER RESOLVED that certified copies of this
11 Concurrent Resolution be transmitted to the Auditor and
12 Insurance Commissioner.

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OFFERED BY: SES/C

