

Honolulu, Hawaii

**MAR 30**, 2026

RE: S.B. No. 3045  
S.D. 1  
H.D. 2

Honorable Nadine K. Nakamura  
Speaker, House of Representatives  
Thirty-Third State Legislature  
Regular Session of 2026  
State of Hawaii

Madame:

Your Committee on Consumer Protection & Commerce, to which was referred S.B. No. 3045, S.D. 1, H.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO HEALTH INSURANCE,"

begs leave to report as follows:

The purpose of this measure is to require 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.

Your Committee received testimony in support of this measure from the Department of Human Services; State Health Planning and Development Agency; Hawaii Medical Association; Hilo Benioff Medical Center; Community First Hawai'i; American Diabetes Association; and one individual. Your Committee received comments on this measure from the Department of Commerce and Consumer Affairs; Hawaii Primary Care Association; Hawaii Medical Service Association; Hawaii Association of Health Plans; and one individual.

Your Committee finds that individuals living with diabetes rely on consistent access to medically necessary monitoring tools to manage their condition and avoid serious and preventable health complications. Your Committee further finds that continuous



glucose monitors improve day-to-day disease management by providing real-time information that supports timely treatment decisions and reduces the risk of emergency care and hospitalization.

Your Committee additionally finds that inconsistent or limited insurance coverage for continuous glucose monitors creates financial barriers for consumers and can lead to delayed or inadequate care. This measure requires health insurance coverage for continuous glucose monitors, which promotes consumer protection by improving access to effective diabetes management tools, supporting continuity of care, and reducing avoidable health care costs.

Your Committee has amended this measure by:

- (1) Changing the effective date to July 1, 3000, to encourage further discussion; and
- (2) Making technical, nonsubstantive amendments for the purposes of clarity, consistency, and style.

As affirmed by the record of votes of the members of your Committee on Consumer Protection & Commerce that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 3045, S.D. 1, H.D. 1, as amended herein, and recommends that it be referred to your Committee on Finance in the form attached hereto as S.B. No. 3045, S.D. 1, H.D. 2.

Respectfully submitted on  
behalf of the members of the  
Committee on Consumer  
Protection & Commerce,



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SCOT Z. MATRYOSHI, Chair



