



# DISABILITY AND COMMUNICATION ACCESS BOARD

Ka 'Oihana Ho'oka'a'ike no ka Po'e Kīnānā

---

1010 Richards Street, Rm. 118 • Honolulu, Hawai'i 96813  
Ph. (808) 586-8121 (V) • Fax (808) 586-8129 • (808) 204-2466 (VP)

March 25, 2026

## TESTIMONY TO THE HOUSE COMMITTEE ON HEALTH

House Concurrent Resolution 23 – Requesting the Auditor to Assess the Social and Financial Effects of Mandatory Health Insurance Coverage for Prosthetic and Orthotic Devices

The Disability and Communication Access Board (DCAB) supports House Concurrent Resolution 23 – Requesting the Auditor to Assess the Social and Financial Effects of Mandatory Health Insurance Coverage for Prosthetic and Orthotic Devices.

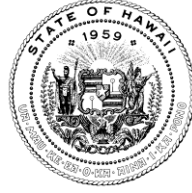
People with mobility disabilities rely on prosthetic and orthotic devices to help them be ambulatory and continue to participate in society. The cost to purchase a new or repair a prosthetic and or orthotic device can be a financial hardship because of the individual customization and may be ordered from out of state. Requiring insurance coverage minimizes the expenses for these devices.

DCAB supports this concurrent resolution to improve the quality of life for individuals with disabilities in Hawaii.

Thank you for the opportunity to testify.

Respectfully submitted,

KRISTINE PAGANO  
Acting Executive Director



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I  
OFFICE OF THE DIRECTOR  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS  
KA 'OIHANA PILI KĀLEPA  
335 MERCHANT STREET, ROOM 310  
P.O. BOX 541  
HONOLULU, HAWAII 96809  
Phone Number: 1-844-808-DCCA (3222)  
Fax Number: (808) 586-2856  
cca.hawaii.gov

JOSH GREEN, M.D.  
GOVERNOR | KE KIA'ĀINA

SYLVIA LUKE  
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

NADINE Y. ANDO  
DIRECTOR | KA LUNA HO'OKELE

DEAN I. HAZAMA  
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

## Testimony of the Department of Commerce and Consumer Affairs

Before the  
House Committee on Health  
Wednesday, March 25, 2026  
9:30 a.m.  
State Capitol, Room 329 and via Videoconference

On the following measure:  
**H.C.R. 23, REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL EFFECTS OF MANDATORY HEALTH INSURANCE COVERAGE FOR PROSTHETIC DEVICES AND ORTHOTIC DEVICES.**

Chair Takayama, Vice Chair Keohokapu-Lee Loy, and Members of the Committee:

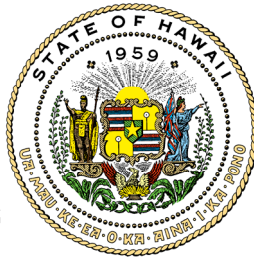
My name is Scott K. Saiki and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department offers comments on this concurrent resolution.

The purpose of this resolution is to request that the auditor assess the social and financial effects of mandatory health insurance coverage for prosthetic and orthotic devices.

The measure that proposes to mandate health insurance coverage for prosthetic devices and orthotic devices, which the auditor is requested to study, is House Bill No. 1536, Regular Session of 2026 (H.B. 1536). The Department notes that H.B. 1536 currently contains blank fields for the "minimum benefit" for prosthetic devices and orthotic devices.

Under Hawaii Revised Statutes (HRS) section 23-52, the auditor is required to study the financial impacts of H.B. 1536; however, without a defined dollar amount for these benefits, it would be difficult for the Auditor to produce an accurate forecast of the measure's financial impact to the commercial insurance market. Since the measure also requests the Auditor to evaluate the possible defrayal cost to the State if H.B. 1536 were to be determined to exceed the state's Essential Health Benefits benchmark plan, defined dollar amounts would also enable the Auditor to estimate the State's potential defrayal liability. Finally, providing the Auditor with defined dollar amounts now could obviate the need for a supplemental Auditor's report in a future legislative session when the underlying measure is amended with specific dollar amounts.

Thank you for the opportunity to testify on this concurrent resolution.



HOUSE COMMITTEE ON HEALTH  
The Honorable Gregg Takayama, Chair  
The Honorable Sue L. Keohokapu-Lee Loy, Vice Chair

**H.C.R. NO. 23, REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL EFFECTS OF MANDATORY HEALTH INSURANCE COVERAGE FOR PROSTHETIC DEVICES AND ORTHOTIC DEVICES**

Hearing: Wednesday, March 25, 2026, 9:30 a.m.

The Office of the Auditor offers comments on H.C.R. No. 23, requesting the Auditor to conduct a social and financial assessment of proposed mandatory health insurance coverage for prosthetic and orthotic devices.

Section 23-51, Hawai'i Revised Statutes (HRS), which requires the Auditor to assess the social and financial impacts of legislative measures proposing to mandate health insurance coverage, directs that the concurrent resolution designate a specific bill proposing the health mandate that includes, at minimum (1) the specific health service, disease, or provider that would be covered; (2) the extent of the coverage; (3) the target groups that would be covered; (4) the limits of utilization, if any; and (5) the standards of care.

H.B. No. 1536 (2026 Regular Session), which is the bill identified in H.C.R. No. 23, is incomplete and, in its current form, does not include the extent of the proposed mandatory insurance coverage. Specifically, H.B. No. 1536 proposes to require health insurance policies to provide coverage for prosthetic devices and orthotic devices. The required minimum benefits for both prosthetic devices and orthotic devices, however, are blank (“... subject to a minimum benefit of \$ \_\_\_\_\_ per affected limb every year”; “... subject to a minimum benefit of \$ \_\_\_\_\_ every year”). Without that information, i.e., the extent of the proposed coverage, we cannot assess the impacts of the proposed coverage.

**We suggest that the Legislature consider deferring H.C.R. No. 23.**



[www.AlohaILHawaii.org](http://www.AlohaILHawaii.org)

Mar 25, 2026

#### MISSION

Aloha Independent Living Hawaii (AILH) dedicated to providing independent living programs and services for persons with disabilities in Hawaii.

We work together with the community and consumers to improve the quality of life through individual choices and access to services.

#### EXECUTIVE DIRECTOR

Roxanne U. Bolden

#### BOARD OF DIRECTORS

##### Chair / Sec

Valerie Yamada

##### Vice Chair

Zora Shove

##### Treasurer

Jonathan Yap

##### Member

Scott Suzuki  
Sheila Castaneda  
Jennifer Hartssock

The Honorable Gregg Takayama, Chair  
House Committee on Health  
The Honorable Lisa Marten, Chair  
House Committee on Human Services & Homelessness  
The Thirty-Third Legislature  
State Capitol  
State of Hawaii  
Honolulu, Hawaii 96813

**SUBJECT:** HCR23 – Requesting the Auditor to Assess the Social and Financial Effects of Mandatory Health Insurance Coverage for Prosthetic Devices and Orthotic Devices

Chair and Members of the Committee:

Aloha Independent Living Hawaii (AILH) **strongly supports HCR23.**

HCR23 correctly recognizes that prosthetic and orthopedic devices are vital to restoring mobility, independence, and functionality for individuals with limb loss, limb difference, and musculoskeletal impairments. The resolution notes that more than 18,000 Hawaii residents live with limb loss, limb difference, and mobility impairments and face significant barriers to daily living and recreation due to outdated and discriminatory insurance policies that deny access to activity-specific prostheses. For AILH consumers, these barriers show up not only as reduced mobility but as lost employment, insulation, and increased reliance on paid and unpaid caregivers.

From an Independent Living perspective, it is not enough to cover a single, basic prosthesis designed for limited ambulation. Many individuals must rely on one device that does not support running, cycling, swimming, or even safe bathing, which creates unnecessary risks of injury, preventable secondary health conditions, and diminished quality of life. When people lack appropriate prosthetic and orthotic options, they are more likely to develop diabetes, cardiovascular disease, obesity, and other conditions that



[www.AlohaILHawaii.org](http://www.AlohaILHawaii.org)

## MISSION

Aloha Independent Living Hawaii (AILH) dedicated to providing independent living programs and services for persons with disabilities in Hawaii.

We work together with the community and consumers to improve the quality of life through individual choices and access to services.

## EXECUTIVE DIRECTOR

Roxanne U. Bolden

## BOARD OF DIRECTORS

### Chair / Sec

Valerie Yamada

### Vice Chair

Zora Shove

### Treasurer

Jonathan Yap

### Member

Scott Suzuki  
Sheila Castaneda  
Jennifer Hartssock

could have been mitigated by maintaining an active, engaged lifestyle. That undermines the goals of community integration and self-direction, and increases long-term costs across the health and social service systems.

AILH appreciates that HCR23 follows the process in sections 23-51 and 23-52, Hawaii Revised Statutes, by requesting an Auditor impact assessment before mandating expanded coverage, tied specifically to House Bill 1536 (2026). The requested study would examine both the social and financial effects of requiring coverage for prosthetic and orthotic devices, including activity-specific prostheses, and analyze the implications of section 1311(d)(3) of the Affordable Care Act, such as the cost of benefits beyond Hawaii's current essential health benefits package. This is an appropriate and necessary step to move toward modern, disability-responsive coverage standards.

From a cross-disability and equity lens, AILH respectfully urges that the Auditor's assessment explicitly consider:

- The impact of improved coverage on community participation, employment, education, and family roles for people with disabilities, including rural and neighbor island residents.
- The costs of preventable falls, hospitalizations, secondary conditions, and institutional placements that may be avoided when people have appropriate prosthetic and orthotic equipment.
- The lived experience of individuals who currently forgo activity-specific devices due to prohibitive out-of-pocket costs or restrictive plan policies.

Comprehensive, function-oriented coverage for prosthetic and orthotic devices is not just a medical benefit; it is a critical tool for allowing people with disabilities to remain in their homes, participate in work and cultural life, and reduce reliance on higher-cost institutional and emergency care. HCR23 is an important step toward aligning Hawaii's insurance framework with those Independent Living values.



[www.AlohaILHawaii.org](http://www.AlohaILHawaii.org)

#### **MISSION**

Aloha Independent Living Hawaii (AILH) dedicated to providing independent living programs and services for persons with disabilities in Hawaii.

We work together with the community and consumers to improve the quality of life through individual choices and access to services.

#### **EXECUTIVE DIRECTOR**

Roxanne U. Bolden

#### **BOARD OF DIRECTORS**

##### **Chair / Sec**

Valerie Yamada

##### **Vice Chair**

Zora Shove

##### **Treasurer**

Jonathan Yap

##### **Member**

Scott Suzuki  
Sheila Castaneda  
Jennifer Hartssock

For these reasons, Aloha Independent Living Hawaii respectfully urges the Committees to adopt HCR23.

Thank you for the opportunity to testify.

Mahalo,

Roxanne Bolden

Executive Director