
HOUSE RESOLUTION

REQUESTING THE AUDITOR TO ASSESS THE SOCIAL AND FINANCIAL
EFFECTS OF REQUIRING HEALTH INSURERS TO PROVIDE COVERAGE
FOR BRAIN INJURY.

1 WHEREAS, traumatic brain injury is a leading cause of death
2 and disability among children and young adults; and

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4 WHEREAS, every twenty-one seconds, one person in the United
5 States sustains a brain injury; and

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7 WHEREAS, the risk of sustaining a brain injury is greater for
8 a person who has previously sustained a brain injury; and

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10 WHEREAS, the outcome of a brain injury is unpredictable due
11 to certain factors, such as the location, cause, and severity of
12 the brain injury; and

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14 WHEREAS, the treatment for brain injury involves a
15 multitude of rehabilitation therapies that may consist of
16 cognitive therapy, psychiatric therapy, and speech pathology
17 therapy; and

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19 WHEREAS, individuals living with brain injury can lead full
20 and productive lives if given the appropriate lifesaving medical
21 techniques; and

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23 WHEREAS, section 23-51, Hawaii Revised Statutes, requires
24 that "[b]efore any legislative measure that mandates health
25 insurance coverage for specific health services, specific
26 diseases, or certain providers of health care services as part
27 of individual or group health insurance policies, can be
28 considered, there shall be concurrent resolutions passed
29 requesting the auditor to prepare and submit to the legislature
30 a report that assesses both the social and financial effects of
31 the proposed mandated coverage"; and

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1 WHEREAS, section 23-51, Hawaii Revised Statutes, further
2 provides that "[t]he concurrent resolutions shall designate a
3 specific legislative bill that:

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- 5 (1) Has been introduced in the legislature; and
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- 7 (2) Includes, at a minimum, information identifying the:
 - 8
 - 9 (A) Specific health service, disease, or provider
 - 10 that would be covered;
 - 11
 - 12 (B) Extent of the coverage;
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 - 14 (C) Target groups that would be covered;
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 - 16 (D) Limits on utilization, if any; and
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 - 18 (E) Standards of care.
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20 For purposes of this part, mandated health insurance coverage
21 shall not include mandated optionals"; and

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23 WHEREAS, section 23-52, Hawaii Revised Statutes, further
24 specifies the minimum information required for assessing the
25 social and financial impact of the proposed health coverage
26 mandate in the Auditor's report; and

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28 WHEREAS, H.B. No. (2014) mandates coverage for the
29 treatment of brain injuries for all insurance plans, policies,
30 contracts, and agreements issued or renewed after December 31,
31 2014; and

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33 WHEREAS, the Legislature believes that mandatory health
34 insurance coverage for therapy and services relating to or as a
35 result of an acquired brain injury, as provided in H.B. No.
36 (2014), will substantially assist survivors of brain injury in
37 being able to lead a full life; now, therefore,

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39 BE IT RESOLVED by the House of Representatives of the
40 Twenty-seventh Legislature of the State of Hawaii, Regular
41 Session of 2014, that the Auditor is requested to conduct an
42 impact assessment report, pursuant to sections 23-51 and 23-52,
43 Hawaii Revised Statutes, of the social and financial impacts of
44 mandating coverage for rehabilitation therapy services following



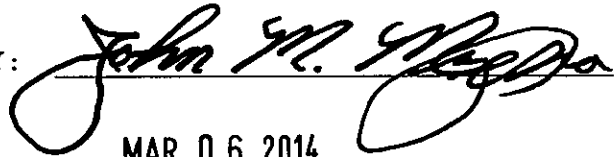
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1 a brain injury for all insurance plans, policies, contracts, or
2 agreements issued or renewed after December 31, 2014, as
3 provided in H.B. No. (2014); and
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5 BE IT FURTHER RESOLVED that the Auditor is requested to
6 submit findings and recommendations to the Legislature,
7 including any necessary implementing legislation, twenty days
8 prior to the convening of the Regular Session of 2015; and
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10 BE IT FURTHER RESOLVED that certified copies of this
11 Resolution be transmitted to the Auditor and to the Insurance
12 Commissioner, who in turn is requested to transmit copies to
13 each insurer in the State that issues health insurance policies.
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OFFERED BY:



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