

OVERVIEW

THE AUDITOR
STATE OF HAWAII

Study of Proposed Mandatory Health Insurance for Pap Tests

Summary

House Concurrent Resolution No. 5, House Draft 1 of the Regular Session of 1993 requested the State Auditor to assess the social and financial impacts of mandated health insurance coverage for Pap tests. The resolution did not designate a bill that defined the mandated insurance coverage being proposed.

The Pap smear is a simple, painless, and inexpensive test that can detect early cervical cancer and precancerous conditions. A clinician removes a sample of cells from the cervix and places it on a glass that is sent to a laboratory for evaluation. The test is one of the most accurate and cost-effective methods to prevent cervical cancer. In Hawaii, about 100 new cases of cervical cancer and 120 cases of endometrial cancer occur each year.

We found that the majority of Hawaii's population is being covered for Pap tests. Most recently, the Hawaii Medical Service Association (HMSA) amended its policies to include coverage for routine Pap tests effective October 1, 1993.

Because of insufficient data and the absence of a designated legislative proposal, we assessed only generally what the impact of mandated coverage of Pap tests might be. If utilization increases, more expensive treatment for cancer might sometimes be avoided. It is not anticipated that the total cost of health care in Hawaii would increase, and it might decrease because of earlier detection.

We concluded that mandated coverage of Pap tests is not necessary because Pap tests are already covered for a majority of the population.

Response

The Department of Health says it is glad that HMSA has voluntarily included Papsmeas as of October 1, 1993. It says that mandating Pap tests would assure more complete service for all subscribers in Hawaii.

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