

---

# Auditor's Summary

## Assessment of Proposed Mandatory Health Insurance Coverage For Medically Necessary Biomarker Testing

Report No. 25-01



PHOTO: ISTOCK.COM

**WE WERE REQUESTED BY THE LEGISLATURE** through House Concurrent Resolution No. 53 (Reg. Session 2024), to assess the social and financial effects of mandating health insurance coverage for medically necessary biomarker testing as proposed in House Bill No. 2223, House Draft 1 (Reg. Session 2024) (HB 2223, HD 1) and in accordance with Sections 23-51 and 23-52, Hawai'i Revised Statutes. HB 2223, HD 1 proposed that every individual or group policy or medical service plan contract issued or renewed in Hawai'i on or after January 1, 2025 provide coverage for medically necessary "biomarker testing."

Biomarker testing is the analysis of a patient's tissue, blood, or other bodily fluid to identify a biomarker or group of biomarkers. A biomarker is a biological characteristic indicative of a particular disease, condition, or treatment response. Biomarkers can help health providers diagnose, treat, and monitor a patient's disease or condition.

---

**Biomarkers  
can help health  
providers  
diagnose, treat,  
and monitor a  
patient's disease  
or condition.**

We found that health insurance policies issued in the State of Hawai'i currently provide coverage for medically necessary biomarker testing. Hawai'i's Patients' Bill of Rights and Responsibilities Act, Chapter 432E, HRS, mandates coverage for health interventions that are medically necessary, which include medically necessary biomarker testing. All insurers that responded to our survey agreed that their policies are already required to include coverage for medically necessary biomarker testing. We determined that there will be no social or financial impacts caused by the mandate requiring that health insurance policies provide coverage for medically necessary biomarker testing, as proposed in HB 2223, HD 1.