



Trans Health Project

Working for Transgender Equal Rights

Hawaii Health Insurance Guidance

Hawaii has explicit insurance guidance on transgender-related health care.

Statutes:

[HB 2405 \(2022\)](#)

Summary:

"Prohibits health insurers, mutual benefit societies, and health maintenance organizations from applying categorical cosmetic or blanket exclusions to gender affirming treatments or procedures when determined to be medically necessary pursuant to applicable law and specifies a process for appealing a claim denied on the basis of medical necessity. Requires those entities to provide applicants and insured persons with clear information about the coverage of gender transition services, including the process for appealing a claim denied on the basis of medical necessity."

Haw. Rev. Stat. § 432D - (HMO)

Haw. Rev. Stat. § 432:1 - (individual and group hospital and medical service policy)

Haw. Rev. Stat. § 431:10A - (individual and group accident and health or sickness policy)

Summary:

"(4) Denying, canceling, or limiting coverage for services on the basis of actual gender identity or perceived gender identity including but not limited to the following:

(A) Health care services related to gender transition; provided that there is coverage under the policy, contract, plan, or agreement for the services when the services are not related to gender transition; and

(B) Health care services that are ordinarily or exclusively available to individuals of one sex."

[HB2084 HD2 SD1](#)

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