



# Trans Health Project

*Working for Transgender Equal Rights*

## Hawaii Health Insurance Guidance

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

**Statutes:**

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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