A BILL FOR AN ACT

RELATING TO TEMPORARY HEALTH INSURANCE FOR UNEMPLOYED PERSONS.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

- 1 SECTION 1. Current economic conditions, both nationally
- 2 and worldwide, have had a tremendous affect on the state's
- 3 primary industry, tourism, and has caused a ripple effect that
- 4 has been felt in all sectors of our economy.
- 5 The downturn in our visitor industry, as well as our
- 6 economy in general, has caused significant numbers of our
- 7 residents to become victims of employment furloughs, layoffs,
- 8 reduced work hours, and terminations. While some of those who
- 9 have lost their jobs may obtain some financial relief through
- 10 unemployment insurance benefits, they may not, for financial or
- 11 other reasons, be able to continue their health care insurance
- 12 coverage.
- 13 Moreover, global events continue to affect our already
- 14 tenuous economic situation. Although the state, and our nation,
- 15 will once again experience prosperous times, our foreseeable
- 16 economic future is uncertain. The legislature finds that by
- 17 assisting those in need through the maintenance of health

- 1 insurance, the economic impact of having a large population of
- 2 medically uninsured persons will be lessened.
- 3 The purpose of this Act is to help persons who no longer
- 4 qualify for health insurance because of loss of full-time
- 5 employment maintain health care coverage by providing a
- 6 temporary health insurance program.
- 7 SECTION 2. (a) There is established in the department of
- 8 human services the temporary health insurance for unemployed or
- 9 underemployed persons program to provide temporary health care
- 10 coverage for persons who have lost health insurance coverage due
- 11 to lost employment or reduction in hours.
- To be eligible to participate in this program the person
- 13 shall:
- 14 (1) Have lost the person's health insurance as a result of
- a furlough, layoff, reduced work hours, or termination
- of employment;
- 17 (2) Not be eliqible for any health insurance coverage from
- another source; and
- 19 (3) Agree to pay for the costs of the person's coverage
- premium.
- 21 This program shall have a benefit package similar to the basic
- 22 benefits provided in the department of human services' QUEST-Net

- 1 program and shall be administered by the department of human
- 2 services.
- 3 (b) The director of human services shall submit a report
- 4 to the legislature no later than twenty days prior to the
- 5 convening of the regular session of 2010 reviewing the effects
- 6 the temporary health insurance for unemployed and underemployed
- 7 persons program has had on ensuring the availability of
- 8 continuous health care for elgible participants.
- 9 SECTION 3. There is appropriated out of the general funds
- 10 of the State of Hawaii the sum of \$ or so much thereof
- 11 as may be necessary for fiscal year 2009-2010 and the sum of
- 12 \$ or so much thereof as may be necessary for fiscal
- 13 year 2010-2011 for administration of the program established by
- 14 this Act; provided that only moneys received by the State and
- 15 deposited into the state general fund pursuant to the federal
- 16 American Recovery and Reinvestment Act of 2009 may be expended
- 17 for the purposes of this Act.
- 18 The sums appropriated shall be expended by the department
- 19 of human services for the purposes of this Act.
- 20 SECTION 4. This Act shall take effect upon its approval.

Report Title:

Health Insurance

Description:

Provides temporary health insurance for unemployed persons who lost their health insurance. (SB1205 HD2)