A BILL FOR AN ACT

RELATING TO THE HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND.

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

- 1 SECTION 1. The purpose of this Act is to address the
- 2 Hawaii employer-union health benefits trust fund.
- 3 Specifically, this Act requires the board of the trust fund
- 4 to establish or contract for health benefits plans that impose
- 5 lower deductibles and co-payments on non-smokers and other
- 6 persons who engage in low-risk health behaviors. The
- 7 legislature intends that this Act encourage preventative care,
- 8 promote wellness, and discourage medically unnecessary use of
- 9 health care services.
- 10 The legislature finds that the ultimate goal of this Act is
- 11 to better control health care costs and, commensurately, health
- 12 benefits plan costs of the trust fund.
- 13 SECTION 2. Section 87A-16, Hawaii Revised Statutes, is
- 14 amended to read as follows:
- 15 "[+]\$87A-16[+] Health benefits plan; carriers. (a) The
- 16 board shall establish the health benefits plan or plans, which

- 1 shall be exempt from the minimum group requirements of chapter
- **2** 431.
- 3 (b) The board may contract for health benefits plans or
- 4 provide health benefits through a noninsured schedule of
- 5 benefits.
- 6 (c) Beginning January 1, 2014, the board shall require
- 7 every health benefits plan established or contracted to include
- 8 lower deductibles and co-payments for non-smokers of tobacco and
- 9 other persons engaged in low risk health behaviors that are
- 10 designed, in compliance with applicable federal and state laws,
- 11 to encourage preventative health care, promote wellness, and
- 12 discourage medically unnecessary use of health care services;
- 13 provided that the board shall consult with medical professionals
- 14 to determine what shall be included as low risk health
- 15 behaviors. Genetic factors and pre-existing medical conditions
- 16 shall not be considered as a behavior when determining what
- 17 shall constitute low risk behavior. The requirement of this
- 18 subsection shall apply to every health benefits plan for active
- 19 employees and supplemental health benefits plan for retired
- 20 employees."
- 21 SECTION 3. The board of trustees of the Hawaii employer-
- 22 union health benefits trust fund, no later than July 1, 2012,

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- 1 shall commence preparation to implement section 87A-16(c),
- 2 Hawaii Revised Statutes.
- 3 SECTION 4. Statutory material to be repealed is bracketed
- 4 and stricken. New statutory material is underscored.
- 5 SECTION 5. This Act shall take effect on July 1, 2012.

Report Title:

Hawaii Employer-Union Health Benefits Trust Fund; Deductibles, Co-Payments

Description:

Requires, no later than January 1, 2014, the board of trustees of the Hawaii employer-union health benefits trust fund to require every health benefits plan established or contracted to include lower deductibles and co-payments for non-tobacco smokers and other persons of low risk. Requires the board to consult with medical professionals to determine low risk behavior. Prohibits genetic factors and pre-existing conditions as being considered a behavior. Effective July 1, 2012. (HB1810 HD1)

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.