HOUSE CONCURRENT RESOLUTION

REQUESTING THE HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND TO REVIEW ITS HEALTH INSURANCE COVERAGE FOR RETIREES AND THEIR FAMILY MEMBERS.

WHEREAS, the Hawaii Employer-Union Health Benefits Trust Fund, the EUTF, is responsible for providing medical, chiropractic, prescription drug, dental, vision, and life insurance benefits to eligible State of Hawaii, City and County of Honolulu, County of Hawaii, County of Maui and County of Kauai employees and retirees; and

WHEREAS, the EUTF was established to provide affordable and reliable benefit plans to its beneficiaries, which currently include 45,000 retirees along with 20,000 of their dependents; and

WHEREAS, coverage is available from the EUTF to dependents of retiree members until the age of 24 if the dependent is attending school and unmarried and otherwise until the age of 19; and

WHEREAS, the federal Patient Protection and Affordable Care Act expanded health coverage for dependents of policyholders under most insurance plans until the age of 26; and

WHEREAS, the Affordable Care Act's expanded dependent coverage requirement does not include retiree-only health insurance plans, therefore, young adult dependents of EUTF retiree-members are currently unable to maintain health insurance coverage under their parents' policies for as long as their peers can; and

WHEREAS, many young adults may not be eligible to attend college or pursue a post-secondary education, or may choose not to do so, resulting in loss of coverage at a much younger age than envisioned for most young adults by the federal law; now, therefore,

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> BE IT RESOLVED by the House of Representatives of the Twenty-eighth Legislature of the State of Hawaii, Regular Session of 2016, the Senate concurring, that the Hawaii Employer-Union Health Benefits Trust Fund is requested to review its health insurance policies for retirees and their family members in order to ensure that retirees' dependents are afforded health insurance coverage to the same extent as their peers who are eligible for continued coverage as a dependent under the Affordable Care Act; and

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BE IT FURTHER RESOLVED that the EUTF is requested to provide and explain its reasons for different age eligibility requirements for dependents than those set forth in the Affordable Care Act; and

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BE IT FURTHER RESOLVED that the EUTF is requested to present to its retiree members alternative options to obtain coverage for dependents who are disqualified from extended coverage under their parents' health insurance policies because they are not attending a college or other form of post-secondary education; and

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BE IT FURTHER RESOLVED that certified copies of this Concurrent Resolution be transmitted to members of the Hawaii Employer-Union Health Benefits Trust Fund Board of Trustees, the Administrator of the Hawaii Employer-Union Health Benefits Trust Fund, and the Director of Health.

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OFFERED BY: Jakale 3m

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