H.R. NO. **Ø** 

## HOUSE 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 1 2 Fund, the EUTF, is responsible for providing medical, 3 chiropractic, prescription drug, dental, vision, and life 4 insurance benefits to eligible State of Hawaii, City and County 5 of Honolulu, County of Hawaii, County of Maui and County of 6 Kauai employees and retirees; and 7 8 WHEREAS, the EUTF was established to provide affordable and reliable benefit plans to its beneficiaries, which currently 9 include 45,000 retirees along with 20,000 of their dependents; 10 11 and 12 WHEREAS, coverage is available from the EUTF to dependents 13 of retiree members until the age of 24 if the dependent is 14 attending school and unmarried and otherwise until the age of 15 16 19; and 17 WHEREAS, the federal Patient Protection and Affordable Care 18 Act expanded health coverage for dependents of policyholders 19 under most insurance plans until the age of 26; and 20 21 22 WHEREAS, the Affordable Care Act's expanded dependent 23 coverage requirement does not include retiree-only health 24 insurance plans, therefore, young adult dependents of EUTF 25 retiree-members are currently unable to maintain health insurance coverage under their parents' policies for as long as 26 27 their peers can; and 28 29 WHEREAS, many young adults may not be eligible to attend college or pursue a post-secondary education, or may choose not 30 to do so, resulting in loss of coverage at a much younger age 31



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than envisioned for most young adults by the federal law; now, 1 2 therefore, 3 4 BE IT RESOLVED by the House of Representatives of the Twenty-eighth Legislature of the State of Hawaii, Regular 5 6 Session of 2016, that the Hawaii Employer-Union Health Benefits 7 Trust Fund is requested to review its health insurance policies

for retirees and their family members in order to ensure that 8 retirees' dependents are afforded health insurance coverage to 9 10 the same extent as their peers who are eligible for continued coverage as a dependent under the Affordable Care Act; and 11 12

BE IT FURTHER RESOLVED that the EUTF is requested to 13 provide and explain its reasons for different age eligibility 14 15 requirements for dependents than those set forth in the Affordable Care Act; and 16

18 BE IT FURTHER RESOLVED that the EUTF is requested to 19 present to its retiree members alternative options to obtain coverage for dependents who are disgualified from extended 20 21 coverage under their parents' health insurance policies because they are not attending a college or other form of post-secondary 22 23 education; and

BE IT FURTHER RESOLVED that certified copies of this 25 Resolution be transmitted to members of the Hawaii Employer-26 Union Health Benefits Trust Fund Board of Trustees, the 27 Administrator of the Hawaii Employer-Union Health Benefits Trust 28 Fund, and the Director of Health. 29

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OFFERED BY: Jahalo Om

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