



EXECUTIVE CHAMBERS
HONOLULU

DAVID Y. IGE
GOVERNOR

July 10, 2018

GOV. MSG. NO. 1301

The Honorable Ronald D. Kouchi,
President
and Members of the Senate
Twenty-Ninth State Legislature
State Capitol, Room 409
Honolulu, Hawai'i 96813

The Honorable Scott K. Saiki,
Speaker and Members of the
House of Representatives
Twenty-Ninth State Legislature
State Capitol, Room 431
Honolulu, Hawai'i 96813

Dear President Kouchi, Speaker Saiki, and Members of the Legislature:

This is to inform you that on July 10, 2018, the following bill was signed into law:

HB1520 HD2 SD1 CD1

RELATING TO INSURANCE
ACT 192 (18)

Sincerely,

DAVID Y. IGE
Governor, State of Hawai'i

Approved by the Governor

JUL 10 2018

ORIGINAL

ACT 192

on _____
HOUSE OF REPRESENTATIVES
TWENTY-NINTH LEGISLATURE, 2017
STATE OF HAWAII

H.B. NO. 1520
H.D. 2
S.D. 1
C.D. 1

A BILL FOR AN ACT

RELATING TO INSURANCE.

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

1 SECTION 1. Chapter 431, Hawaii Revised Statutes, is
2 amended by adding a new section to part VI of article 10A to be
3 appropriately designated and to read as follows:

4 "§431:10A- Short-term, limited-duration health
5 insurance. (a) No insurer shall issue, renew, or re-enroll an
6 individual in a short-term, limited-duration health insurance
7 policy or contract if the individual was eligible to purchase
8 health insurance through the federal health insurance
9 marketplace during an open enrollment period, as provided by
10 title 45 Code of Federal Regulations section 155.410, or a
11 special enrollment period, as provided by title 45 Code of
12 Federal Regulations section 155.420, in the previous calendar
13 year; provided that any short-term, limited-duration health
14 insurance coverage policy or contract that is delivered or
15 issued for delivery in the State shall have an expiration date
16 in the contract that is less than ninety-one days.

17 (b) For the purposes of this section:



1 "Renew or re-enroll" means the issuance of the same or a
2 new short-term, limited-duration health insurance policy or
3 contract to an individual who has been covered by a short-term,
4 limited-duration health insurance policy or contract at any time
5 within the previous calendar year.

6 "Short-term, limited-duration health insurance" means
7 health insurance coverage provided to an individual under a
8 policy or contract offered by a licensed insurer, regardless of
9 the situs of the delivery of the policy or contract, that has a
10 specified, short-term limited duration of less than ninety-one
11 days and does not meet all of the requirements otherwise
12 applicable to individual health insurance."

13 SECTION 2. Section 431:10A-102.5, Hawaii Revised Statutes,
14 is amended to read as follows:

15 **"§431:10A-102.5 Limited benefit health insurance. (a)**
16 Except as provided in subsection (b) or elsewhere in this
17 article, when used in this article, the terms "accident
18 insurance", "health insurance", or "sickness insurance" shall
19 not include an accident-only[7]; specified disease[7]; hospital
20 indemnity[7]; long-term care[7]; disability[7]; dental[7];
21 vision[7]; medicare supplement[7]; short-term, limited-duration



1 health insurance; or other limited benefit health insurance
2 contract that pays benefits directly to the insured or the
3 insured's assigns and in which the amount of the benefit paid is
4 not based upon the actual costs incurred by the insured.

5 (b) When used in sections 431:10A-104, 431:10A-105,
6 431:10A-106, 431:10A-107, 431:10A-108, 431:10A-109, 431:10A-110,
7 431:10A-111, 431:10A-112, 431:10A-113, 431:10A-114, 431:10A-117,
8 431:10A-118, 431:10A-601, 431:10A-602, 431:10A-603, and
9 431:10A-604, except as otherwise provided, the terms "accident
10 insurance", "accident and health or sickness insurance", "health
11 insurance", or "sickness insurance" shall include an accident-
12 only~~[]~~; specified disease~~[]~~; hospital indemnity~~[]~~; long-term
13 care~~[]~~; disability~~[]~~; dental~~[]~~; vision~~[]~~; medicare
14 supplement~~[]~~; short-term, limited-duration health insurance; or
15 other limited benefit health insurance contract regardless of
16 the manner in which benefits are paid; provided that if any of
17 the requirements set forth in the foregoing sections as applied
18 to long-term care insurance conflict with the provisions of
19 article 10H, the provisions of article 10H shall govern and
20 control."



1 SECTION 3. Statutory material to be repealed is bracketed
2 and stricken. New statutory material is underscored.

3 SECTION 4. This Act shall take effect upon its approval.

APPROVED this 10 day of JUL , 2018



GOVERNOR OF THE STATE OF HAWAII



HB No. 1520, HD 2, SD 1, CD 1

THE HOUSE OF REPRESENTATIVES OF THE STATE OF HAWAII

Date: May 1, 2018
Honolulu, Hawaii

We hereby certify that the above-referenced Bill on this day passed Final Reading in the House of Representatives of the Twenty-Ninth Legislature of the State of Hawaii, Regular Session of 2018.



Scott K. Saiki
Speaker
House of Representatives



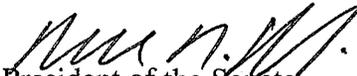
Brian L. Takeshita
Chief Clerk
House of Representatives

H.B. No. 1520, H.D. 2, S.D. 1, C.D. 1

THE SENATE OF THE STATE OF HAWAI'I

Date: May 1, 2018
Honolulu, Hawaii 96813

We hereby certify that the foregoing Bill this day passed Final Reading in the
Senate of the Twenty-ninth Legislature of the State of Hawai'i, Regular Session of 2018.


President of the Senate


Clerk of the Senate