

STAND. COM. REP. NO.

556

Honolulu, Hawaii

**FEB 13** , 2025

RE: H.B. No. 815

H.D. 1

Honorable Nadine K. Nakamura  
Speaker, House of Representatives  
Thirty-Third State Legislature  
Regular Session of 2025  
State of Hawaii

Madame:

Your Committee on Consumer Protection & Commerce, to which was referred H.B. No. 815, H.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO HEALTH INSURANCE,"

begs leave to report as follows:

The purpose of this measure is to require health benefits plans established by the Board of Trustees of the Employer-Union Health Benefits Trust Fund to meet or exceed the requirements of the Prepaid Health Care Act.

Your Committee received testimony in support of this measure from the Hawaii Government Employees Association, AFSCME Local 152, AFL-CIO; Hawaii State AFL-CIO; and United Public Workers, AFSCME Local 646, AFL-CIO. Your Committee received testimony in opposition to this measure from the Department of Budget and Finance.

Your Committee finds that persons should have access to affordable health care options. However, for public employees under the Employer-Union Health Benefits Trust Fund, a significant portion of their compensation goes toward medical premiums - approximately forty percent. In comparison, private-sector employees are covered by the Prepaid Health Care Act, which caps employee contributions at 1.5 percent of the employee's compensation. This measure subjects plans under the Employer-

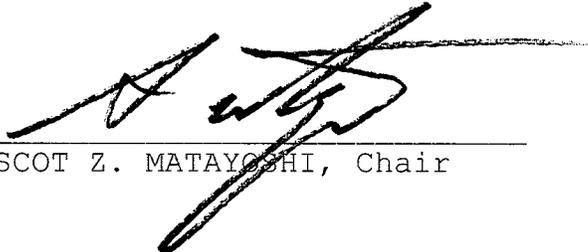
2025-1771 HB815 HD1 HSCR HMSO



Union Health Benefits Trust Fund to the requirements under the Prepaid Health Care Act.

As affirmed by the record of votes of the members of your Committee on Consumer Protection & Commerce that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 815, H.D. 1, and recommends that it be referred to your Committee on Finance.

Respectfully submitted on  
behalf of the members of the  
Committee on Consumer  
Protection & Commerce,



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SCOT Z. MATAYOSHI, Chair



