
SENATE RESOLUTION

ESTABLISHING THE HAWAII HEALTH PLAN WORKING GROUP TO DESIGN AND RECOMMEND A BASIC, AFFORDABLE HAWAII HEALTH PLAN AVAILABLE TO EVERY RESIDENT OF THE STATE.

1 WHEREAS, the federal Premium Tax Credit is a refundable tax
2 credit that helps reduce the amount that eligible individuals
3 and families pay each month for coverage under a qualified
4 health plan purchased through the Health Insurance Marketplace;
5 and
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7 WHEREAS, in 2021, Congress enhanced the Premium Tax Credit,
8 making health insurance more affordable for approximately
9 22,000,000 to 24,000,000 people in the United States; and
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11 WHEREAS, at the end of 2025, the enhanced portion of the
12 Premium Tax Credit expired and was not extended by Congress, and
13 this risks making health insurance unaffordable for millions of
14 individuals across the country; and
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16 WHEREAS, Public Law 119-25, also known as the One Big
17 Beautiful Bill Act, also authorized and expanded Medicaid work
18 requirements; and
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20 WHEREAS, these changes by the federal government are
21 expected to leave an estimated six to seven percent of the
22 State's population without health insurance coverage; and
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24 WHEREAS, in the late 1980s, Hawaii faced a similar problem
25 in which an estimated five percent of the State's population
26 lacked health insurance. In response, the Legislature enacted
27 Act 378, Session Laws of Hawaii 1989, known as the State Health
28 Insurance Program Act, to help subsidize insurance coverage for
29 qualifying uninsured residents; and
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31 WHEREAS, the State Health Insurance Program Act was
32 generally successful in providing affordable health insurance to



1 residents who would otherwise lack health insurance coverage;
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4 WHEREAS, a similar program, if enacted today, may help to
5 provide health insurance coverage for the tens of thousands of
6 Hawaii residents who are expected to become uninsured under the
7 new federal standards; now, therefore,

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9 BE IT RESOLVED by the Senate of the Thirty-third
10 Legislature of the State of Hawaii, Regular Session of 2026,
11 that the Senate and the House of Representatives hereby jointly
12 establish the Hawaii Health Plan Working Group to design and
13 recommend a basic, affordable Hawaii Health Plan available to
14 every resident of the State; and

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16 BE IT FURTHER RESOLVED that the working group shall
17 comprise the following:

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19 (1) The Chairs of the Standing Committees of the Senate
20 and House of Representatives having primary
21 jurisdiction over health, or the chairs' designees,
22 who shall serve as co-chairs of the working group;
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24 (2) A representative from the Office of the Governor, to
25 be appointed by the Governor;
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27 (3) The Insurance Commissioner, or the Commissioner's
28 designee;
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30 (4) The Director of Labor and Industrial Relations, or the
31 Director's designee;
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33 (5) The Administrator of the State Health Planning and
34 Development Agency, or the Administrator's designee;
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36 (6) The Administrator of the Med-QUEST Division of the
37 Department of Human Services;
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39 (7) The President and Chief Operating Officer of the
40 Hawaii Medical Service Association, or the President
41 and Chief Operating Officer's designee, who shall be
42 invited by the co-chairs of the working group;



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(8) The Market President, Hawaii Region, for Kaiser Permanente, or the Market President's designee, who shall be invited by the co-chairs of the working group;

(9) One representative from the Healthcare Association of Hawaii, who shall be invited by the co-chairs of the working group; and

(10) One representative from the Hawaii Primary Care Association, who shall be invited by the co-chairs of the working group; and

BE IT FURTHER RESOLVED that the working group is requested to consider and follow the provisions of House Bill No. 1789, Regular Session of 2026, and Senate Bill No. 3243, Regular Session of 2026, regarding the values, principles, scope of design of the Hawaii Health Plan, and general nature of the system to be developed; and

BE IT FURTHER RESOLVED that the Legislative Reference Bureau is requested to assist in preparing any legislation proposed by the working group; provided that the working group shall provide a draft of any legislation to the Bureau no later than October 15, 2026; and

BE IT FURTHER RESOLVED that the working group is requested to submit a report of its findings and recommendations for the design of the Hawaii Health Plan, including any proposed legislation, to the Legislature no later than twenty days prior to the convening of the Regular Session of 2027; and

BE IT FURTHER RESOLVED that the working group cease to exist on June 30, 2027; and

BE IT FURTHER RESOLVED that certified copies of this Resolution be transmitted to the Governor; Chairs of the Standing Committees of the Senate and House of Representatives having primary jurisdiction over health; Insurance Commissioner; Director of Labor and Industrial Relations; Administrator of the State Health Planning and Development Agency; Administrator of



1 the Med-QUEST Division of the Department of Human Services;
2 President and Chief Operating Officer of the Hawaii Medical
3 Service Association; Market President, Hawaii Region, for Kaiser
4 Permanente; President and Chief Executive Officer of Healthcare
5 Association of Hawaii; and Chief Executive Officer of the Hawaii
6 Primary Care Association.

