STAND. COM. REP. NO. 3318

Honolulu, Hawaii

MAR 30 2026

RE: H.B. No. 1546
H.D. 1
S.D. 1

Honorable Ronald D. Kouchi
President of the Senate
Thirty-Third State Legislature
Regular Session of 2026
State of Hawaii

Sir:

Your Committee on Commerce and Consumer Protection, to which was referred H.B. No. 1546, H.D. 1, entitled:

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

begs leave to report as follows:

The purpose and intent of this measure is to:

(1) Establish a three-year Health Coverage Continuity Pilot Program within the Department of Human Services, in consultation with the Department of Commerce and Consumer Affairs, to assist individuals who have lost Medicaid health insurance coverage and lack access to other health insurance options;

(2) Authorize the Department of Human Services to contract with a nonprofit health insurer or community-based organization to operate the Pilot Program under certain circumstances;

(3) Authorize the Department of Human Services to issue premium subsidies in certain circumstances; and

(4) Require reports to the Legislature.

Your Committee received testimony in support of this measure from the State Health Planning and Development Agency, University of Hawai'i System, Office of Hawaiian Affairs, Catholic Charities Hawai'i, Hawaii Medical Association, Hawai'i Community Foundation, Hawai'i Primary Care Association, Hawai'i Alliance of Nonprofit Organizations, and twenty-two individuals.

Your Committee received comments on this measure from the Insurance Division of the Department of Commerce and Consumer Affairs, Department of Human Services, Hawaii Association of Health Plans, and one individual.

Your Committee finds that recent federal cuts to Medicaid may result in loss of health insurance coverage for a significant number of residents of the State. This can disrupt access to critical medication, preventive services, behavioral health care, and treatment for chronic conditions, which may lead to poorer health outcomes and higher costs. Your Committee further finds that for those who rely on Medicaid, there are few pathways to affordable replacement coverage. This measure would ensure continuity of access to essential health care and better health outcomes for residents of the State.

Your Committee has amended this measure by:

(1) Inserting language to clarify that the annual state subsidy of $1,000 for persons who have lost their Medicaid coverage, do not qualify for federal advance premium tax credits, and have acquired a high-deductible health plan, shall be for evidence-based preventive services, screenings, diagnostic tests, counseling, and risk-reduction interventions intended to detect disease early and prevent the onset of or reduce the progression of illness; and

(2) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.

As affirmed by the record of votes of the members of your Committee on Commerce and Consumer Protection that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 1546, H.D. 1, as amended herein, and recommends that it pass Second Reading in the form attached hereto

as H.B. No. 1546, H.D. 1, S.D. 1, and be referred to your Committee on Ways and Means.

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

Consumer Protection,

JARRETT KEOHOKALOLE, Chair

The Senate
Thirty-Third Legislature
State of Hawai'i

Record of Votes
Committee on Commerce and Consumer Protection
CPN

Bill / Resolution No.:*	Committee Referral:	Date:
HB 1546 HD1	CPN, WAM	03/24/2026

☐ The Committee is reconsidering its previous decision on this measure.

If so, then the previous decision was to: _____

The Recommendation is:

☐ Pass, unamended 2312 ☑ Pass, with amendments 2311 ☐ Hold 2310 ☐ Recommit 2313

Members	Aye	Aye (WR)	Nay	Excused
KEOHOKALOLE, Jarrett (C)	✓			
FUKUNAGA, Carol (VC)	✓			
LAMOSAO, Rachele	✓			
MCKELVEY, Angus L.K.	✓			
AWA, Brenton	✓			
TOTAL	5			

Recommendation: ☑ Adopted ☐ Not Adopted

Chair's or Designee's Signature:

Carol Fukunaga

Distribution: Original — File with Committee Report; Yellow — Committee; Pink — Drafting Agency

*Only one measure per Record of Votes

Revised: 01/02/26