

Honolulu, Hawaii

MAY 1 2026

RE: S.B. No. 3025
S.D. 2
H.D. 3
C.D. 1

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

Honorable Nadine K. Nakamura
Speaker, House of Representatives
Thirty-Third State Legislature
Regular Session of 2026
State of Hawaii

Sir and Madam:

Your Committee on Conference on the disagreeing vote of the Senate to the amendments proposed by the House of Representatives in S.B. No. 3025, S.D. 2, H.D. 3, entitled:

"A BILL FOR AN ACT RELATING TO MEDICAL DEBT,"

having met, and after full and free discussion, has agreed to recommend and does recommend to the respective Houses the final passage of this bill in an amended form.

The purpose of this measure is to:

- (1) Require the Office of Wellness and Resilience to develop, implement, and administer a Medical Debt Acquisition and Forgiveness Program to acquire and forgive outstanding medical debt for residents of the State, subject to the availability of program funds;
- (2) Require a report to the Legislature; and
- (3) Appropriate funds subject to a matching private funds requirement.



Your Committee on Conference finds that unlike most other forms of debt, medical debt is rarely voluntary, as people do not choose to get sick or injured. Medical debt often arises unexpectedly and can exceed a person's ability to pay, damaging their credit, limiting access to housing and jobs, and causing people to delay needed care. Your Committee on Conference further finds that the burden of medical debt falls disproportionately on vulnerable members of society, including individuals with disabilities, individuals in poor health, lower-income households, and the uninsured. Your Committee on Conference also finds that twenty-seven states and cities in the United States have partnered with a nonprofit organization to abolish billions of dollars of medical debt. This measure establishes a program to acquire and forgive medical debt to advance consumer protection, support public health, and alleviate the long-term impacts of medical debt on vulnerable populations.

Your Committee on Conference has amended this measure by:

- (1) Inserting an appropriation amount of \$500,000 for the Office of Wellness and Resilience to develop, implement, and administer the Medical Debt Acquisition and Forgiveness Program;
- (2) Deleting language that would have prohibited the expenditure of appropriation funds unless matched on a dollar-for-dollar basis by funds from a private source;
- (3) Extending the lapse date of unencumbered appropriation amounts from June 30, 2027, to June 30, 2028;
- (4) Inserting an effective date of July 1, 2026; and
- (5) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.

As affirmed by the record of votes of the managers of your Committee on Conference that is attached to this report, your Committee on Conference is in accord with the intent and purpose of S.B. No. 3025, S.D. 2, H.D. 3, as amended herein, and recommends that it pass Final Reading in the form attached hereto as S.B. No. 3025, S.D. 2, H.D. 3, C.D. 1.

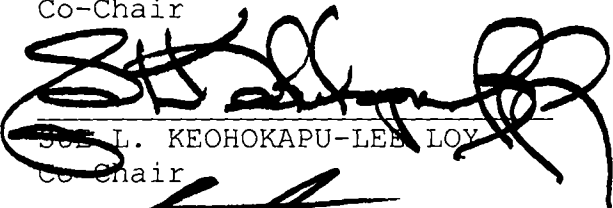


Respectfully submitted on behalf
of the managers:

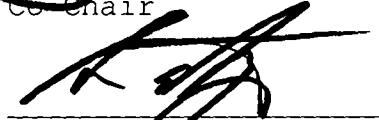
ON THE PART OF THE HOUSE



LISA MARTEN
Co-Chair



SUE L. KEOHOKAPU-LEE LOY
Co-Chair



SCOT Z. MATAYOSHI
Co-Chair



DAN SCHMITTFIELD
Co-Chair

ON THE PART OF THE SENATE



ANGUS L.K. MCKELVEY
Chair



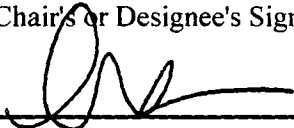
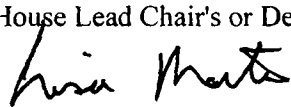
CHRIS LEE
Co-Chair



Hawai'i State Legislature

Record of Votes of a Conference Committee

CR 205-26

Bill / Concurrent Resolution No.: SB 3025, SD 2, HD 3					Date/Time: 05/01/2026 2:05pm					
☒ The recommendation of the House and Senate managers is to pass with amendments (CD).										
☐ The Committee is reconsidering its previous decision.										
☐ The recommendation of the Senate Manager(s) is to AGREE to the House amendments made to the Senate Measure					☐ The recommendation of the House Manager(s) is to AGREE to the Senate amendments made to the House Measure.					
Senate Managers	A	WR	N	E	House Managers	A	WR	N	E	
MCKELVEY, Angus L.K., Chr.	✓				MARTEN, Lisa, Co-Chr.	✓				
LEE, Chris, Co-Chr.	✓				KEOHOKAPU-LEE LOY, Sue L., Co-Chr.	✓				
FEVELLA, Kurt				✓	MATAYOSHI, Scot Z., Co-Chr.	✓				
					HARTSFIELD, Daisy, Co-Chr.	✓				
					GARCIA, Diamond				✓	
TOTAL	2	0	0	1	TOTAL	4	0	0	1	
A = Aye		WR = Aye with Reservations			N = Nay		E = Excused			
Senate Recommendation is:					House Recommendation is:					
☒ Adopted ☐ Not Adopted					☒ Adopted ☐ Not Adopted					
Senate Lead Chair's or Designee's Signature:					House Lead Chair's or Designee's Signature:					
										
Distribution:		Original			Yellow		Pink		Goldenrod	
		File with Conference Committee Report			House Clerk's Office		Senate Clerk's Office		Drafting Agency	