
HOUSE CONCURRENT RESOLUTION

REQUESTING HEALTH MAINTENANCE ORGANIZATIONS IN THE STATE TO
ADHERE TO AND BE HELD ACCOUNTABLE FOR ISSUING TIMELY
REIMBURSEMENTS OF HEALTH CARE CLAIMS PURSUANT TO THE
STATE'S CLEAN CLAIMS STATUTE.

1 WHEREAS, article IX, section 10, of the Constitution of the
2 State of Hawaii directs the State to provide for the safety of
3 the people from crimes against persons and property; and
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5 WHEREAS, timely payment of health insurance claims is
6 critical to maintaining patients' access to medical care and
7 ensuring the financial stability of health care providers; and
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9 WHEREAS, delays in reimbursement harm health care
10 businesses and medical practices and negatively impact patients
11 and consumers, and numerous medical businesses face financial
12 distress or closure where delayed reimbursement is a significant
13 contributing factor; and
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15 WHEREAS, section 431:13-108, Hawaii Revised Statutes, also
16 known as the Clean Claims Statute, requires health maintenance
17 organizations operating under chapter 432D, Hawaii Revised
18 Statutes, to issue reimbursement for uncontested claims within
19 thirty days after receipt, or within fifteen days for
20 electronically submitted claims; and
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22 WHEREAS, enforcement of section 431:13-108, Hawaii Revised
23 Statutes, by the Insurance Division of the Department of
24 Commerce and Consumer Affairs appears to occur infrequently and
25 is often driven by after-the-fact complaints rather than
26 consistent oversight; and
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1 WHEREAS, when reimbursements are not issued in a timely
2 manner, health care providers may be forced to allocate payroll
3 and operating expenses while awaiting reimbursement; and
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5 WHEREAS, delayed payments may contribute to the failure of
6 medical practices, thereby placing the health and safety of the
7 population at risk; and
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9 WHEREAS, these impacts disproportionately affect rural and
10 underserved communities; now, therefore,
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12 BE IT RESOLVED by the House of Representatives of the
13 Thirty-third Legislature of the State of Hawaii, Regular Session
14 of 2026, the Senate concurring, that health maintenance
15 organizations in the State are requested to adhere to and be
16 held accountable for issuing timely reimbursements of health
17 care claims pursuant to the State's Clean Claims Statute; and
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19 BE IT FURTHER RESOLVED that certified copies of this
20 Concurrent Resolution be transmitted to the Governor, Director
21 of Health, Director of Human Services, Director of Commerce and
22 Consumer Affairs, Administrator of the State Health Planning and
23 Development Agency, and Insurance Commissioner.
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OFFERED BY:

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