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# 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 the Department of Commerce and  
20 Consumer Affairs - Insurance Division is requested to prioritize  
21 investigation and enforcement of complaints under the Clean  
22 Claims Statute; and  
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24 BE IT FURTHER RESOLVED that certified copies of this  
25 Concurrent Resolution be transmitted to the Governor, Director  
26 of Health, Director of Human Services, Director of Commerce and  
27 Consumer Affairs, Administrator of the State Health Planning and  
28 Development Agency, and Insurance Commissioner.  
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