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## HOUSE CONCURRENT 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 lower the amount that eligible individuals and  
3 families pay each month for coverage under a qualified health  
4 plan purchased through the Health Insurance Marketplace; and

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6           WHEREAS, in 2021, Congress enhanced the Premium Tax Credit,  
7 making health insurance more affordable for approximately  
8 22,000,000 to 24,000,000 people in the United States; and

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10          WHEREAS, at the end of 2025, the enhanced portion of the  
11 Premium Tax Credit expired and was not extended by Congress, and  
12 this risks making health insurance unaffordable for millions of  
13 individuals across the country; and

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15          WHEREAS, the One Big Beautiful Bill Act also increased  
16 Medicaid work requirements; and

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18          WHEREAS, these changes by the federal government are  
19 expected to leave an estimated six to seven percent of Hawaii's  
20 population without health insurance coverage; and

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22          WHEREAS, in the late 1980s, Hawaii faced a similar problem  
23 in which an estimated five percent of the State's population  
24 lacked health insurance. In response, the Legislature enacted  
25 Act 378, Session Laws of Hawaii 1989, known as the State Health  
26 Insurance Program Act, to help subsidize insurance coverage for  
27 qualifying uninsured residents; and

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29          WHEREAS, the State Health Insurance Program Act was  
30 generally successful in providing affordable health insurance to  
31 residents who would otherwise lack health insurance coverage;  
32 and



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

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

14  
15 BE IT FURTHER RESOLVED that the working group shall  
16 comprise the following:

- 17  
18 (1) The Chairs of the Standing Committees of the Senate  
19 and House of Representatives having primary  
20 jurisdiction over health, or the chairs' designees,  
21 who shall serve as co-chairs of the working group;  
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23 (2) A representative from the Office of the Governor, to  
24 be appointed by the Governor;  
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26 (3) The Insurance Commissioner, or the Commissioner's  
27 designee;  
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29 (4) The Administrator of the State Health Planning and  
30 Development Agency, or the Administrator's designee;  
31  
32 (5) The President and Chief Operating Officer of the  
33 Hawaii Medical Service Association, or the President  
34 and Chief Operating Officer's designee, who shall be  
35 invited to be a member; and  
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37 (6) The Market President, Hawaii Region, for Kaiser  
38 Permanente, or the Market President's designee, who  
39 shall be invited to be a member; and  
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41 BE IT FURTHER RESOLVED that the working group is requested  
42 to consider and follow the provisions of House Bill No. 1789,



# H.C.R. NO. 29

1 Regular Session of 2026, and Senate Bill No. 3243, Regular  
 2 Session of 2026, regarding the values, principles, scope of  
 3 design of the Hawaii Health Plan, and general nature of the  
 4 system to be developed; and

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

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

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

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21 BE IT FURTHER RESOLVED that certified copies of this  
 22 Concurrent Resolution be transmitted to the Governor; Chairs of  
 23 the Standing Committees of the Senate and House of  
 24 Representatives having primary jurisdiction over health;  
 25 Insurance Commissioner; Administrator of the State Health  
 26 Planning and Development Agency; President and Chief Operating  
 27 Officer of the Hawaii Medical Service Association; and Market  
 28 President, Hawaii Region, for Kaiser Permanente.

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OFFERED BY: 

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