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# HOUSE 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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28           WHEREAS, when reimbursements are not issued in a timely  
29 manner, health care providers may be forced to allocate payroll  
30 and operating expenses while awaiting reimbursement; and  
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1           WHEREAS, delayed payments may contribute to the failure of  
2 medical practices, thereby placing the health and safety of the  
3 population at risk; and

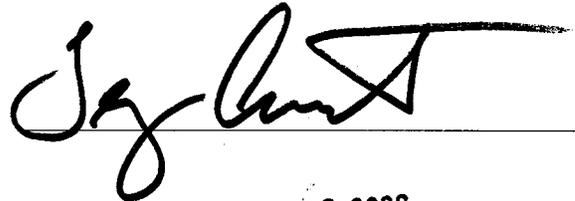
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5           WHEREAS, these impacts disproportionately affect rural and  
6 underserved communities; now, therefore,

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8           BE IT RESOLVED by the House of Representatives of the  
9 Thirty-third Legislature of the State of Hawaii, Regular Session  
10 of 2026, that health maintenance organizations in the State are  
11 requested to adhere to and be held accountable for issuing  
12 timely reimbursements of health care claims pursuant to the  
13 State's Clean Claims Statute; and

14  
15           BE IT FURTHER RESOLVED that certified copies of this  
16 Resolution be transmitted to the Governor, Director of Health,  
17 Director of Human Services, Director of Commerce and Consumer  
18 Affairs, Administrator of the State Health Planning and  
19 Development Agency, and Insurance Commissioner.

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OFFERED BY:



MAR 16 2026

