
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

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15 BE IT FURTHER RESOLVED that the Department of Commerce and
16 Consumer Affairs - Insurance Division is requested to prioritize
17 investigation and enforcement of complaints under the Clean
18 Claims Statute; and

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20 BE IT FURTHER RESOLVED that certified copies of this
21 Resolution be transmitted to the Governor, Director of Health,
22 Director of Human Services, Director of Commerce and Consumer
23 Affairs, Administrator of the State Health Planning and
24 Development Agency, and Insurance Commissioner.

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