
SENATE CONCURRENT RESOLUTION

URGING THE INSURANCE COMMISSIONER TO STUDY THE POTENTIAL
BENEFITS OF EXPANDING THE USE OF MAIL-ORDER PHARMACY IN THE
STATE.

1 WHEREAS, ensuring that Hawaii residents have access to
2 safe, affordable, and reliable prescription medications is
3 essential to improving long-term health outcomes; and
4

5 WHEREAS, mail-order pharmacy services have become an
6 increasingly valuable tool nationwide for helping patients
7 manage chronic conditions, reduce out-of-pocket costs, and
8 maintain steady and convenient access to maintenance
9 medications; and
10

11 WHEREAS, numerous studies have shown that mail-order
12 pharmacy can improve patient medication adherence, particularly
13 for individuals who receive ninety-day supplies of medication,
14 resulting in better disease management and reduced emergency
15 room visits and hospitalizations; and
16

17 WHEREAS, mail-order pharmacy may expand access for
18 residents of the State living in rural communities or areas with
19 limited pharmacy options, reducing the need for long commutes,
20 transportation barriers, and the need to take time off from
21 work; and
22

23 WHEREAS, the convenience of home delivery is especially
24 valuable for kupuna, individuals with disabilities or mobility
25 limitations, caregivers, and individuals managing multiple
26 long-term medications; and
27

28 WHEREAS, mail-order pharmacy services may reduce overall
29 health care costs through economies of scale, automated
30 dispensing technology, improved inventory management, and
31 reduced dispensing fees; and



1
2 WHEREAS, the expanded use of mail-order pharmacy may help
3 strengthen the State's health care resilience by providing
4 additional options for continuity of care during emergencies,
5 natural disasters, or other supply-chain disruptions; and
6

7 WHEREAS, modern mail-order and specialty pharmacies
8 maintain advanced systems for temperature control, secure
9 packaging, and delivery tracking that can support the safe
10 shipment of a wide range of medications, including biologics and
11 specialty drugs; and
12

13 WHEREAS, a comprehensive study by the Insurance
14 Commissioner would provide the Legislature with data-driven
15 insight into how the expanded use of mail-order pharmacy could
16 benefit residents of the State, improve health outcomes, and
17 enhance systemwide efficiency; now, therefore,
18

19 BE IT RESOLVED by the Senate of the Thirty-third
20 Legislature of the State of Hawaii, Regular Session of 2026, the
21 House of Representatives concurring, that the Insurance
22 Commissioner is urged to study the potential benefits of
23 expanding the use of mail-order pharmacy in the State; and
24

25 BE IT FURTHER RESOLVED that the study is urged to evaluate,
26 at a minimum:
27

- 28 (1) The effect of mail-order pharmacy on patient
29 medication adherence and the management of chronic
30 disease;
31
32 (2) Potential cost savings for consumers, insurers, and
33 the health care system as a whole;
34
35 (3) The ability of mail-order pharmacy to improve access
36 for kupuna, rural residents, and individuals with
37 disabilities or limited mobility;
38
39 (4) The reliability and safety of existing mail-order
40 shipping, tracking, and temperature-control systems;
41



- 1 (5) Opportunities to use mail-order pharmacy to strengthen
2 access to health care during emergencies, supply-chain
3 disruptions, and periods of high demand;
4
- 5 (6) Options to ensure that patients who prefer mail-order
6 pharmacy can readily select this option as part of
7 their prescription benefits;
8
- 9 (7) The impact of mail-order pharmacy on community
10 pharmacy sustainability; and
11
- 12 (8) The impact of mail-order pharmacy on rural access to
13 local pharmacies; and
14

15 BE IT FURTHER RESOLVED that all applicable state and county
16 agencies are urged to cooperate with requests for data and other
17 assistance from the Insurance Commissioner; and
18

19 BE IT FURTHER RESOLVED that the Insurance Commissioner is
20 requested to submit a report of the Insurance Commissioner's
21 findings and recommendations, including any proposed
22 legislation, to the Legislature no later than twenty days prior
23 to the convening of the Regular Session of 2027; and
24

25 BE IT FURTHER RESOLVED that a certified copy of this
26 Concurrent Resolution be transmitted to the Insurance
27 Commissioner.

