

MAR 10 2026

SENATE 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



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



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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31 OFFERED BY: 

