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

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

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

16
17 WHEREAS, Public Law 119-25, also known as the One Big
18 Beautiful Bill Act, also authorized and expanded Medicaid work
19 requirements; and

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

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



1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41

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

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

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

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

- (1) The Administrator of the State Health Planning and Development Agency, or the Administrator's designee, who shall serve as chair of the working group;
- (2) The Chairs of the Standing Committees of the Senate and House of Representatives having primary jurisdiction over health, or the chairs' designees;
- (3) The Chairs of the Standing Committees of the Senate and House of Representatives having primary jurisdiction over commerce and consumer protection, or the chairs' designees;
- (4) A representative from the Office of the Governor, to be appointed by the Governor;
- (5) The Insurance Commissioner, or the Commissioner's designee;



- 1 (6) The Director of Labor and Industrial Relations, or the
- 2 Director's designee;
- 3
- 4 (7) The Administrator of the Med-QUEST Division of the
- 5 Department of Human Services, or the Administrator's
- 6 designee;
- 7
- 8 (8) The President and Chief Operating Officer of the
- 9 Hawaii Medical Service Association, or the President
- 10 and Chief Operating Officer's designee, to be invited
- 11 by the chair of the working group;
- 12
- 13 (9) The Market President, Hawaii Region, for Kaiser
- 14 Permanente, or the Market President's designee, to be
- 15 invited by the chair of the working group;
- 16
- 17 (10) One representative from the Healthcare Association of
- 18 Hawaii, to be invited by the chair of the working
- 19 group;
- 20
- 21 (11) One representative from the Hawaii Primary Care
- 22 Association, to be invited by the chair of the working
- 23 group; and
- 24
- 25 (12) One representative from the Hawaii Medical
- 26 Association, to be invited by the chair of the working
- 27 group; and
- 28

29 BE IT FURTHER RESOLVED that the working group is requested
 30 to consider and follow the provisions of House Bill No. 1789,
 31 and its companion, Senate Bill No. 3243, Regular Session of
 32 2026, regarding the values, principles, scope of design of the
 33 Hawaii Health Plan, and general nature of the system to be
 34 developed; and

35
 36 BE IT FURTHER RESOLVED that the Legislative Reference
 37 Bureau is requested to assist in preparing any legislation
 38 proposed by the working group; provided that the working group
 39 shall provide a draft of any legislation to the Bureau no later
 40 than October 15, 2026; and

41



1 BE IT FURTHER RESOLVED that the working group is requested
2 to submit a report of its findings and recommendations for the
3 design of the Hawaii Health Plan, including any proposed
4 legislation, to the Legislature no later than twenty days prior
5 to the convening of the Regular Session of 2027; and
6

7 BE IT FURTHER RESOLVED that the working group cease to
8 exist on June 30, 2027; and
9

10 BE IT FURTHER RESOLVED that certified copies of this
11 Concurrent Resolution be transmitted to the Governor; Insurance
12 Commissioner; Director of Labor and Industrial Relations;
13 Administrator of the State Health Planning and Development
14 Agency; Administrator of the Med-QUEST Division of the
15 Department of Human Services; President and Chief Operating
16 Officer of the Hawaii Medical Service Association; Market
17 President, Hawaii Region, for Kaiser Permanente; President and
18 Chief Executive Officer of Healthcare Association of Hawaii;
19 Chief Executive Officer of the Hawaii Primary Care Association;
20 and President of the Hawaii Medical Association.

