

MAR 10 2026

SENATE 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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34 WHEREAS, a similar program, if enacted today, may help to
35 provide health insurance coverage for the tens of thousands of



1 Hawaii residents who are expected to become uninsured under the
2 new federal standards; now, therefore,

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4 BE IT RESOLVED by the Senate of the Thirty-third
5 Legislature of the State of Hawaii, Regular Session of 2026,
6 that the Senate hereby establishes the Hawaii Health Plan
7 Working Group to design and recommend a basic, affordable Hawaii
8 Health Plan available to every resident of the State; and

9
10 BE IT FURTHER RESOLVED that the working group shall
11 comprise the following:

- 12
- 13 (1) The Chair of the Standing Committee of the Senate
14 having primary jurisdiction over health, or the
15 chair's designee, who shall serve as the chair of the
16 working group;
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 - 18 (2) A representative from the Office of the Governor, to
19 be appointed by the Governor;
 - 20
 - 21 (3) The Insurance Commissioner, or the Commissioner's
22 designee;
 - 23
 - 24 (4) The Administrator of the State Health Planning and
25 Development Agency, or the Administrator's designee;
 - 26
 - 27 (5) The President and Chief Operating Officer of the
28 Hawaii Medical Service Association, or the President
29 and Chief Operating Officer's designee, who shall be
30 invited to be a member; and
 - 31
 - 32 (6) The Market President, Hawaii Region, for Kaiser
33 Permanente, or the Market President's designee, who
34 shall be invited to be a member; and

35
36 BE IT FURTHER RESOLVED that the working group is requested
37 to consider and follow the provisions of House Bill No. 1789,
38 Regular Session of 2026, and Senate Bill No. 3243, Regular
39 Session of 2026, regarding the values, principles, scope of
40 design of the Hawaii Health Plan, and general nature of the
41 system to be developed; and



S.R. NO. 49

1 BE IT FURTHER RESOLVED that the Legislative Reference
2 Bureau is requested to assist in preparing any legislation
3 proposed by the working group; provided that the working group
4 shall provide a draft of any legislation to the Bureau no later
5 than October 15, 2026; and
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7 BE IT FURTHER RESOLVED that the working group is requested
8 to submit a report of its findings and recommendations for the
9 design of the Hawaii Health Plan, including any proposed
10 legislation, to the Legislature no later than twenty days prior
11 to the convening of the Regular Session of 2027; and
12

13 BE IT FURTHER RESOLVED that the working group cease to
14 exist on June 30, 2027; and
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16 BE IT FURTHER RESOLVED that certified copies of this
17 Resolution be transmitted to the Governor; Chairs of the
18 Standing Committees of the Senate and House of Representatives
19 having primary jurisdiction over health; Insurance Commissioner;
20 Administrator of the State Health Planning and Development
21 Agency; President and Chief Operating Officer of the Hawaii
22 Medical Service Association; and Market President, Hawaii
23 Region, for Kaiser Permanente.
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OFFERED BY:

A large, stylized handwritten signature in black ink, written over a horizontal line. The signature is highly cursive and appears to be the name of the person offering the resolution.