

Honolulu, Hawaii

FEB 19 , 2026

RE: H.B. No. 1864
H.D. 1

Honorable Nadine K. Nakamura
Speaker, House of Representatives
Thirty-Third State Legislature
Regular Session of 2026
State of Hawaii

Madame:

Your Committee on Health, to which was referred H.B. No. 1864
entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE,"

begs leave to report as follows:

The purpose of this measure is to, beginning December 31,
2026, require insurers, mutual benefit societies, and health
maintenance organizations to provide coverage for standard
fertility preservation services for persons undergoing medically
necessary treatment that may cause iatrogenic infertility.

Your Committee received testimony in support of this measure
from the Department of Health; State Health Planning and
Development Agency; Hawaii Society of Clinical Oncology;
Association for Clinical Oncology; Advanced Reproductive Medicine
& Gynecology; Fertility Institute of Hawaii; Facing Our Risk of
Cancer Empowered; America Cancer Society Cancer Action Network;
Hawaii Medical Service Association; Hawai'i Women Lawyers; Worth
the Wait; Hawaii Association of Health Plans; Oncology Nursing
Society; Alliance for Fertility Preservation; and six individuals.
Your Committee received comments on this measure from the
Department of Commerce and Consumer Affairs and Office of the
Auditor.



Your Committee finds that life-saving treatment for certain serious medical conditions such as cancer can result in medically induced infertility. Your Committee further finds that without insurance, fertility preservation measures, such as egg, sperm, or embryo freezing, can cost thousands or tens of thousands of dollars up front, making these services prohibitively expensive for many patients and their families. This measure seeks to promote fairness and equity in health care by reducing financial barriers that can prevent patients with medically induced infertility from seeking fertility preservation services.

Your Committee has amended this measure by:

- (1) Removing language that limited dependent coverage for fertility services to only those dependents twenty-six years of age or younger;
- (2) Clarifying when policies or plan contracts may impose limits based on the policyholder's or covered person's medical history;
- (3) Requiring insurers, mutual benefit societies, and health maintenance organizations to base clinical guidelines on the most recent American Society of Clinical Oncology guidelines, rather than the 2018 update to the American Society of Clinical Oncology guidelines;
- (4) Amending the definition of "standard fertility preservation services" to exclude sperm retrieval; and
- (5) Changing the effective date to July 1, 3000, to encourage further discussion.

As affirmed by the record of votes of the members of your Committee on Health that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 1864, as amended herein, and recommends that it pass Second Reading in the form attached hereto as H.B. No. 1864, H.D. 1, and be referred to your Committee on Consumer Protection & Commerce.



Respectfully submitted on
behalf of the members of the
Committee on Health,



GREGG TAKAMAMA, Chair



