

Honolulu, Hawaii

MAR 06 , 2026

RE: H.B. No. 1864  
H.D. 2

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

Madame:

Your Committee on Consumer Protection & Commerce, to which  
was referred H.B. No. 1864, H.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE,"

begs leave to report as follows:

The purpose of this measure is to, beginning after 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 Commerce and Consumer Affairs; Department  
of Health; State Health Planning and Development Agency; Facing  
Our Risk of Cancer Empowered; Hawaii Society of Clinical Oncology;  
Association for Clinical Oncology; Fertility Institute of Hawaii;  
Advanced Reproductive Medicine & Gynecology of Hawaii, Inc.; Blood  
Cancer United; America Cancer Society Cancer Action Network;  
Hawaii Association of Health Plans; Hawaii Medical Service  
Association; Alliance for Fertility Preservation; Oncology Nursing  
Society; Hawai'i Women Lawyers; and nine individuals.

Your Committee finds that some cancer treatments can cause  
iatrogenic infertility when chemotherapy, radiation, and surgery  
damage reproductive cells, reproductive organs, or endocrine



functioning. These treatments can also adversely impact the ability to carry a pregnancy. Although patients facing iatrogenic infertility have recognized, effective options for preserving fertility, the high cost of these procedures and the narrow window to obtain services means these procedures are unattainable for many people. This measure assists in the offsetting of those costs by mandating coverage for standard fertility preservation services.

Your Committee has amended this measure by:

- (1) Requiring insurers, mutual benefit societies, and health maintenance organizations to base clinical guidelines on the 2018 update to the American Society of Clinical Oncology guidelines, rather than the most recent guidelines;
- (2) Clarifying that, for purposes of health maintenance organizations, the mandated coverage under this measure applies after December 31, 2026, rather than on or after; and
- (3) Making technical, nonsubstantive amendments for the purposes of clarity, consistency, and style.

As affirmed by the record of votes of the members of your Committee on Consumer Protection & Commerce that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 1864, H.D. 1, as amended herein, and recommends that it pass Third Reading in the form attached hereto as H.B. No. 1864, H.D. 2.

Respectfully submitted on  
behalf of the members of the  
Committee on Consumer  
Protection & Commerce,

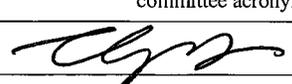


---

SCOT Z. MATAYOSHI, Chair



Record of Votes of the Committee on Consumer Protection & Commerce

Bill/Resolution No.: <b>HB 1864 HD1</b>	Committee Referral: <b>HLT, CPC</b>	Date: <b>3/3/26</b>		
<input type="checkbox"/> The committee is reconsidering its previous decision on the measure.				
The recommendation is to: <input type="checkbox"/> Pass, unamended (as is) <input checked="" type="checkbox"/> Pass, with amendments (HD) <input type="checkbox"/> Hold <input type="checkbox"/> Pass short form bill with HD to recommit for future public hearing (recommit)				
CPC Members	Ayes	Ayes (WR)	Nays	Excused
1. MATAYOSHI, Scot Z. (C)	✓			
2. GRANDINETTI, Tina Nakada (VC)	✓			
3. CHUN, Cory M.	✓			
4. ILAGAN, Greggor	✓			
5. ICHIYAMA, Linda	✓			
6. IWAMOTO, Kim Coco		✓		
7. KONG, Sam Satoru	✓			
8. LOWEN, Nicole E.	✓			
9. MARTEN, Lisa	✓			
10. TAM, Adrian K.	✓			
11. PIERICK, Elijah				✓
TOTAL (11)	9	1		1
The recommendation is: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted If joint referral, _____ did not support recommendation. committee acronym(s)				
Vice Chair's or designee's signature: 				
Distribution: Original (White) – Committee      Duplicate (Yellow) – Chief Clerk's Office      Duplicate (Pink) – HMSO				