

STAND. COM. REP. NO. **3176**

Honolulu, Hawaii

MAR 25 2026

RE: H.B. No. 1864
H.D. 2
S.D. 1

Honorable Ronald D. Kouchi
President of the Senate
Thirty-Third State Legislature
Regular Session of 2026
State of Hawaii

Sir:

Your Committee on Health and Human Services, to which was referred H.B. No. 1864, H.D. 2, entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE,"

begs leave to report as follows:

The purpose and intent of this measure is to, for policies, contracts, plans, and agreements issued or renewed 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 Insurance Division of the Department of Commerce and Consumer Affairs, Department of Health, State Health Planning and Development Agency, Hawaii Association of Health Plans, Hawaii Medical Service Association, Blood Cancer United, Hawaii Society of Clinical Oncology, Association for Clinical Oncology, Oncology Nursing Society, Hawai'i Women Lawyers, FORCE (Facing Our Risk of Cancer Empowered), and two individuals.

Your Committee received comments on this measure from the Hawai'i Primary Care Association.



Your Committee finds that medically necessary treatments such as chemotherapy, radiation, and certain surgeries can permanently impair fertility. Your Committee recognizes that advances in medical treatment, particularly for cancer and other serious conditions, have significantly improved survival rates. As more individuals survive these conditions, long-term quality of life considerations, including the ability to build a family, become increasingly important components of comprehensive health care. Your Committee further finds that the lack of insurance coverage for fertility preservation services often creates a substantial financial barrier, particularly during an already stressful and time sensitive period. This measure increases access to standard fertility preservation services by mandating health insurance coverage for these services and prohibiting discriminatory coverage practices based on fertility history, disability, life expectancy, or perceived quality of life, promoting health equity and aligning with evidence-based clinical standards.

Your Committee has amended this measure by:

- (1) Inserting an effective date of January 1, 2050, to encourage further discussion; and
- (2) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.

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

Respectfully submitted on
behalf of the members of the
Committee on Health and Human
Services,



JOY A. SAN BUENAVENTURA, Chair



The Senate
 Thirty-Third Legislature
 State of Hawai'i

Record of Votes
Committee on Health and Human Services
HHS

Bill / Resolution No.:* HB 1864 HD2	Committee Referral: HHS, CPN	Date: 3/18/2026		
<input type="checkbox"/> The Committee is reconsidering its previous decision on this measure. If so, then the previous decision was to: _____				
The Recommendation is: <input type="checkbox"/> Pass, unamended 2312 <input checked="" type="checkbox"/> Pass, with amendments 2311 <input type="checkbox"/> Hold 2310 <input type="checkbox"/> Recommit 2313				
Members	Aye	Aye (WR)	Nay	Excused
SAN BUENAVENTURA, Joy A. (C)	✓			
MCKELVEY, Angus L.K. (VC)	✓			
KANUHA, Dru Mamo	✓			
KEOHOKALOLE, Jarrett	✓			
FEVELLA, Kurt	✓			
TOTAL	5	0	0	0
Recommendation: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted				
Chair's or Designee's Signature:				
Distribution: Original Yellow Pink File with Committee Report Committee Drafting Agency				

***Only one measure per Record of Votes**