

Honolulu, Hawaii

FEB 18 , 2026

RE: H.B. No. 2187
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. 2187
entitled:

"A BILL FOR AN ACT RELATING TO HEALTH CARE,"

begs leave to report as follows:

The purpose of this measure is to prohibit:

- (1) Health care facilities, health care providers, and emergency medical services from furnishing medical debt to a consumer credit reporting agency; and
- (2) Consumer credit reporting agencies from reporting or maintaining medical debt in a consumer's file.

Your Committee received testimony in support of this measure from Blood Cancer United; AARP Hawai'i; Hawaii Appleseed Center for Law & Economic Justice; and ten individuals. Your Committee received testimony in opposition to this measure from the Consumer Data Industry Association. Your Committee received comments on this measure from the Healthcare Association of Hawaii.

Your Committee finds that medical debt is an increasing problem for families across the United States, with over forty percent of adults in the United States carrying medical debt. Your Committee further finds that one in ten residents in Hawaii



has outstanding medical debt that, when combined with the State's high cost of living, creates significant financial pressures, reduces their access to health care services, and creates long-term economic hardship. This measure seeks to mitigate the negative impact of medical debt on consumer credit scores by establishing a mechanism to prevent a consumer's medical debt from being reported to or maintained by a consumer credit reporting agency.

Your Committee has amended this measure by:

- (1) Changing the effective date to July 1, 3000, to encourage further discussion; and
- (2) 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 Health that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 2187, as amended herein, and recommends that it pass Second Reading in the form attached hereto as H.B. No. 2187, 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,



GREG TARAYAMA, Chair



