

Honolulu, Hawaii

MAR 06 , 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 Consumer Protection & Commerce, to which was referred H.B. No. 2187, H.D. 1, 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 the State Health Planning and Development Agency; Hawai'i Public Health Institute; AARP Hawai'i; Blood Cancer United; AlohaCare; Hawaii Appleseed Center for Law & Economic Justice; and two individuals. Your Committee received testimony in opposition to this measure from the Consumer Data Industry Association and one individual. Your Committee received comments on this measure from the Healthcare Association of Hawaii.

Your Committee finds that medical debt is often incurred involuntarily and does not reliably reflect a consumer's



creditworthiness. Such debt may arise from high out-of-pocket costs, billing disputes, or emergency medical treatment beyond a consumer's control. Your Committee further finds that after medical debt is reported to a consumer credit reporting agency, it can distort credit reports, limit access to housing, employment, and financial services, and impose disproportionate long-term economic harm. This measure strengthens consumer protections by prohibiting the furnishing and reporting of medical debt, thereby promoting fairer credit reporting practices and reducing unjust financial consequences for consumers.

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. 2187, H.D. 1, and recommends that it pass Third Reading.

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



SCOT Z. MATMOSHI, Chair



