

STAND. COM. REP. NO. 2117

Honolulu, Hawaii

FEB 06 2026

RE: S.B. No. 2088  
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 Labor and Technology, to which was referred  
S.B. No. 2088 entitled:

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

begs leave to report as follows:

The purpose and intent of this measure is to:

- (1) Require the Department of Labor and Industrial Relations, in consultation with the Insurance Commissioner, to establish and implement a five-year voluntary Nontraditional Workforce Portable Health Care Benefit Plan Pilot Program that offers high deductible health plans or catastrophic health plans to nontraditional workers who are ineligible for health benefits provided by the Hawaii Employer-Union Health Benefits Trust Fund or prepaid health care plans under the Prepaid Health Care Act;
- (2) Require the Department to submit annual reports to the Legislature on the Pilot Program; and
- (3) Appropriate funds.



Your Committee received testimony in support of this measure from the Hawaii Primary Care Association, Hawaii Medical Association, and two individuals.

Your Committee received testimony in opposition to this measure from the Department of Labor and Industrial Relations.

Your Committee received comments on this measure from the Insurance Division of the Department of Commerce and Consumer Affairs, University of Hawaii Professional Assembly, and Hawaii Medical Service Association.

Your Committee finds that nontraditional workers, who are not covered by the Prepaid Health Care Act and therefore have to rely on private or federally-subsidized health insurance, may be subject to reduced access to affordable health insurance as a result of the passage of Public Law 119-21, also known as the One Big Beautiful Bill Act of 2025. Your Committee further finds that it is necessary to establish a health insurance framework for nontraditional workers in the State to safeguard their affordable access to essential medical services. Accordingly, this measure establishes a pilot program that offers high deductible health plans or catastrophic health plans to workers not covered by the Hawaii Employer-Union Health Benefits Trust Fund or the Prepaid Health Care Act.

Your Committee has amended this measure by:

- (1) Inserting an effective date of January 1, 2077, 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 Labor and Technology that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 2088, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 2088, S.D. 1, and be referred to your Committees on Ways and Means and Commerce and Consumer Protection.



Respectfully submitted on  
behalf of the members of the  
Committee on Labor and  
Technology,



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BRANDON J.C. ELEFANTE, Chair



