

Honolulu, Hawaii

APR 08 2026

RE: S.R. No. 49
S.D. 1

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

Sir:

Your Committees on Health and Human Services and Commerce and Consumer Protection, to which was referred S.R. No. 49 entitled:

"SENATE RESOLUTION ESTABLISHING THE HAWAII HEALTH PLAN WORKING GROUP TO DESIGN AND RECOMMEND A BASIC, AFFORDABLE HAWAII HEALTH PLAN AVAILABLE TO EVERY RESIDENT OF THE STATE,"

beg leave to report as follows:

The purpose and intent of this measure is to establish the Hawaii Health Plan Working Group to design and recommend a basic, affordable Hawaii Health Plan available to every resident of the State.

Your Committees received testimony in support of this measure from the Hawai'i Primary Care Association and one individual.

Your Committees received testimony in opposition to this measure from one individual.

Your Committees received comments on this measure from the Legislative Reference Bureau, Hawaii Medical Service Association, and one individual.

Your Committees find that currently, the State's uninsured population is estimated to be at 38,400 residents or 2.8 percent of the total population. Due to federal changes in Medicaid eligibility work requirements and the expiration of the enhanced



portion of the federal Premium Tax Credit that helped subsidize health insurance for millions of United States citizens, it is estimated that the uninsured population in the State will double within two to three years without legislative intervention. Your Committees further find that in the late 1980s, the State faced a similar problem in which an estimated five percent of the State's population lacked health insurance. In response, the Legislature enacted Act 378, Session Laws of Hawaii 1989, known as the State Health Insurance Program Act, to help subsidize insurance coverage for qualifying uninsured residents, which was generally successful for certain individuals who otherwise could not get health insurance coverage. Your Committees believe that a similar program, if enacted today, may help to provide health insurance coverage for the tens of thousands of State residents who are expected to become uninsured. This measure convenes health sector stakeholders to study how the State may develop streamlined, cost-effective health coverage options, such as those proposed in H.B. No. 1789 (2026), and S.B. No. 3243 (2026), for those who are or may become uninsured.

Your Committees have amended this measure by:

- (1) Adding the following as requested members of the Hawaii Health Plan Working Group:
 - (A) The Administrator of the Med-QUEST division of the Department of Human Services;
 - (B) The Director of Labor and Industrial Relations, or the Director's designee;
 - (C) One representative from the Healthcare Association of Hawaii, who shall be invited by the co-chairs of the working group to be a member; and
 - (D) One representative from the Hawaii Primary Care Association, who shall be invited by the co-chairs of the working group to be a member; and
- (2) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.



As affirmed by the records of votes of the members of your Committees on Health and Human Services and Commerce and Consumer Protection that are attached to this report, your Committees concur with the intent and purpose of S.R. No. 49, as amended herein, and recommend its adoption in the form attached hereto as S.R. No. 49, S.D. 1.

Respectfully submitted on behalf of the members of the Committees on Health and Human Services and Commerce and Consumer Protection,



ARRETT KEOHOKALOLE, Chair



JOY A. SAN BUENAVENTURA, Chair



