



The House Committee on Finance
March 4, 2026
Room 308
10:00 AM

RE: **HB 815 HD1, Relating to Health Insurance**

Attention: Chair Chris Todd, Vice Chair Jenna Takenouchi, Members of the
Committee

The University of Hawaii Professional Assembly (UHPA), the exclusive bargaining representative for all University of Hawai'i faculty members across Hawai'i's statewide 10-campus system, **supports HB 815 HD1.**

HB 815 HD1 requires that the health benefit plans established by the Hawai'i Employer-Union Health Benefits Trust Fund (EUTF) board meet or exceed the requirements of the Hawaii Prepaid Health Care Act (Chapter 393). UHPA strongly supports this measure because it establishes a vital, guaranteed baseline for the health coverage provided to public employees.

Under current law, state and county employees are explicitly excluded from the Hawaii Prepaid Health Care Act. Consequently, state and county workers do not automatically receive the same statutory safeguards that private-sector workers in Hawai'i enjoy.

By mandating that EUTF plans meet or exceed Chapter 393 requirements, HB 815 HD1 would legally bind the State to providing essential healthcare and financial protections for our faculty and their families. This alignment would not only guarantee that public employee health plans deliver comprehensive minimum benefit standards, but it would also establish a critical financial shield. By imposing a strict statutory cap on an employee's required health insurance premium contribution, this measure ensures that an employee's out-of-pocket share never exceeds a fixed, limited percentage of their wages.

Ultimately, it is a matter of fundamental fairness. The health benefits provided by the State to its own workforce should meet the exact same legal standards, comprehensive care protections, and cost caps that the State mandates for private-sector employers.

UHPA supports the passage of HB 815 HD1.

Respectfully submitted,

Christian L. Fern
Executive Director
University of Hawaii Professional Assembly



HAWAII GOVERNMENT EMPLOYEES ASSOCIATION

AFSCME Local 152, AFL-CIO

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The Thirty-Third Legislature, State of Hawaii
The House of Representatives
Committee on Finance

Testimony by
Hawaii Government Employees Association

March 4, 2026

H.B. 815, H.D. 1 — RELATING TO HEALTH INSURANCE

The Hawaii Government Employees Association, AFSCME Local 152, AFL-CIO supports the purpose and intent of H.B. 815, H.D. 1, which requires the health benefits plan or plans established by the Employer-Union Health Benefits Trust Fund board to meet or exceed the requirements of the Prepaid Health Care Act.

All employees deserve affordable health care options, but this is especially necessary for employees who participate in the EUTF and are on the lower salary range, where they see a significant portion of their paycheck go towards their medical premiums. Employees often pay at least 40% of the total cost of the medical premiums, regardless of how much they earn, which depending on the plan and type of enrollment can be as high as \$535 per month for the HMSA PPO 90/10 self-plan. The cost of health insurance for our government workforce has become unaffordable for too many.

Private sector employees are covered under the Prepaid Health Care Act, which caps employee contributions for a self-plan at 1.5% of an employee's wage. Having more affordable insurance can be one of many tools that the state can use to compete with the private sector and federal government. If this measure were to pass, public employees will be able to take home a larger portion of their salary, that otherwise would have gone to pay for their medical premiums.

Thank you for the opportunity to provide testimony in support of H.B. 815, H.D. 1.

Respectfully submitted,

Randy Perreira
Executive Director



UNITED PUBLIC WORKERS

AFSCME Local 646, AFL-CIO

HOUSE OF REPRESENTATIVES THE THIRTY-THIRD LEGISLATURE REGULAR SESSION OF 2026

COMMITTEE ON FINANCE

Rep. Chris Todd, Chair

Rep. Jenna Takenouchi, Vice Chair

Wednesday, March 04, 2026, 10:00 AM
Conference Room 308 & Videoconference

Re: Testimony on HB815, HD1 – RELATING TO HEALTH INSURANCE

Chair Todd, Vice Chair Takenouchi, and Members of the Committee:

The United Public Workers, AFSCME Local 646, AFL-CIO (“UPW”) is the exclusive bargaining representative for approximately 14,000 public employees, which includes blue collar, non-supervisory employees in Bargaining Unit 1 and institutional, health, and correctional employees in Bargaining Unit 10, in the State of Hawaii and various counties.

UPW supports HB815, HD1, which requires the health benefits plan or plans established by the Employer-Union Health Benefits Trust Fund (“EUTF”) board to meet or exceed the requirements of the Prepaid Health Care Act.

Currently, public employees who select the HMSA 75/25, one of the more affordable medical plans offered by the EUTF and the most prevalent based on enrollment, pay the same monthly employee contribution irrespective of pay. While we believe all employers should follow Kauai County and Maui County, who pay 100% of the cost for the aforementioned plan, this measure would ensure that lower-paid public employees who do not work within these jurisdictions would not have to pay more than 1.5% of their wages toward their benefit premiums.

Mahalo for the opportunity to testify in support of this measure.

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