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Testimony of the Department of Commerce and Consumer Affairs

**Before the
Senate Committee on Health and Human Services
Monday, February 9, 2026
1:05 pm
State Capitol, Room 225 and via Videoconference**

**On the following measure:
S.B. 2855, RELATING TO OPIOID ANTAGONISTS**

Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee:

My name is Scott K. Saiki, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department offers comments on this bill.

The purpose of this bill is to, beginning 1/1/2027, require health insurers, mutual benefit societies, and health maintenance organizations that issue policies, contracts, plans, or agreements that provide prescription drug coverage to provide coverage for at least one generic opioid antagonist and device.

The Department notes that it is unclear whether the amendments in sections 1 through 3 of this bill would trigger the defrayal requirements under 45 Code of Federal Regulations (CFR) § 155.170. Under the Affordable Care Act (ACA), if a state mandates benefits that are "in addition to" the essential health benefits (EHB) defined in the state's benchmark plan, the State is required to defray the cost of those additional benefits.

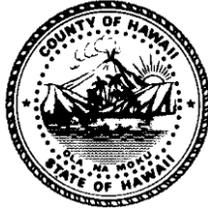
This means the State would be responsible for paying the additional premium costs for those benefits for all individuals enrolled in qualified health plans on the exchange.

Additionally, we would like to note the requirements set forth in Hawaii Revised Statutes (HRS) section 23-51. This statute mandates that "[b]efore any legislative measure that mandates health insurance coverage for specific health services... can be considered, there shall be concurrent resolutions passed requesting the auditor to prepare and submit to the legislature a report that assesses both the social and financial effects of the proposed mandated coverage."

The purpose of the auditor's report is twofold. First, the report determines the actual public demand for the service and whether its lack of coverage results in financial hardship or restricted access to care. Second, the report evaluates the potential financial impact of the new mandated benefit, including potential impacts to premiums, total cost of health care, and state defrayal. The completion of the report before the bill is enacted provides the Legislature with the objective data necessary to balance the benefits of the proposed coverage against its potential economic impact. Additionally, the auditor's report could be used in the Department's actuarial analysis in determining whether an issuer's proposed rates are justified.

Thank you for the opportunity to testify on this measure.

C. Kimo Alameda, Ph.D.
Mayor



William V. Brillhante, Jr.
Managing Director

Merrick Nishimoto
Deputy Managing Director

County of Hawai'i ~ Office of the Mayor

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Testimony of
C. Kimo Alameda, Ph.D.
Mayor, County of Hawai'i

Before the Senate Committee on
Health and Human Services
Senator Joy A. San Buenaventura, Chair
Senator Angus L.K. McKelvey, Vice Chair

Friday, February 13, 2026, 1:00 p.m.
State Capitol Conference Room 225 & Videoconference

In consideration of
Senate Bill 2855
Relating to Opioid Antagonists

Aloha e Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee,

Mahalo for the opportunity to provide testimony in strong support of Senate Bill 2855, a critical measure that expands access to life-saving opioid antagonists, including naloxone, across the State of Hawai'i.

As Mayor of the County of Hawai'i, I have witnessed firsthand the devastating impact of the opioid and fentanyl crisis on our communities, particularly in rural and neighbor island settings where access to timely medical and behavioral health services is often limited. Preventable overdose deaths continue to claim the lives of our residents, leaving families and communities forever changed.

Senate Bill 2855 eliminates financial and insurance barriers to accessing opioid antagonists by requiring insurers to cover at least one generic option and its device. This compassionate, evidence-based bill enables individuals, families, and communities to obtain timely overdose reversal medication.

Naloxone is a widely accepted, life-saving standard for opioid overdose response. Ensuring insurance coverage for naloxone is as essential as for insulin, inhalers, or epinephrine. Its cost of coverage is minimal compared with the substantial financial and human costs of emergency care, hospitalization, long-term complications, or loss of life.

Requiring coverage affirms overdose prevention as a legitimate public health strategy. It reduces stigma and ensures dignity, protection, and opportunity for recovery for those affected by opioid use.

Expanding naloxone access saves lives and gives individuals a chance to recover. Senate Bill 2855 also aligns Hawai'i with best-practice harm reduction.

For these reasons, I respectfully urge your support for Senate Bill 2855. Mahalo nui loa for your leadership and continued commitment to the health and safety of Hawai'i's people.



February 9, 2026

The Honorable Joy A. San Buenaventura, Chair
The Honorable Angus L.K. McKelvey, Vice Chair

Senate Committee on Health and Human Services

Re: SB 2855 – RELATING TO OPIOID ANTAGONISTS

Dear Chair San Buenaventura, Vice Chair McKelvey, and Members of the Committee:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to provide comments on SB 2855, which beginning 1/1/2027, requires health insurers, mutual benefit societies, and health maintenance organizations that issue policies, contracts, plans, or agreements that provide prescription drug coverage to provide coverage for at least one generic opioid antagonist and device.

HMSA recognizes the legislature's efforts to address the challenges of opioid medications. While they can be effective for managing certain types of pain, they also carry significant risks that must be carefully considered before use. Coverage for medically necessary opioid antagonists is already provided widely through our plans. While HMSA appreciates the intent of this measure, we believe that as currently written this bill creates a new mandated benefit.

We respectfully request that this bill be deferred as coverage for medically necessary opioid antagonists is already available, or for the state Auditor to first conduct an impact assessment report pursuant to Section 23-51 and 23-52 of the Hawaii Revised Statutes since it creates new a mandated benefit and to identify the social and financial effects of the proposed mandated coverage. We would also ask the State Auditor to address the issue of defrayal of cost by the state for a mandated benefit which is additional to our Essential Health Benefits (EHB) pursuant to 45 CFR § 155.170 (b).1.

Thank you for the opportunity to offer comments on SB 2855.

Sincerely,

Walden Au
Director of Government Relations

February 13, 2026

To: Chair San Buenaventura, Vice Chair McKelvey, and Members of the Senate Committee on Health and Human Services (HHS)

From: Hawaii Association of Health Plans Public Policy Committee

Date/Location: Feb. 13, 2026; 1:00 p.m./Conference Room 225 & Videoconference

Re: Comments on SB 2855 – Relating to Opioid Antagonists

The Hawaii Association of Health Plans (HAHP) offers comments on SB 2855. HAHP is a statewide partnership that unifies Hawaii's health plans to improve the health of Hawaii's communities together. A majority of Hawaii residents receive their health coverage through a plan associated with one of our organizations.

HAHP appreciates the efforts of Hawaii legislators to reduce opioid overdose deaths in Hawaii by improving access to overdose-reversal medications. However, we believe SB2855 is unnecessary, as opioid antagonists are already a widely covered health plan benefit when prescribed by a health care provider.

Furthermore, as drafted, SB2855 would establish a new mandated benefit that could increase costs for Hawaii residents and their employers, without a clear demonstration of added clinical benefit. For these reasons, HAHP respectfully requests that legislators defer this measure or direct the State Auditor to first conduct an impact assessment report pursuant to HRS 23-51 and 23-52.

Thank you for the opportunity to offer **comments** on SB 2855.

Sincerely,

HAHP Public Policy Committee

cc: HAHP Board Members



February 6, 2026

Kapono Kekela
Coordinator, Hawai'i Island Fentanyl Task Force
kapono@HIFTF.org
www.HIFTF.org

To: Committee Chair Senator San Buenaventura
Senate Committee on Health and Human Services
Hawai'i State Legislature

In Strong Support for SB2855 - Expanding Access to Life-Saving Opioid Antagonists

Aloha e Chair San Buenaventura, Vice Chair McKelvey, and members of the Committee:

I am writing in support of SB2855, which requires health insurers to cover generic opioid antagonists, such as Naloxone. This bill will save lives, reduce barriers to treatment, and address Hawai'i's opioid crisis with urgency and compassion.

Benefits to Our Community:

- **Saves Lives Immediately:** Opioid antagonists like naloxone reverse overdoses within minutes. By ensuring insurance coverage, we put this life-saving tool directly into the hands of those at risk, their families, and first responders.
- **Reduces Financial Barriers:** The bill mandates that generic opioid antagonists be placed on the lowest-cost-sharing tier, with no prior authorization for generic forms. This removes out-of-pocket cost barriers and administrative delays during emergencies.
- **Promotes Health Equity:** Overdoses disproportionately affect vulnerable populations, including low-income communities and those with substance use disorders. This bill ensures that access to treatment is not limited by the ability to pay.
- **Supports Families and Communities:** When individuals survive an overdose, they have a chance to seek recovery. This bill strengthens families, reduces trauma, and lessens the burden on emergency services.

I urge you to pass SB2855 and help ensure all Hawai'i residents have access to this critical, life-saving intervention. By ensuring broad access to opioid antagonists, we are saving lives, supporting recovery, and building a stronger, healthier community.

Mahalo for your consideration and leadership.
Kapono Kekela



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Ross Wilson

February 6, 2026

Support for SB2855, *Expanding Access to Life-Saving Opioid Antagonists*

Chair Senator San Buenaventura
Vice Chair Senator McKelvey
Members of the Senate Committee on Health and Human Services
Hawai'i State Legislature

Aloha e Chair San Buenaventura, Vice Chair McKelvey, and Honorable Members of the Committee,

My name is Dr. Hannah Kalama Preston-Pita. I submit this testimony in the strongest possible support of SB2855, *Expanding Access to Life-Saving Opioid Antagonists*, on behalf of the Big Island Substance Abuse Council and in my role as Lead Convener of the Hawai'i Island Fentanyl Task Force, a grassroots, island-wide coalition dedicated to preventing overdose deaths and expanding access to life-saving interventions across Hawai'i Island.

BISAC has served Hawai'i for more than 60 years, providing a full continuum of substance use disorder treatment, detoxification, outpatient care, recovery support, and harm reduction services. Through this work and through the Hawai'i Island Fentanyl Task Force we are on the front lines of the opioid crisis, responding daily to overdoses, near-fatal poisonings, and families devastated by preventable loss.

SB2855, *Expanding Access to Life-Saving Opioid Antagonists*, is a critical, evidence-based, and compassionate policy that will save lives. By requiring health insurers to provide coverage for at least one generic opioid antagonist, such as naloxone, including its delivery device, this bill removes a persistent and unnecessary barrier to overdose prevention: cost and inconsistent insurance coverage.

From direct service delivery and lived community experience, we know these barriers result in real harm:

- Individuals at highest risk discharged from hospitals or treatment programs without naloxone due to coverage gaps
- Families and caregivers forced to pay out-of-pocket or go without





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Members
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David Bishaw
Ross Wilson

- Rural and neighbor island communities facing compounded access challenges
- People in early recovery left unprotected during the most vulnerable period of their lives

These barriers translate directly into avoidable overdose deaths.

Arguments opposing SB2855 on the basis of cost fail to account for the true financial and human impact of overdose. The cost of covering naloxone is minimal when compared to emergency medical response, hospitalization, intensive care, long-term disability, child welfare involvement, and the irreversible loss of life. No fiscal consideration outweighs the value of saving lives. Naloxone is safe, non-addictive, easy to administer, and widely recognized as the standard of care for opioid overdose response. Insurance coverage for opioid antagonists should be treated no differently than coverage for EpiPens, inhalers, or insulin it is preventive, essential, and life-sustaining health care.

Importantly, SB2855 also helps reduce stigma. Mandating coverage affirms that overdose prevention is a legitimate public health strategy, not a moral judgment. It sends a clear message that people who use opioids, people in recovery, and their families deserve dignity, protection, and the opportunity to survive and heal.

As Lead Convener of the Hawai'i Island Fentanyl Task Force, I can state unequivocally: expanded access to naloxone saves lives. When naloxone is available, overdoses are reversed, families are spared tragedy, and individuals are given the chance to engage in treatment and recovery.

SB2855, *Expanding Access to Life-Saving Opioid Antagonists*, aligns directly with Hawai'i's overdose prevention goals, strengthens statewide harm-reduction infrastructure, and is especially critical for rural and neighbor island communities that already experience significant health inequities. On behalf of BISAC, the Hawai'i Island Fentanyl Task Force, and the communities we serve, I respectfully urge this Committee to pass SB2855 and move it forward without delay.

Mahalo nui loa for your leadership and commitment to protecting the lives of Hawai'i's people.

Hannah Preston-Pita Psy, D. Ed, D. CSAC
Chief Executive Officer



SB-2855

Submitted on: 2/6/2026 11:29:28 PM

Testimony for HHS on 2/9/2026 1:05:00 PM

Submitted By	Organization	Testifier Position	Testify
Mitchell Tam	Testifying for Hawaii Island Fentanyl Task Force	Support	Written Testimony Only

Comments:

Mitchell Tam
Hawaii Island Fentanyl Task Force
79-7123 Mamalahoa Highway Holualoa, HI 96725
808-756-3838/ mitch.hiftf@gmail.com

06 Feb 2026

To: Committee Chair Senator San Buenaventura
Senate Committee on Health and Human Services

Hawai'i State Legislature

Aloha e Chair San Buenaventura, Vice Chair McKelvey, and members of the Committee:

I am writing in strong support of SB2855, which will require health insurance coverage for opioid antagonists like naloxone.

As a Coordinator for the Hawaii Island Fentanyl Task Force, I coordinate educational sessions and on locations pop-ups around Hawaii Island, with the intent on educating our community about opioid overdose and how Naloxone can help save lives.

Every weekend, as I am conducting these pop-ups, I consistently meet members of our community who were unaware of Naloxone, and many who are grateful for the Task Force

providing free naloxone to them. Many of our community members are unable to afford the cost of naloxone, being on fixed income.

I truly believe that not only should naloxone be prescribed at the same time that opioids are prescribed, but also, the cost should be covered or partially covered by insurance in order to make it accessible.

Please vote in support of SB2855 which will help to get naloxone out to our entire State of Hawaii.

Mahalo

Mitchell Tam

Holualoa, Hawaii

SB-2855

Submitted on: 2/6/2026 1:28:12 PM

Testimony for HHS on 2/9/2026 1:05:00 PM

Submitted By	Organization	Testifier Position	Testify
Katherine Knezek May	Individual	Support	Written Testimony Only

Comments:

Aloha e Chair San Buenaventura, Vice Chair McKelvey, and members of the Committee:

I am writing in strong support of SB2855, which will require health insurance coverage for opioid antagonists like naloxone.

As a resident of Kailua Kona, I believe everyone should have access to affordable, life-saving overdose reversal medication. This bill will save lives, reduce stigma, and support recovery in our community.

Please vote YES on SB2855.

Mahalo,

Katherine Knezek May

SB-2855

Submitted on: 2/6/2026 1:39:27 PM

Testimony for HHS on 2/9/2026 1:05:00 PM

Submitted By	Organization	Testifier Position	Testify
Audrina Leolani Angelo	Individual	Support	Written Testimony Only

Comments:

To: Committee Chair Senator San Buenaventura
Senate Committee on Health and Human Services

Hawai'i State Legislature

Aloha e Chair San Buenaventura, Vice Chair McKelvey, and members of the Committee:

I am writing in strong support of SB2855, which will require health insurance coverage for opioid antagonists like naloxone.

As a resident of Paauilo, HI, I believe everyone should have access to affordable, life-saving overdose reversal medication. This bill will save lives, reduce stigma, and support recovery in our community.

Please vote YES on SB2855.

Mahalo nui loa

SB-2855

Submitted on: 2/6/2026 2:23:47 PM

Testimony for HHS on 2/9/2026 1:05:00 PM

Submitted By	Organization	Testifier Position	Testify
Courtney Sen	Individual	Support	Written Testimony Only

Comments:

To: Committee Chair Senator San Buenaventura
Senate Committee on Health and Human Services

Hawai'i State Legislature

Aloha e Chair San Buenaventura, Vice Chair McKelvey, and members of the Committee:

I am writing in strong support of SB2855, which will require health insurance coverage for opioid antagonists like naloxone.

As a psychologist and resident of Kea'au, Hawaii Island, I believe everyone should have access to affordable, life-saving overdose reversal medication. This bill will save lives, reduce stigma, and support recovery in our community.

Please vote YES on SB2855.

Mahalo,

Courtney Sen, Psy.D., CSAC

Kea'au, Hawaii Island

SB-2855

Submitted on: 2/6/2026 2:27:35 PM

Testimony for HHS on 2/9/2026 1:05:00 PM

Submitted By	Organization	Testifier Position	Testify
Jacelyn Auna	Individual	Support	Written Testimony Only

Comments:

My name is Jacelyn Auna. I am from Hilo, Hawai'i. I am in support of SB2855.

Life-saving opioid overdose reversal medications like naloxone is safe and effective. Everyone should have accessibility to these medications with health insurance coverage for opioid antagonists like naloxone. It is critical as we are facing a drug overdose crisis.

Pass this bill to help save lives and help face this crisis.

SB-2855

Submitted on: 2/6/2026 4:23:44 PM

Testimony for HHS on 2/9/2026 1:05:00 PM

Submitted By	Organization	Testifier Position	Testify
Mark Gordon	Individual	Support	Written Testimony Only

Comments:

As part of the Big Island Fentanyl Task Force, I encourage you to please Support SB2855

With 1 opioid overdose death every eight days on our island and one death per month Statewide, it's imperative that insurance companies cover members who require an opioid antagonist, such as Naloxone.

As the Bill mentions, this medication should be put in the lower cost levels of medications to enable those who need the medication have access without worrying about excessive costs.

Your support for this Bill is much appreciated.

Thanks

Mark Gordon
Member
Big Island Fentanyl Task Force

SB-2855

Submitted on: 2/7/2026 11:44:59 AM

Testimony for HHS on 2/9/2026 1:05:00 PM

Submitted By	Organization	Testifier Position	Testify
Shannon Marvel	Individual	Support	Written Testimony Only

Comments:

To: Committee Chair Senator San Buenaventura
Senate Committee on Health and Human Services

Hawai'i State Legislature

Aloha e Chair San Buenaventura, Vice Chair McKelvey, and members of the Committee:

I am writing in strong support of SB2855, which will require health insurance coverage for opioid antagonists like naloxone.

As a resident of Puna, I believe everyone should have access to affordable, life-saving overdose reversal medication. This bill will save lives, reduce stigma, and support recovery in our community.

Please vote YES on SB2855.

Mahalo,

Shannon Marvel

Keaau, Hawai'i Island

SB-2855

Submitted on: 2/7/2026 3:08:18 PM

Testimony for HHS on 2/9/2026 1:05:00 PM

Submitted By	Organization	Testifier Position	Testify
Maris Leonhardy	Individual	Support	Written Testimony Only

Comments:

As a constituent and citizen I support the increased availability of opiod antagonist. People are more likely to need to reverse an overdose than use CPR training. I am not a drug user, but I have often carried opiod antagonists to help care for my neighbors who use opiods. I would be able to carry them regulary if this bill were to pass. Reducing access to safer use supplies will not lower the number of opiod drug users, research has shown that having greater acces to these reversal drugs would lead to fewer opiod overdose deaths.

To: Honorable Rep. Joy San Buenaventura, Committee Chair
Honorable Rep. Jarrett Keohokalole, Committee Vice Chair
Senate Committee on Health and Human Services
Hawai'i State Legislature

From: Sarah Adler-Rephan

Re: SB2855

Date: 2/09/26 1:05PM

Location: CR 225 & Videoconference

Aloha Chair San Buenaventura, Vice Chair McKelvey, and members of the Committee:
I am writing in strong support of SB2855, which will require health insurers, mutual benefit societies, and health maintenance organizations to provide coverage for at least one opioid antagonist (Overdose reversal) medication, such as naloxone.

As a social worker working with families in Hilo, I have seen the impact opioid abuse is having on our community. I work with children who would have lost a parent without access to naloxone. I work with parents who would not be here to care for their children had they not been treated with naloxone. No one should lose a parent, sibling, friend, child, or their life to opioid overdose when opioid antagonists like naloxone exist. I believe that everyone should have access to affordable, life-saving overdose reversal medication. This bill will reduce stigma surrounding substance abuse, lower emergency medical service demand, support recovery in our communities, and most importantly save countless lives.

Opioid overdose is one of the leading causes of accidental deaths in the state of Hawai'i (Hawai'i Health & Harm Reduction Center, n.d.). According to the State of Hawai'i Department of Health, opioid related deaths nearly doubled from 2021 to 2024, with 124 accidental deaths caused by opioid overdose in 2024 (Substance use statistics, State of Hawai'i, Dept. of Health, n.d.).

Opioid antagonists are life saving medications that rapidly reverse the life-threatening effects of opioid overdose. These medications are highly effective, working on heroin, morphine,

oxycodone, and fentanyl which together are the leading cause of drug related deaths. Opioid antagonists are easy to administer and safe to use, even if the person is not experiencing overdose (Hawai'i Health & Harm Reduction Center, n.d.). In addition, they are highly cost effective. In 2019, a cost-benefit analysis of a community-based naloxone distribution program estimated that for every \$1 spent on the naloxone program, there was approximately \$2,742 in economic benefit due to overdose deaths avoided (Naumann et al., 2019).

SB2855 would drastically increase community access to opioid antagonists across all islands of Hawai'i and help prevent countless opioid related deaths in our community.

Please vote YES on SB2855.

Mahalo,

Sarah Adler-Rephan

Pepe'ekeo, Island of Hawai'i

References:

Hawai'i Health & Harm Reduction Center. (n.d.). *Naloxone*. <https://www.hhhrc.org/naloxone>

Naumann, R. B., Durrance, C. P., Ranapurwala, S. I., Austin, A. E., Proescholdbell, S., Childs, R., Marshall, S. W., Kansagra, S., & Shanahan, M. E. (2019). *Impact of a community-based naloxone distribution program on opioid overdose death rates*. *Drug and Alcohol Dependence*, 204, 107536. <https://doi.org/10.1016/j.drugalcdep.2019.06.038>

State of Hawai'i, Department of Health. (n.d.). *Hawai'i substance use statistics*. Hawai'i Behavioral Health Dashboard. <https://bh808.hawaii.gov/substance-use/>

SB-2855

Submitted on: 2/11/2026 11:50:47 AM

Testimony for HHS on 2/13/2026 1:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Erin Samura	Individual	Support	Written Testimony Only

Comments:

Erin Samura
1239 Oihana St
Hilo, HI 96720

February 12, 2026

To: Committee Chair Senator San Buenaventura
Senate Committee on Health and Human Services

Hawai‘i State Legislature

Aloha e Chair San Buenaventura, Vice Chair McKelvey, and members of the Committee:

I am writing in strong support of SB2855, which will require health insurance coverage for opioid antagonists like naloxone.

As a resident of Hilo, Hawaii, I believe everyone should have access to affordable, life-saving overdose reversal medication. This bill will save lives, reduce stigma, and support recovery in our community.

Please vote YES on SB2855.

Mahalo,

Erin Samura, PharmD

Hilo, Hawaii