

---

---

# A BILL FOR AN ACT

RELATING TO TEMPORARY HEALTH INSURANCE FOR UNEMPLOYED PERSONS.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. Current economic conditions, both nationally  
2 and worldwide, have had a tremendous affect on the State's  
3 primary industry, tourism, and have caused a ripple effect that  
4 has been felt in all sectors of our economy.

5           The downturn in our visitor industry and our economy in  
6 general, has caused significant numbers of our residents to  
7 become victims of employment furloughs, layoffs, reduced work  
8 hours, and terminations. While some of those who have lost  
9 their jobs may obtain some financial relief through unemployment  
10 insurance benefits, they may not, for financial or other  
11 reasons, be able to continue their health care insurance  
12 coverage.

13           Moreover, global events continue to affect our already  
14 tenuous economic situation. Although the State and our nation  
15 will once again experience prosperous times, our foreseeable  
16 economic future is uncertain. The legislature finds that  
17 through the maintenance of temporary health insurance for  
18 unemployed and underemployed persons, we will assist those in



1 need and lessen the impact that an increase in the population of  
2 medically uninsured persons might otherwise have on our economy.

3 The purpose of this Act is to help persons who no longer  
4 qualify for health insurance because of the loss of full-time  
5 employment maintain health care coverage, by providing a  
6 temporary health insurance program.

7 SECTION 2. (a) There is established in the department of  
8 human services the temporary health insurance for unemployed or  
9 underemployed persons program to provide temporary health care  
10 coverage for persons who have lost health insurance coverage due  
11 to lost employment or a reduction in hours.

12 To be eligible to participate in this program, the person  
13 shall:

- 14 (1) Have lost the person's health insurance as a result of  
15 a furlough, layoff, reduced work hours, or the  
16 termination of employment;
- 17 (2) Not be eligible for any health insurance coverage from  
18 another source; and
- 19 (3) Agree to pay for the costs of the person's coverage  
20 premium.

21 This program shall have a benefit package similar to the basic  
22 benefits provided in the department of human services' QUEST-Net



1 program and shall be administered by the department of human  
2 services.

3 (b) The director of human services shall submit a report  
4 to the legislature no later than twenty days prior to the  
5 convening of the regular session of 2010, reviewing the effect  
6 of the temporary health insurance for unemployed and  
7 underemployed persons program on the availability of continuous  
8 health care for eligible participants.

9 SECTION 3. There is appropriated out of the general funds  
10 of the State of Hawaii the sum of \$ or so much thereof  
11 as may be necessary for fiscal year 2009-2010 and the sum of  
12 \$ or so much thereof as may be necessary for fiscal  
13 year 2010-2011 for administration of the program established by  
14 this Act; provided that only moneys received by the State and  
15 deposited into the state general fund pursuant to the federal  
16 American Recovery and Reinvestment Act of 2009 may be expended  
17 for the purposes of this Act.

18 The sums appropriated shall be expended by the department  
19 of human services for the purposes of this Act.

20 SECTION 4. This Act shall take effect on July 1, 2020.



S.B. NO. 1205  
S.D. 2  
H.D. 3

**Report Title:**  
Health Insurance

**Description:**  
Provides temporary health insurance for unemployed persons who lost their health insurance. Effective July 1, 2020. (SB1205 HD3)

