
HOUSE RESOLUTION

REQUESTING THE INSURANCE COMMISSIONER TO ESTABLISH A MORATORIUM
ON HEALTH INSURANCE PREMIUM RATE INCREASES UNTIL JUNE 30,
2014.

1 WHEREAS, the cost-of-living for Hawaii residents is among
2 the highest in the country, while average wages for Hawaii's
3 workers are among the lowest; and
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5 WHEREAS, average wages in Hawaii have remained stagnant
6 over the past three years and the unemployment level in the
7 State has failed to show a significant decrease; and
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9 WHEREAS, premium rates for health insurance have risen
10 steadily each year at a rate that has outpaced wage increases
11 and makes this necessary expense difficult for many households
12 to afford; and
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14 WHEREAS, a moratorium on rate increases for health
15 insurance premiums would benefit the economy of Hawaii by
16 stabilizing the cost-of-living and improving the finances of
17 many households; now, therefore,
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19 BE IT RESOLVED by the House of Representatives of the
20 Twenty-sixth Legislature of the State of Hawaii, Regular Session
21 of 2012, that the Insurance Commissioner is requested to
22 establish a moratorium on premium rate increases requested by
23 any health insurer, mutual benefit society, fraternal benefit
24 society, or health maintenance organization until June 30, 2014,
25 unless the Insurance Commissioner finds that extraordinary
26 circumstances exist to justify the increase; and
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28 BE IT FURTHER RESOLVED that certified copies of this
29 Resolution be transmitted to the Director of Commerce and
30 Consumer Affairs and the Insurance Commissioner.
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OFFERED BY: _____

Celine H. Sy

