

STAND. COM. REP. NO. 2045

Honolulu, Hawaii

FEB 06 2018

RE: S.B. No. 2340
S.D. 1

Honorable Ronald D. Kouchi
President of the Senate
Twenty-Ninth State Legislature
Regular Session of 2018
State of Hawaii

Sir:

Your Committee on Commerce, Consumer Protection, and Health,
to which was referred S.B. No. 2340 entitled:

"A BILL FOR AN ACT RELATING TO HEALTH INSURANCE,"

begs leave to report as follows:

The purpose and intent of this measure is to ensure certain
benefits under the federal Patient Protection and Affordable Care
Act of 2010 (Affordable Care Act) are preserved under Hawaii law,
including:

- (1) Extending dependent coverage for adult children up to
twenty-six years of age;
- (2) Prohibiting health insurance entities from imposing a
preexisting condition exclusion; and
- (3) Prohibiting health insurance entities from using an
individual's gender to determine premiums or
contributions.

Your Committee received testimony in support of this measure
from the Department of Commerce and Consumer Affairs; Hawaii State
Commission on the Status of Women; Special Education Advisory
Council; The Sex Abuse Treatment Center; The Queen's Health
Systems; Hawaii Medical Association; Hawaii Medical Service
Association; Hawai'i Public Health Institute; Hawai'i State



Democratic Women's Caucus; American College of Obstetricians and Gynecologists, Hawaii Section; League of Women Voters Hawaii; Planned Parenthood Votes Northwest and Hawaii; Oahu County Committee on Legislative Priorities, Democratic Party of Hawaii; IMUAlliance; YWCA O'ahu; Hawai'i Appleseed Center for Law and Economic Justice; Healthy Mothers Healthy Babies; Hawaii Children's Action Network; and fifty-four individuals. Your Committee received comments on this measure from Kaiser Permanente Hawai'i.

Your Committee finds that the Affordable Care Act has resulted in an estimated 20,000,000 Americans gaining health insurance coverage, while nationwide, the rate of uninsured Americans has decreased by nearly forty percent or more for every income group. According to testimony received by your Committee, the dependent coverage requirement under the Affordable Care Act has resulted in a lower number of uninsured young adults throughout the country and has been associated with a decline in the percentage of young adults reporting delays in medical care due to cost, an increase in young adults reporting excellent mental and physical health, and a reduction in the number of young adults with large out-of-pocket medical expenditures.

Your Committee further finds that the Affordable Care Act has expanded coverage and improved medical care and health among low-income adults and established important protections for all Americans, but in particular women and individuals with pre-existing conditions. Your Committee notes that prior to the passage of the Affordable Care Act, insurers were able to deny coverage for medical histories that were unique to or disproportionately affected women, including past cesarean delivery, previous pregnancies, and being a victim of domestic violence.

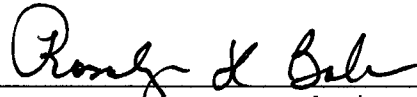
Your Committee notes that the future of the Affordable Care Act remains uncertain. This measure therefore ensures that certain benefits established by the Affordable Care Act, including extending dependent coverage for adult children up to twenty-six years of age, preventing denial of coverage for preexisting conditions, and prohibiting health insurance entities from using a person's gender when determining premiums or contributions, will remain available for Hawaii residents.



Your Committee has amended this measure by making technical, nonsubstantive amendments for the purposes of clarity and consistency.

As affirmed by the record of votes of the members of your Committee on Commerce, Consumer Protection, and Health that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 2340, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 2340, S.D. 1, and be referred to your Committee on Ways and Means.

Respectfully submitted on
behalf of the members of the
Committee on Commerce, Consumer
Protection, and Health,



ROSALYN H. BAKER, Chair



The Senate
 Twenty-Ninth Legislature
 State of Hawai'i

Record of Votes
Committee on Commerce, Consumer Protection, and Health
CPH

Bill / Resolution No.:* SB 2340	Committee Referral: CPH, WAM	Date: 1/31/18		
<input type="checkbox"/> The Committee is reconsidering its previous decision on this measure. If so, then the previous decision was to: _____				
The Recommendation is: <input type="checkbox"/> Pass, unamended 2312 <input checked="" type="checkbox"/> Pass, with amendments 2311 <input type="checkbox"/> Hold 2310 <input type="checkbox"/> Recommit 2313				
Members	Aye	Aye (WR)	Nay	Excused
BAKER, Rosalyn H. (C)	/			
TOKUDA, Jill N. (VC)	/			
CHANG, Stanley	/			
ESPERO, Will	/			<i>no go</i>
IHARA, Jr., Les				/
NISHIHARA, Clarence K.				/
RUDERMAN, Russell E.	/			
TOTAL	5			2
Recommendation: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted				
Chair's or Designee's Signature: <i>gm</i>				
Distribution: Original Yellow Pink Goldenrod File with Committee Report Clerk's Office Drafting Agency Committee File Copy				

*Only one measure per Record of Votes