
HOUSE CONCURRENT 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, the Senate concurring, that the Insurance Commissioner
22 is requested to establish a moratorium on premium rate increases
23 requested by any health insurer, mutual benefit society,
24 fraternal benefit society, or health maintenance organization
25 until June 30, 2014, unless the Insurance Commissioner finds
26 that extraordinary circumstances exist to justify the increase;
27 and

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H.C.R. NO. 181

1 BE IT FURTHER RESOLVED that certified copies of this
2 Concurrent Resolution be transmitted to the Director of Commerce
3 and Consumer Affairs and the Insurance Commissioner.
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OFFERED BY: Calvin det. Boy

MAR 14 2012

