July 10, 2018

The Honorable Ronald D. Kouchi,
President
and Members of the Senate
Twenty-Ninth State Legislature
State Capitol, Room 409
Honolulu, Hawai'i 96813

The Honorable Scott K. Saiki,
Speaker and Members of the
House of Representatives
Twenty-Ninth State Legislature
State Capitol, Room 431
Honolulu, Hawai'i 96813

Dear President Kouchi, Speaker Saiki, and Members of the Legislature:

This is to inform you that on July 10, 2018, the following bill was signed into law:

HB1520 HD2 SD1 CD1 RELATING TO INSURANCE
ACT 192 (18)

Sincerely,

DAVID Y. IGE
Governor, State of Hawai'i
A BILL FOR AN ACT

RELATING TO INSURANCE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAI'I:

SECTION 1. Chapter 431, Hawaii Revised Statutes, is amended by adding a new section to part VI of article 10A to be appropriately designated and to read as follows:

"§431:10A- Short-term, limited-duration health insurance. (a) No insurer shall issue, renew, or re-enroll an individual in a short-term, limited-duration health insurance policy or contract if the individual was eligible to purchase health insurance through the federal health insurance marketplace during an open enrollment period, as provided by title 45 Code of Federal Regulations section 155.410, or a special enrollment period, as provided by title 45 Code of Federal Regulations section 155.420, in the previous calendar year; provided that any short-term, limited-duration health insurance coverage policy or contract that is delivered or issued for delivery in the State shall have an expiration date in the contract that is less than ninety-one days.

(b) For the purposes of this section:
"Renew or re-enroll" means the issuance of the same or a new short-term, limited-duration health insurance policy or contract to an individual who has been covered by a short-term, limited-duration health insurance policy or contract at any time within the previous calendar year.

"Short-term, limited-duration health insurance" means health insurance coverage provided to an individual under a policy or contract offered by a licensed insurer, regardless of the situs of the delivery of the policy or contract, that has a specified, short-term limited duration of less than ninety-one days and does not meet all of the requirements otherwise applicable to individual health insurance."

SECTION 2. Section 431:10A-102.5, Hawaii Revised Statutes, is amended to read as follows:

"§431:10A-102.5 Limited benefit health insurance. (a)

Except as provided in subsection (b) or elsewhere in this article, when used in this article, the terms "accident insurance", "health insurance", or "sickness insurance" shall not include an accident-only specified disease hospital indemnity long-term care disability dental vision medicare supplement short-term, limited-duration
health insurance; or other limited benefit health insurance contract that pays benefits directly to the insured or the insured's assigns and in which the amount of the benefit paid is not based upon the actual costs incurred by the insured.

1 SECTION 3. Statutory material to be repealed is bracketed
2 and stricken. New statutory material is underscored.
3 SECTION 4. This Act shall take effect upon its approval.

APPROVED this 10 day of JUL, 2018

Amand Y. Ige
GOVERNOR OF THE STATE OF HAWAII
THE HOUSE OF REPRESENTATIVES OF THE STATE OF HAWAII

Date: May 1, 2018
Honolulu, Hawaii

We hereby certify that the above-referenced Bill on this day passed Final Reading in the House of Representatives of the Twenty-Ninth Legislature of the State of Hawaii, Regular Session of 2018.

Scott K. Saiki
Speaker
House of Representatives

Brian L. Takeshita
Chief Clerk
House of Representatives
H.B. No. 1520, H.D. 2, S.D. 1, C.D. 1

THE SENATE OF THE STATE OF HAWAIʻI

Date: May 1, 2018
Honolulu, Hawaii 96813

We hereby certify that the foregoing Bill this day passed Final Reading in the Senate of the Twenty-ninth Legislature of the State of Hawaiʻi, Regular Session of 2018.

[Signature]
President of the Senate

[Signature]
Clerk of the Senate