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July 11, 2025

MEMORANDUM 2025-5H

To: All Health Insurance Companies, Mutual Benefit Societies, and Health Maintenance Organizations Authorized to Write Health Insurance in Hawaii

From: Jerry L. Bump, Acting Insurance Commissioner *JB*

Subject: Preventive Services for Grandfathered Health Plans

This Memorandum is directed to all insurance companies, mutual benefit societies, and health maintenance organizations authorized to write health insurance in the State.

The Affordable Care Act (ACA) established coverage for certain preventive care benefits without cost-sharing by non-grandfathered health plans. Grandfathered health plans are exempt from some ACA requirements, including offering certain preventive services.

The Insurance Division encourages all insurance companies, mutual benefit societies, and health maintenance organizations authorized to write health insurance in the State to consider voluntarily providing grandfathered health plan coverage of preventive services as established by the ACA and in effect on July 1, 2025.

The Insurance Division believes that providing these benefits will improve the overall health and well-being of plan members and reduce long-term costs by promoting the early detection of serious health conditions. Thank you for your commitment to providing quality health care coverage to the people of Hawaii.

Please contact the Insurance Division at [ihealth@dcca.hawaii.gov](mailto:ihealth@dcca.hawaii.gov) or (808) 586-2790 if you have any questions regarding this matter.