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MEMORANDUM 2025-7H

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

From: Scott K. Saiki, Insurance Commissioner **SKS**

Subject: COVID-19 Vaccination Coverage

This Memorandum is directed to all insurance companies, mutual benefit societies, and health maintenance organizations authorized to write health insurance in the State of Hawaii (collectively, "health insurers").

It remains vital to public health that individuals across all age groups maintain access to COVID-19 vaccinations to prevent severe illness and hospitalization.

Accordingly, the Commissioner expects health insurers to continue providing COVID-19 vaccination coverage for individuals aged six months and older without imposing cost-sharing requirements and utilization management even for off-label indications.

Given that smaller healthcare providers and pharmacies may face financial strain in procuring and storing vaccines, the Insurance Division also expects health insurers to work with providers and the Department of Health to ensure a sufficient supply of COVID-19 vaccine to meet demand, reduce the financial burden on smaller entities, and facilitate vaccine administration throughout the state particularly for groups at increased risk of severe infection.

Health insurers are expected to continue uninterrupted access to COVID-19 vaccines and to communicate clearly with their members regarding ongoing coverage.

The Insurance Division will continue to monitor insurer challenges and may issue further guidance as needed at <http://cca.hawaii.gov/ins/>.

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