
Now Available: 2027 Hawaii Form HC-5

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Key Takeaways

- Employees waiving Hawaii health coverage due to other qualifying coverage should complete the 2027 Form HC-5 by December 31, 2026.
- Employers should collect and retain completed forms for their records; submission to the State is generally not required unless specifically requested.

Background

In 1974, Hawaii enacted the **Hawaii Prepaid Health Care Act** (HPHCA). It is the only law implemented by any state to require certain private employers to provide eligible employees with minimum health insurance coverage.

Under this law, employers are required to provide an eligible employee with Hawaii-approved health insurance coverage unless the employee signs a waiver indicating that he/she has coverage elsewhere. For instance, if an employee already has health coverage through Medicare or Medicaid or an individual health insurance policy, or is covered as a dependent under a qualified health care plan, the HPHCA requires the employee to complete an "Employee Notification to Employer" form, or **Form HC-5**, by December 31 of each calendar year to validate the exemption.

Form HC-5 Recordkeeping Requirements

The Disability Compensation Division (DCD) of the Hawaii Department of Labor & Industrial Relations does not require employers to submit the Form HC-5 to its office. Employers only need to submit the form if they receive a request from the DCD. Per the DCD, employers should keep a copy of the form in an employee's file for at least two years and remind employees to complete the form each year.

The PDF version of the 2027 Form HC-5 is now available via the DCD's website at: [Employee Notification to Employer for Calendar Year 2027 Form HC-5 \(rev 9.2026\)](#)

Please direct any questions on this topic to the Aon Health Solutions CPC team.



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