



# Association of Pacific Island Legislatures

American Samoa  
Commonwealth of the Northern Mariana Islands  
FSM, State of Chuuk  
FSM, State of Kosrae  
FSM, State of Pohnpei  
FSM, State of Yap  
Island of Guam  
Republic of Kiribati  
Republic of the Marshall Islands  
Republic of Nauru  
Republic of Palau  
State of Hawaii

## A RESOLUTION

### APIL Resolution No. 40-GA-08

**“Calling upon the APIL Members to collectively share their health care programs, their program’s pros and cons, and what would be the strategies to reduce the health care costs to the government and its employees, and in addition, to consider the TRICARE health insurance provided by the U.S. Department of Defense.”**

1           **WHEREAS**, the 2023, Association of Pacific Island Legislatures’ (“APIL”)  
2 General Assembly theme is “Regional Security and Climate Change: Strengthening  
3 Pacific Security and Livelihood”; and

4           **WHEREAS**, since healthcare costs affect the lives of the people in the  
5 region, the APIL should find ways to lower the cost of healthcare insurance; and

6           **WHEREAS**, island governments and their constituents continue to raise  
7 concerns about the rising of health care expenditures, including but not limited to  
8 the enormous increase in prescriptions costs; and

9           **WHEREAS**, the APIL member jurisdictions have their own government-  
10 sponsored health insurance programs (i.e., CNMI GHLI, FSM Group Health  
11 Insurance Program, Healthcare Fund, American Samoa Medicaid program,  
12 GovGuam Group Health Plan, etc.); and

13           **WHEREAS**, in American jurisdictions, the Medicare and Medicaid  
14 programs provided by the Federal Government supplement the cost of health care  
15 for eligible individuals; and

16           **WHEREAS**, TRICARE is the health insurance program provided by the  
17 U.S. Department of Defense that covers well over nine (9) million current and  
18 former Armed Forces members and dependent beneficiaries; and

19           **WHEREAS**, the cost of health care depends largely on the insured  
20 employee’s demographics (number of employees, gender, age, location, business  
21 type, medical claims history); as well as claims processing quantity and the  
22 insurance company’s willingness to cover what risks; and

23           **WHEREAS**, the APIL member jurisdictions should consider exploring a  
24 fully-insured program versus a self-insured program or a program that transfers the

1 risks to the employees by having the employees pay a premium and providing for a  
2 deductible amount; now, therefore,

3 **BE IT RESOLVED** by the Association of Pacific Island Legislatures, 40<sup>th</sup>  
4 General Assembly, FSM State of Chuuk, October 18-20, 2023, that this  
5 Assembly calls upon its member entities to collaboratively work together and  
6 share their health care programs, their programs' pros and cons, and what would be  
7 the best strategies to reduce the health care costs to each government and its  
8 employees; and

9 **BE IT FURTHER RESOLVED** that the APIL member jurisdictions  
10 should also consider reviewing the TRICARE health insurance program  
11 provided by the U.S. Department of Defense; and

12 **BE IT FURTHER RESOLVED** that the APIL President shall certify  
13 and the APIL Secretary shall attest to the adoption hereof, and that copies of the  
14 same shall be transmitted to the Chief Executive and Presiding Legislative  
15 Officers of each member jurisdiction of the Association of Pacific Island  
16 Legislatures.

**DULY AND REGULARLY ADOPTED ON THE 19<sup>TH</sup> DAY OF OCTOBER, 2023.**



**NELSON STEPHEN**  
**PRESIDENT**



**TESSIE ERIA LAMBOURNE**  
**SECRETARY**

