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# A BILL FOR AN ACT

RELATING TO MOTOR VEHICLE INSURANCE.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. Section 431:10C-103.6, Hawaii Revised Statutes,  
2 is amended to read as follows:

3           "**§431:10C-103.6 Personal injury protection benefits tied to**  
4 **prepaid health care plan for description of coverage only.** (a)  
5 The benefits provided under section 431:10C-103.5 shall be  
6 substantially comparable to the requirements for prepaid health  
7 care plans, as provided in chapter 393 and rules of the  
8 department of labor and industrial relations, pertaining to the  
9 Prepaid Health Care Act. The reference to the Prepaid Health  
10 Care Act is only for purposes of describing the coverages and  
11 exclusions, without regard to any specific insurer or plan, and  
12 shall not be construed to transfer coverage to the prepaid health  
13 care plans. The precise charges and utilization rates shall be  
14 as contained in the workers' compensation schedules as provided  
15 under section 431:10C-308.5, unless modified by the commissioner  
16 by rule under chapter 91.

17           (b) Chiropractic treatments shall be allowed for not more  
18 than the lesser of the following:



1 (1) Thirty visits at no more than \$75 a visit, plus no  
2 more than five x-rays at no more than \$50 each; or

3 (2) Treatment as defined by the Hawaii State Chiropractic  
4 Association guidelines in effect on January 25, 1997.

5 (c) Acupuncture treatments shall be allowed for no more  
6 than thirty visits at no more than \$75 a visit.

7 (d) Naturopathic treatments shall be allowed for no more  
8 than thirty visits at no more than \$75 a visit.

9 (e) Therapeutic massage treatments shall be allowed for no  
10 more than thirty visits at no more than \$75 a visit.

11 [~~e~~] (f) The combined total of naturopathic,  
12 chiropractic, therapeutic massage, and acupuncture treatments  
13 may not exceed thirty visits.

14 [~~f~~] (g) The benefits under section 431:10C-103.5 may be  
15 with copayment, and shall be subject to and apply the  
16 utilization requirements applicable under prepaid health care  
17 plans, under chapter 393."

18 SECTION 2. Statutory material to be repealed is bracketed  
19 and stricken. New statutory material is underscored.

20 SECTION 3. This Act shall take effect on July 1, 2050.



**Report Title:**

Motor Vehicle Insurance; PIP; Therapeutic Massage

**Description:**

In determining motor vehicle insurance policy personal injury protection benefits, imposes the same limitations on the number of visits, charge per visit, and combined total visits for therapeutic massage treatments as are imposed on naturopathic, chiropractic, and acupuncture treatments. (SD1)

