
A BILL FOR AN ACT

RELATING TO INSURANCE.

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

1 SECTION 1. Chapter 431, Hawaii Revised Statutes, is
2 amended by adding a new section to part I of article 10A to be
3 appropriately designated and to read as follows:

4 "§431:10A- Travel and lodging coverage; personal care
5 attendant. (a) Each policy of accident and health or sickness
6 insurance issued or renewed in this State shall provide:

- 7 (1) Coverage for airfare and lodging for a blind or
8 disabled policyholder residing on a neighbor island
9 who requires medical care on the island of Oahu
10 because such care is not readily available on the
11 island where the policyholder resides; and
- 12 (2) Coverage for airfare, lodging, and service time for an
13 accompanying attendant of the policyholder if the
14 policyholder anticipates the need for personal care
15 assistance, such as assistance with feeding, bathing,
16 dressings, medicating, or toileting, during the trip.



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1 (b) Each accident and health or sickness insurer shall
 2 reimburse all costs associated with the coverage under
 3 subsection (a) to the policyholder and the policyholder's
 4 attendant.

5 (c) For the purposes of this section:

6 "Blind" means a person whose central visual acuity does not
 7 exceed 20/200 in the better eye with correcting lenses, or whose
 8 visual acuity is greater than 20/200, but is accompanied by a
 9 limitation in the field of vision such that the widest diameter
 10 of the visual field subtends an angle no greater than twenty
 11 degrees.

12 "Disabled" means a physical or mental impairment that
 13 substantially limits one or more major life activities, a record
 14 of such an impairment, or being regarded as having such an
 15 impairment.

16 "Attendant" means a person selected by the policyholder or
 17 the policyholder's surrogate to provide personal care services
 18 to the blind or disabled person."

19 SECTION 2. Chapter 432, Hawaii Revised Statutes, is
 20 amended by adding a new section to part VI of article 1 to be
 21 appropriately designated and to read as follows:



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1 "§432:1- Travel and lodging coverage; personal care
2 attendant. (a) Each hospital or medical service plan contract
3 issued or renewed in this State shall provide:

4 (1) Coverage for airfare and lodging for a blind or
5 disabled member residing on a neighbor island who
6 requires medical care on the island of Oahu because
7 such care is not readily available on the island where
8 the policyholder resides; and

9 (2) Coverage for airfare, lodging, and service time for an
10 accompanying attendant of the member if the member
11 anticipates the need for personal care assistance,
12 such as assistance with feeding, bathing, dressing,
13 medicating, or toileting, during the trip.

14 (b) Each mutual benefit society shall reimburse all costs
15 associated with the coverage under subsection (a) to the member
16 and the member's attendant.

17 (c) For the purposes of this section:

18 "Blind" means a person whose central visual acuity does not
19 exceed 20/200 in the better eye with correcting lenses, or whose
20 visual acuity is greater than 20/200, but is accompanied by a
21 limitation in the field of vision such that the widest diameter



1 of the visual field subtends an angle no greater than twenty
2 degrees.

3 "Disabled" means a physical or mental impairment that
4 substantially limits one or more major life activities, a record
5 of such an impairment, or being regarded as having such an
6 impairment.

7 "Attendant" means a person selected by the policyholder or
8 the policyholder's surrogate to provide personal care services
9 to the blind or disabled person."

10 SECTION 3. Section 432D-23, Hawaii Revised Statutes, is
11 amended to read as follows:

12 **"§432D-23 Required provisions and benefits.**

13 Notwithstanding any provision of law to the contrary, each
14 policy, contract, plan, or agreement issued in the State after
15 January 1, 1995, by health maintenance organizations pursuant to
16 this chapter, shall include benefits provided in sections
17 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116, 431:10A-
18 116.2, 431:10A-116.5, 431:10A-116.6, 431:10A-119, 431:10A-120,
19 431:10A-121, 431:10A-122, 431:10A-125, 431:10A-126, 431:10A-132,
20 431:10A-133, 431:10A-134, 431:10A-140, [~~and 431:10A-134,~~] and
21 431:10A- , and chapter 431M."



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1 SECTION 4. Statutory material to be repealed is bracketed
2 and stricken. New statutory material is underscored.

3 SECTION 5. This Act shall take effect on July 1, 2018.

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INTRODUCED BY: _____



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Report Title:

Insurance Coverage; Lodging; Airfare

Description:

Provides insurance coverage for air travel and lodging for blind or disabled individuals living on neighbor islands requiring medical care on the island of Oahu and their attendants.

Applies to health insurance policies, contracts, and plans issued or renewed after July 1, 2018.

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.

