
A BILL FOR AN ACT

RELATING TO INSURANCE.

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

1 SECTION 1. The legislature finds that Act 251, Session
2 Laws of Hawaii 1997, provided much demanded and much-needed
3 amendments to the motor vehicle insurance law to reduce motor
4 vehicle insurance premiums and preserve adequate protection of
5 the rights of drivers. One provision in Act 251 tied all
6 provider fees to the medicare fee schedule used under the
7 workers' compensation law and established the authorized benefit
8 for chiropractic and acupuncture treatments at thirty visits at
9 no more than \$75 per visit. The legislature notes that Act 124,
10 Session Laws of Hawaii 2017, subsequently required that this
11 authorized benefit for acupuncture treatments be tied to the
12 charges, and any subsequent increases in charges, permissible
13 under the workers' compensation supplemental medical fee
14 schedule. However, the authorized benefit allowed for
15 chiropractic treatments has not been changed. The legislature
16 recognizes that Hawaii has the nation's highest cost of living,



1 yet the fees for chiropractic treatments are the lowest in the
2 nation.

3 Accordingly, the purpose of this Act is to increase the
4 reimbursement rate for chiropractic treatments for personal
5 injury protection benefits under motor vehicle insurance from
6 \$75 to \$100.

7 SECTION 2. Section 431:10C-103.6, Hawaii Revised Statutes,
8 is amended by amending subsection (b) to read as follows:

9 "(b) Chiropractic treatments shall be allowed for not more
10 than the lesser of the following:

11 (1) Thirty visits at no more than [~~\$75~~] \$100 a visit, plus
12 no more than five x-rays at no more than \$50 each; or

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

15 SECTION 3. Statutory material to be repealed is bracketed
16 and stricken. New statutory material is underscored.

17 SECTION 4. This Act shall take effect upon its approval.



H.B. NO. 1686
H.D. 1
S.D. 1
C.D. 1

Report Title:

Motor Vehicle Insurance; Chiropractic; Charges

Description:

Increases the reimbursement rate for chiropractic treatments for personal injury protection benefits under motor vehicle insurance from \$75 to \$100. (CD1)

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2024-3030 HB1686 CD1 HMSO

