
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 (Act 251), provided much demanded and much
3 needed amendments to the motor vehicle insurance law to reduce
4 motor vehicle insurance premiums and preserve adequate
5 protection of the rights of drivers. One provision in Act 251
6 tied all provider fees to the medicare fee schedule used under
7 the workers' compensation law and established the authorized
8 benefit for chiropractic and acupuncture treatments at thirty
9 visits at not more than \$75 per visit. The legislature notes
10 that Act 124, Session Laws of Hawaii 2017, subsequently required
11 that this authorized benefit for acupuncture treatments be tied
12 to the charges, and any subsequent increases in charges,
13 permissible under the workers' compensation supplemental medical
14 fee 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 authorized benefits for chiropractic treatments are the
2 lowest in the nation.

3 Accordingly, the purpose of this Act is to require that the
4 authorized benefit for chiropractic treatments allowed under
5 personal injury protection benefits provided through motor
6 vehicle insurance be tied to the charges, and any subsequent
7 increases in charges, permissible under the workers'
8 compensation supplement medical fee schedule.

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

11 "(b) Chiropractic treatments shall be allowed for not more
12 than ~~[the lesser of the following:~~

13 ~~(1) Thirty] thirty~~ visits ~~[at no more than \$75 a visit],~~
14 plus ~~[no]~~ not more than five x-rays at ~~[no]~~ not more
15 than \$50 each~~[, or~~

16 ~~(2) Treatment as defined by the Hawaii State Chiropractic~~
17 ~~Association guidelines in effect on January 25, 1997].~~

18 The charges for chiropractic treatments under this
19 section shall be tied to the charges, and any
20 subsequent increase in charges, permissible under the



1 workers' compensation supplemental medical fee
2 schedule."

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 Statutory material to be repealed is bracketed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

5 SECTION 4. This Act shall take effect on July 1, 2075.



Report Title:

Motor Vehicle Insurance; Chiropractic; Charges; Workers'
Compensation Supplemental Medical Fee Schedules

Description:

Requires that the authorized insurance benefits for chiropractic treatments for personal injury protection benefits under motor vehicle insurance be tied to the charges, and any subsequent increases in charges, permissible under the workers' compensation supplemental medical schedule. Takes effect 7/1/2075. (SD1)

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

