

ACT 92

H.B. NO. 1686

A Bill for an Act Relating to Insurance.

*Be It Enacted by the Legislature of the State of Hawaii:*

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

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

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

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

- (1) Thirty visits at no more than [~~\$75~~] \$100 a visit, plus no more than five x-rays at no more than \$50 each; or
- (2) Treatment as defined by the Hawaii State Chiropractic Association guidelines in effect on January 25, 1997.”

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 Statutory material to be repealed is bracketed and stricken.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

**SECTION 4.** This Act shall take effect upon its approval.  
(Approved June 27, 2024.)