
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 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 supplemental 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~~ no
12 more than ~~[the lesser of the following:~~

13 ~~(1) Thirty] thirty~~ visits ~~[at no more than \$75 a visit],~~
14 plus no more than five x-rays at no more than \$50
15 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 increases 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 Statutory material to be repealed is bracketed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 upon its approval.

6

INTRODUCED BY:  _____

JAN 17 2024



H.B. NO. 1686

Report Title:

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

Description:

Requires that the charges 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 fee schedule.

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