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# 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 subsequently acupuncture  
9 treatments pursuant to Act 275, Session Laws of Hawaii 1998, at  
10 thirty visits at not more than \$75 per visit. The legislature  
11 notes that Act 124, Session Laws of Hawaii 2017, subsequently  
12 required that this authorized benefit for acupuncture treatments  
13 be tied to the charges, and any subsequent increases in charges,  
14 permissible under the workers' compensation supplemental medical  
15 fee schedule. However, the authorized benefit allowed for  
16 chiropractic treatments has not been changed. The legislature  
17 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, that are 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 more  
12 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 increase in charges, that are permissible



1           under the workers' compensation supplemental medical  
2           fee 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, 2040.



**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, that are permissible under the workers' compensation supplemental medical fee schedule. Takes effect 7/1/2040. (SD1)

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

