
A BILL FOR AN ACT

RELATING TO HEALTH.

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

1 SECTION 1. The legislature finds that multiple federally
2 qualified health centers and native Hawaiian health care systems
3 in the State offer traditional healing practices. For example,
4 Waimanalo Health Center integrates traditional healing practices
5 such as lomilomi massage and la'au lapa'au along with western
6 health care services. A patient on blood pressure medication
7 may work concurrently with a traditional healer to make
8 lifestyle changes such as diet, exercise, meditation, and
9 growing herbs for their own treatment to support or reduce
10 dependence on the medication. The Kokua Kalihi Valley Health
11 Center provides an eight-week birthing education series focused
12 on reclaiming ancestral practices and the cultivation of
13 connection as ways to nurture healthy, happy births. The center
14 also integrates several traditional healing practices such as
15 lomilomi, 'ai pono, la'au lapa'au, and ho'oponopono.

16 The legislature further finds that currently only two
17 providers voluntarily cover traditional native Hawaiian healing



1 and cultural practices in collaboration with certain community
2 health centers, native Hawaiian health care systems, and
3 cultural practitioners.

4 The purpose of this Act is to require coverage of
5 traditional native Hawaiian healing and cultural practices when
6 those services are provided at federally qualified health
7 centers or native Hawaiian health care systems.

8 SECTION 2. Chapter 431, Hawaii Revised Statutes, is
9 amended by adding a new section to part I of article 10A to be
10 appropriately designated and to read as follows:

11 **"§431:10A- Traditional native Hawaiian healing and**
12 **cultural practices; coverage; requirements.** (a) Every
13 individual or group policy of accident and health or sickness
14 insurance issued or renewed in this State on or after January 1,
15 2026, shall provide coverage for traditional native Hawaiian
16 healing and cultural practices provided at a federally qualified
17 health center or native Hawaiian health care system for the
18 policyholder and any dependent of the policyholder who is
19 covered by the policy.

20 (b) Coverage under this section shall be subject to
21 copayment, deductible, and coinsurance provisions of the policy



1 that are no less favorable than the copayment, deductible, and
2 coinsurance provisions for substantially all other medical
3 services covered by the policy.

4 (c) Coverage for services required by this section shall
5 include reimbursement to providers who provide traditional
6 native Hawaiian healing and cultural practices at a federally
7 qualified health center or native Hawaiian health care system.

8 (d) If the coverage required by this section is provided
9 by an out-of-network provider, the insurer shall cover the
10 coverage without imposing any cost-sharing requirement on the
11 policyholder if:

12 (1) There is no in-network provider to furnish the
13 coverage that meets the requirements for network
14 adequacy under section 431:26-103; or

15 (2) An in-network provider is unable or unwilling to
16 provide the coverage in a timely manner.

17 (e) Every insurer shall provide notice to its
18 policyholders regarding the coverage required by this section.
19 The notice shall be in writing and prominently positioned in any
20 literature or correspondence sent to policyholders and shall be
21 transmitted to policyholders beginning with calendar year 2026



1 when annual information is made available to policyholders or in
2 any other mailing to policyholders, but in no case later than
3 December 31, 2026.

4 (f) This section shall not require a policy of accident
5 and health or sickness insurance to cover traditional native
6 Hawaiian healing and cultural practices provided outside of a
7 federally qualified health center or native Hawaiian health care
8 system.

9 (g) This section shall not apply to limited benefit health
10 insurance as provided in section 431:10A-607.

11 (h) For purposes of this section:

12 "Federally qualified health center" has the same meaning as
13 defined in section 1905(l) of the Social Security Act (42 U.S.C.
14 1396 et seq.).

15 "Native Hawaiian health care system" means the Native
16 Hawaiian Health Care Systems Program administered by the United
17 States Health Resources and Services Administration and funded
18 under the federal Native Hawaiian Health Care Act of 1988 (42
19 U.S.C. 11701 et. seq.). "Native Hawaiian health care system"
20 includes native Hawaiian health centers and Papa Ola Lokahi.



1 "Traditional native Hawaiian healing and cultural
2 practices" includes but is not limited to hooponopono, lomilomi
3 massage, ai pono, and laau lapaaau."

4 SECTION 3. Chapter 432, Hawaii Revised Statutes, is
5 amended by adding a new section article 1 to be appropriately
6 designated and to read as follows:

7 "§432:1- Traditional native Hawaiian healing and
8 cultural practices; coverage; requirements. (a) Every
9 individual or group hospital or medical service plan contract
10 issued or renewed in this State on or after January 1, 2026,
11 shall provide coverage for traditional native Hawaiian healing
12 and cultural practices provided at a federally qualified health
13 center or native Hawaiian health care system for the subscriber
14 or member and any dependent of the subscriber or member who is
15 covered by the policy.

16 (b) Coverage under this section shall be subject to
17 copayment, deductible, and coinsurance provisions of the policy
18 that are no less favorable than the copayment, deductible, and
19 coinsurance provisions for substantially all other medical
20 services covered by the plan contract.



1 (c) Coverage for services required by this section shall
2 include reimbursement to providers who provide traditional
3 native Hawaiian healing and cultural practices at a federally
4 qualified health center or native Hawaiian health care system.

5 (d) If the coverage required by this section is provided
6 by an out-of-network provider, the mutual benefit society shall
7 cover the coverage without imposing any cost-sharing requirement
8 on the subscriber or member if:

9 (1) There is no in-network provider to furnish the
10 coverage that meets the requirements for network
11 adequacy under section 431:26-103; or

12 (2) An in-network provider is unable or unwilling to
13 provide the coverage in a timely manner.

14 (e) Every mutual benefit society shall provide notice to
15 its subscribers and members regarding the coverage required by
16 this section. The notice shall be in writing and prominently
17 positioned in any literature or correspondence sent to
18 subscribers and members and shall be transmitted to subscribers
19 and members beginning with calendar year 2026 when annual
20 information is made available to subscribers and members or in



1 any other mailing to subscribers and members, but in no case
2 later than December 31, 2026.

3 (f) This section shall not require an individual or group
4 hospital or medical service plan contract to cover traditional
5 native Hawaiian healing and cultural practices provided outside
6 of a federally qualified health center or native Hawaiian health
7 care system.

8 (g) For purposes of this section:

9 "Federally qualified health center" has the same meaning as
10 defined in section 1905(1) of the Social Security Act (42 U.S.C.
11 1396 et seq.).

12 "Native Hawaiian health care system" means the Native
13 Hawaiian Health Care Systems Program administered by the United
14 States Health Resources and Services Administration and funded
15 under the federal Native Hawaiian Health Care Act of 1988 (42
16 U.S.C. 11701 et. seq.). "Native Hawaiian health care system"
17 includes native Hawaiian health centers and Papa Ola Lokahi.

18 "Traditional native Hawaiian healing and cultural
19 practices" includes but is not limited to hooponopono, lomilomi
20 massage, ai pono, and laau lapaaau."

21 SECTION 4. New statutory material is underscored.



H.B. NO. 641

1 SECTION 5. This Act shall take effect on January 1, 2026,
2 and shall apply to all plans, policies, contracts, and
3 agreements of health insurance issued or renewed by a health
4 insurer or mutual benefit society on or after January 1, 2026.

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INTRODUCED BY:

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JAN 17 2025



H.B. NO. 641

Report Title:

Health Insurance; Traditional Native Hawaiian Healing and Cultural Practices; Mandatory Coverage; Federally Qualified Health Centers; Native Hawaiian Health Care Systems

Description:

Beginning 1/1/2026, requires health insurers and mutual benefit societies to provide coverage for traditional native Hawaiian healing and cultural practices offered through a Federally Qualified Health Center or a Native Hawaiian Health Care System.

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

