
A BILL FOR AN ACT

RELATING TO INSURANCE COVERAGE OF PROTON BEAM THERAPY.

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

1 SECTION 1. Chapter 431, Hawaii Revised Statutes, is
2 amended by adding a new section to part I of article 10A to be
3 appropriately designated and to read as follows:

4 **"S431:10A- Cancer treatment; proton beam therapy. (a)**
5 An individual or group policy of accident and health or sickness
6 insurance issued or renewed in the State on or after January 1,
7 2027, that provides coverage or benefits to a policyholder or
8 individuals covered under the policy for radiation oncology
9 shall include coverage or benefits for medically necessary
10 proton beam therapy for the treatment of cancer.

11 (b) An individual or group policy of accident and health
12 or sickness insurance issued or renewed in the State on or after
13 January 1, 2027, that provides coverage to a policyholder or
14 individuals covered under the policy for the treatment of cancer
15 shall not apply a higher standard of clinical evidence for the
16 coverage of proton beam therapy than the insurer applies for the
17 coverage of any other form of radiation therapy treatment.



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

3 (d) As used in this section:

4 "Medically necessary" has the same meaning as defined in
5 section 432E-1.4.

6 "Proton beam therapy" means a type of radiation therapy
7 treatment that utilizes protons as the radiation delivery method
8 for the treatment of tumors and cancerous cells.

9 "Radiation therapy treatment" means the delivery of
10 biological effective doses with proton therapy, intensity
11 modulated radiation therapy, brachytherapy, stereotactic body
12 radiation therapy, three-dimensional conformal radiation
13 therapy, or other forms of therapy using radiation."

14 SECTION 2. Chapter 432, Hawaii Revised Statutes, is
15 amended by adding a new section to part VI of article 1 to be
16 appropriately designated and to read as follows:

17 "§432:1- Cancer treatment; proton beam therapy. (a)
18 An individual or group hospital or medical service plan contract
19 issued or renewed in the State on or after January 1, 2027, that
20 provides coverage or benefits to a member or individuals covered
21 under the plan contract for radiation oncology shall include



1 coverage or benefits for medically necessary proton beam therapy
2 for the treatment of cancer.

3 (b) An individual or group hospital or medical service
4 plan contract issued or renewed in the State on or after
5 January 1, 2027, that provides coverage to a member or
6 individuals covered under the plan contract for the treatment of
7 cancer shall not apply a higher standard of clinical evidence
8 for the coverage of proton beam therapy than the mutual benefit
9 society applies for the coverage of any other form of radiation
10 therapy treatment.

11 (c) As used in this section:

12 "Medically necessary" has the same meaning as defined in
13 section 432E-1.4.

14 "Proton beam therapy" means a type of radiation therapy
15 treatment that utilizes protons as the radiation delivery method
16 for the treatment of tumors and cancerous cells.

17 "Radiation therapy treatment" means the delivery of
18 biological effective doses with proton therapy, intensity
19 modulated radiation therapy, brachytherapy, stereotactic body
20 radiation therapy, three-dimensional conformal radiation
21 therapy, or other forms of therapy using radiation."



1 SECTION 3. Section 431:10A-126, Hawaii Revised Statutes,
2 is amended by amending its title to read as follows:

3 **"§431:10A-126 Cancer treatment[.]; chemotherapy."**

4 SECTION 4. Section 432:1-616, Hawaii Revised Statutes, is
5 amended by amending its title to read as follows:

6 **"§432:1-616 Cancer treatment[.]; chemotherapy."**

7 SECTION 5. Section 432D:23, Hawaii Revised Statutes, is
8 amended to read as follows:

9 **"§432D-23 Required provisions and benefits.**

10 Notwithstanding any provision of law to the contrary, each
11 policy, contract, plan, or agreement issued in the State after
12 January 1, 1995, by health maintenance organizations pursuant to
13 this chapter, shall include benefits provided in sections
14 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116, 431:10A-
15 116.2, 431:10A-116.5, 431:10A-116.6, 431:10A-119, 431:10A-120,
16 431:10A-121, 431:10A-122, 431:10A-125, 431:10A-126, 431:10A-132,
17 431:10A-133, 431:10A-134, 431:10A-140, and [431:10A-134,]
18 431:10A-, and chapter 431M."

19 SECTION 6. The coverage and benefits to be provided by a
20 health maintenance organization under section 5 of this Act
21 shall take effect for all policies, contracts, plans, or



1 agreements issued or renewed in the State on or after January 1,
2 2027.

3 SECTION 7. Statutory material to be repealed is bracketed
4 and stricken. New statutory material is underscored.

5 SECTION 8. This Act shall take effect on July 1, 2026.

6

INTRODUCED BY:

George T. Trumbull

JAN 26 2026



H.B. NO. 2145

Report Title:

Health Insurance; Cancer Treatment; Proton Beam Therapy; Mandatory Coverage

Description:

Beginning, 1/1/2027, requires health insurers, mutual benefit societies, and health maintenance organizations to provide coverage for medically necessary proton beam therapy for cancer treatment and prohibits imposing stricter clinical evidence standards on proton beam therapy than on other radiation treatments.

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

