

## A BILL FOR AN ACT

RELATING TO HEALTH INSURANCE.

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

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

**"§431:10A- Prosthetic devices and orthotic devices; benefits and coverage.** (a) Each individual or group policy of accident and health or sickness insurance issued or renewed in the State on or after January 1, 2027, shall provide coverage for the cost of a prosthetic device or orthotic device for the policyholder or any dependent of the policyholder who is covered by the policy.

(b) Prosthetic device purchases covered under this section shall be subject to a minimum benefit of \$ \_\_\_\_\_ per affected limb every year. Orthotic device purchases covered under this section shall be subject to a minimum benefit of \$ \_\_\_\_\_ every year.

(c) The policyholder or individual covered under the policy may choose a prosthetic device or orthotic device that is



1 priced higher than the benefit payable under this section  
2 without financial or contractual penalty to the provider of the  
3 prosthetic device or orthotic device.

4 (d) This section shall not prohibit an insurer from  
5 providing coverage that is greater or more favorable to the  
6 policyholder and individuals covered under the policy.

7 (e) Coverage required under this section may be subject to  
8 deductibles, copayments, coinsurance, or annual or maximum  
9 payment limits that are consistent with deductibles, copayments,  
10 coinsurance, and annual or maximum payment limits applicable to  
11 other similar coverage under the policy.

12 (f) Annual information that is made available to  
13 policyholders shall include information concerning the coverage  
14 required by this section.

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

17 (h) For the purposes of this section:

18 "Orthotic device" means a custom fabricated or fitted  
19 medical device used to support, correct, or alleviate  
20 neuromuscular or musculoskeletal dysfunction, disease, injury,  
21 or deformity.



1       "Prosthetic device" means any artificial device or  
2       appliance, instrument, apparatus, or contrivance, including  
3       their components, parts, accessories, and replacements thereof,  
4       used to replace a missing or surgically removed part of the  
5       human body, that is prescribed and sold by a physician or  
6       osteopathic physician licensed under chapter 453 or podiatrist  
7       licensed under chapter 463E or that is dispensed and sold by a  
8       dealer of prosthetic or orthotic devices. "Prosthetic device"  
9       includes an activity-specific device that is designed for an  
10       activity that could damage a residual limb or everyday  
11       prosthesis, or to replace an everyday prosthesis that would not  
12       function effectively when performing a specific activity.  
13       "Prosthetic device" does not include any auditory, ophthalmic,  
14       dental, or ocular device or appliance, instrument, apparatus, or  
15       contrivance."

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

19       "§432:1-       Prosthetic devices and orthotic devices;  
20       benefits and coverage. (a) Each individual or group hospital  
21       or medical service plan contract issued or renewed in the State



1 on or after January 1, 2027, shall provide coverage for the cost  
2 of a prosthetic device or orthotic device for the subscriber or  
3 member or any dependent of the subscriber or member who is  
4 covered by the plan contract.

5 (b) Prosthetic device purchases covered under this section  
6 shall be subject to a minimum benefit of \$ \_\_\_\_\_ per  
7 affected limb every year. Orthotic device purchases covered  
8 under this section shall be subject to a minimum benefit of  
9 \$ \_\_\_\_\_ every year.

10 (c) The subscriber or member or any dependent of the  
11 subscriber or member covered under the plan contract may choose  
12 a prosthetic device or orthotic device that is priced higher  
13 than the benefit payable under this section without financial or  
14 contractual penalty to the provider of the prosthetic or  
15 orthotic device.

16 (d) This section shall not prohibit a mutual benefit  
17 society from providing coverage that is greater or more  
18 favorable to the subscriber or member and any dependent of the  
19 subscriber or member covered under the plan contract.

20 (e) Coverage required under this section may be subject to  
21 deductibles, copayments, coinsurance, or annual or maximum



1 payment limits that are consistent with deductibles, copayments,  
2 coinsurance, and annual or maximum payment limits applicable to  
3 other similar coverage under the plan contract.

4 (f) Annual information that is made available to  
5 subscribers and members shall include information concerning the  
6 coverage required by this section.

7 (g) For the purposes of this section:

8 "Orthotic device" means a custom fabricated or fitted  
9 medical device used to support, correct, or alleviate  
10 neuromuscular or musculoskeletal dysfunction, disease, injury,  
11 or deformity.

12 "Prosthetic device" means any artificial device or  
13 appliance, instrument, apparatus, or contrivance, including  
14 their components, parts, accessories, and replacements thereof,  
15 used to replace a missing or surgically removed part of the  
16 human body, that is prescribed and sold by a physician or  
17 osteopathic physician licensed under chapter 453 or podiatrist  
18 licensed under chapter 463E or that is dispensed and sold by a  
19 dealer of prosthetic or orthotic devices. "Prosthetic device"  
20 includes an activity-specific device that is designed for an  
21 activity that could damage a residual limb or everyday



1 prosthesis, or to replace an everyday prosthesis that would not  
2 function effectively when performing a specific activity.  
3 "Prosthetic device" does not include any auditory, ophthalmic,  
4 dental, or ocular device or appliance, instrument, apparatus, or  
5 contrivance."

6 SECTION 3. Section 432D-23, Hawaii Revised Statutes, is  
7 amended to read as follows:

8 **"§432D-23 Required provisions and benefits.**

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

18 SECTION 4. The benefits and coverage to be provided by  
19 health maintenance organizations corresponding to the benefits  
20 and coverage provided under section 431:10A- , Hawaii Revised  
21 Statutes, as contained in the amendment to section 432D-23,



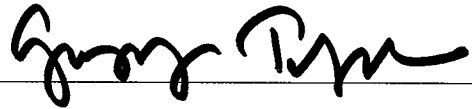
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1 Hawaii Revised Statutes, in section 3 of this Act, shall take  
2 effect for all policies, contracts, plans, or agreements issued  
3 or renewed in the State on or after January 1, 2027.

4 SECTION 5. Statutory material to be repealed is bracketed  
5 and stricken. New statutory material is underscored.

6 SECTION 6. This Act shall take effect upon its approval.  
7

INTRODUCED BY:



JAN 14 2026



# H.B. NO. 1536

**Report Title:**

Health Insurance; Mandatory Coverage; Health Benefits;  
Prosthetic Devices; Orthotic Devices; Health Insurers; Mutual  
Benefit Societies; Health Maintenance Organizations

**Description:**

Requires insurers, mutual benefit societies, and health maintenance organizations to provide coverage for the cost of prosthetic devices, including activity-specific prostheses, and orthotic devices for policies, contracts, plans, and agreements issued or renewed on or after 1/1/2027. Establishes an unspecified minimum yearly benefit for prosthetic devices and orthotic devices.

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