
A BILL FOR AN ACT

RELATING TO HEALTH INSURANCE.

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 article 10A to be
3 appropriately designated and to read as follows:

4 **"S431:10A- Prosthetic devices and orthotic devices;**

5 **benefits and coverage.** (a) Each individual or group policy of
6 accident and health or sickness insurance issued or renewed in
7 the State on or after January 1, 2027, shall provide coverage
8 for the cost of a prosthetic device or orthotic device for the
9 policyholder or any dependent of the policyholder who is covered
10 by the policy.

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

16 (c) The policyholder or individual covered under the
17 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.

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,



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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