

JAN 21 2026

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 functional oral
2 health is essential to overall health, nutrition, speech, social
3 participation, and workforce readiness. The legislature further
4 finds that severe tooth loss and oral dysfunction significantly
5 impair an individual's ability to chew, eat, and maintain
6 adequate nutrition, and are associated with poorer general
7 health outcomes. The legislature believes that access to
8 medically necessary dental reconstruction, specifically
9 full-arch dental implants, is a matter of health equity and
10 public health.

11 Accordingly, the purpose of this Act is to require health
12 insurers, mutual benefit societies, and health maintenance
13 organizations that provide embedded dental insurance plans to
14 provide coverage for full-arch dental implants.

15 SECTION 2. Chapter 431, Hawaii Revised Statutes, is
16 amended by adding a new section to article 10A to be
17 appropriately designated and to read as follows:



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1 "§431:10A- Full-arch dental implants; benefits and
2 coverage; notice. (a) Each individual and group accident and
3 health or sickness insurance policy, contract, plan, or
4 agreement issued or renewed in this State after December
5 31, , shall provide to the policyholder and individuals
6 covered under the policy, contract, plan, or agreement, coverage
7 for medically necessary full-arch dental implants and related
8 services. Coverage required by this section shall be paid for
9 by medical insurance.

10 (b) Every insurer shall provide notice to its
11 policyholders regarding the coverage required by this section.
12 The notice shall be in writing and prominently positioned in any
13 literature or correspondence sent to policyholders and shall be
14 transmitted to policyholders within calendar year when
15 annual information is made available to policyholders or in any
16 other mailing to policyholders, but in no case later than
17 December 31, .

18 (c) Coverage provided under this section shall be subject
19 to a maximum benefit of \$ per treatment phase, but
20 shall not be subject to limits on the number of visits to a
21 dentist. After December 31, , the insurance commissioner,



1 on an annual basis, shall adjust the maximum benefit for
2 inflation using the medical care component of the United States
3 Department of Labor Consumer Price Index for all urban
4 consumers. The commissioner shall publish the adjusted maximum
5 benefit annually no later than April 1 of each calendar year,
6 which shall apply during the following calendar year to accident
7 and health or sickness insurance policies, contracts, plans, or
8 agreements subject to this section. Payments made by an insurer
9 on behalf of a covered individual for any care, treatment,
10 intervention, service, or item, the provision of which was for
11 the treatment of a condition unrelated to the covered
12 individual's full-arch dental implants, shall not be applied
13 toward any maximum benefit established under this subsection.

14 (d) Coverage under this section may be subject to
15 copayment, deductible, and coinsurance provisions of an accident
16 and health or sickness insurance policy, contract, plan, or
17 agreement that are no less favorable than the copayment,
18 deductible, and coinsurance provisions for other medical
19 services covered by the policy, contract, plan, or agreement.

20 (e) This section shall not be construed as limiting
21 benefits that are otherwise available to an individual under an



1 accident and health or sickness insurance policy, contract,
2 plan, or agreement.

3 (f) This section shall not apply to limited benefit health
4 insurance as provided pursuant to section 431:10A-607.

5 (g) For the purposes of this section, full-arch dental
6 implants shall be considered medically necessary when a dentist
7 who is licensed pursuant to chapter 448 and treating the
8 individual determines that full-arch dental implants are
9 medically necessary and other functional alternatives for
10 prosthetic replacement, including dentures or removable
11 prostheses, will not correct the individual's dental condition.
12 Placement of full-arch dental implants for cosmetic reasons or
13 based on the preference of the individual shall not be deemed
14 medically necessary."

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

18 **"§432:1-613 Full-arch dental implants; benefits and**
19 **coverage; notice.** (a) Notwithstanding any law to the contrary,
20 each individual and group hospital or medical service plan
21 contract issued or renewed in this State after



1 December 31, , shall provide to the member and individuals
2 covered under the plan contract coverage for coverage for
3 medically necessary full-arch dental implants and related
4 services. Coverage required by this section shall be paid for
5 by medical insurance.

6 (b) Every mutual benefit society shall provide notice to
7 its members regarding the coverage required by this section.
8 The notice shall be in writing and prominently positioned in any
9 literature or correspondence sent to members and shall be
10 transmitted to members within calendar year when annual
11 information is made available to members or in any other mailing
12 to members, but in no case later than December 31, .

13 (c) Coverage provided under this section shall be subject
14 to a maximum benefit of \$ per treatment phase but
15 shall not be subject to any limits on the number of visits to a
16 dentist. After December 31, , the insurance commissioner,
17 on an annual basis, shall adjust the maximum benefit for
18 inflation, using the medical care component of the United States
19 Department of Labor Consumer Price Index for all urban
20 consumers. The commissioner shall publish the adjusted maximum
21 benefit annually no later than April 1 of each calendar year,



1 which shall apply during the following calendar year to the plan
2 contracts subject to this section. Payments made by a mutual
3 benefit society on behalf of a covered individual for any care,
4 treatment, intervention, service, or item, the provision of
5 which was for the treatment of a condition unrelated to the
6 covered individual's full-arch dental implants, shall not be
7 applied toward any maximum benefit established under this
8 subsection.

9 (d) Coverage under this section shall be subject to
10 copayment, deductible, and coinsurance provisions of a plan
11 contract to the extent that other medical services covered by
12 the plan contract are subject to these provisions.

13 (e) This section shall not be construed as limiting
14 benefits that are otherwise available to an individual under a
15 plan contract.

16 (f) This section shall not apply to limited benefit health
17 insurance as provided pursuant to section 431:10A-607.

18 (g) For the purposes of this section, full-arch dental
19 implants shall be considered medically necessary when a dentist
20 who is licensed pursuant to chapter 448 and treating the
21 individual determines that full-arch dental implants are



1 medically necessary and other functional alternatives for
2 prosthetic replacement, including dentures or removable
3 prostheses, will not correct the individual's dental condition.
4 Placement of full-arch dental implants for cosmetic reasons or
5 based on the preference of the individual shall not be deemed
6 medically necessary."

7 SECTION 4. 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,
15 431:10A-116.2, 431:10A-116.5, 431:10A-116.6, 431:10A-119,
16 431:10A-120, 431:10A-121, 431:10A-122, 431:10A-125, 431:10A-126,
17 431:10A-132, 431:10A-133, 431:10A-134, 431:10A-140, and
18 [~~431:10A-134~~], 431:10A- , and chapter 431M."

19 SECTION 5. The benefit to be provided by health
20 maintenance organizations corresponding to the benefit provided
21 under section 431:10A- , Hawaii Revised Statutes, as contained



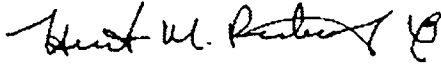
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1 in the amendment to section 432D-23, Hawaii Revised Statutes, in
2 section 4 of this Act, shall take effect for all policies,
3 contracts, plans, or agreements issued in the State after
4 December 31, .

5 SECTION 6. Statutory material to be repealed is bracketed
6 and stricken. New statutory material is underscored.

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

8

INTRODUCED BY: 



S.B. NO. 2173

Report Title:

Health; Insurance; Full-Arch Dental Implants; Medically Required
Mandatory Coverage

Description:

Requires health insurers, mutual benefit societies, and health
maintenance organizations to provide coverage for full-arch
dental implants that are medically necessary.

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not legislation or evidence of legislative intent.*

