

JAN 21 2011

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# A BILL FOR AN ACT

RELATING TO INSURANCE.

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

1           SECTION 1. Chapter 431, article 10A, Hawaii Revised  
2 Statutes, is amended by adding a new section to part I be  
3 appropriately designated and to read as follows:  
4           "§431:10A- Coverage for physical therapy for chronic  
5 pain. Each policy of accident and health or sickness insurance  
6 providing coverage for health care, other than an accident-only,  
7 specified disease, hospital indemnity, medicare supplement,  
8 long-term care, or other limited benefit health insurance  
9 policy, that is issued or renewed in this State after December  
10 31, 2011, shall provide coverage for physical therapy prescribed  
11 by a board-certified surgeon for chronic pain."

12           SECTION 2. Chapter 431, article 10A, Hawaii Revised  
13 Statutes, is amended by adding a new section to part II to be  
14 appropriately designated and to read as follows:

15           "§431:10A- Coverage for physical therapy for chronic  
16 pain. Each policy of group and blanket disability insurance  
17 providing coverage for health care, other than an accident-only,  
18 specified disease, hospital indemnity, medicare supplement,



1 long-term care, or other limited benefit health insurance  
2 policy, that is issued or renewed in this State after December  
3 31, 2011, shall provide coverage for physical therapy prescribed  
4 by a board-certified surgeon for chronic pain."

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

8 "§432:1- Coverage for physical therapy for chronic  
9 pain. All individual and group hospital and medical service  
10 plan contracts shall provide, to the extent provided under  
11 section 431:10A- , coverage for physical therapy prescribed by  
12 a board-certified surgeon for chronic pain."

13 SECTION 4. Section 432D-23, Hawaii Revised Statutes, is  
14 amended to read as follows:

15 "§432D-23 Required provisions and benefits.

16 Notwithstanding any provision of law to the contrary, each  
17 policy, contract, plan, or agreement issued in the State after  
18 January 1, 1995, by health maintenance organizations pursuant to  
19 this chapter, shall include benefits provided in sections  
20 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116, 431:10A-  
21 116.5, 431:10A-116.6, 431:10A-119, 431:10A-120, 431:10A-121,



1 431:10A-125, 431:10A-126, 431:10A- , and 431:10A-122, and  
2 chapter 431M."

3 SECTION 5. This Act does not affect rights and duties that  
4 matured, penalties that were incurred, and proceedings that were  
5 begun before its effective date.

6 SECTION 6. New statutory material is underscored.

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

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INTRODUCED BY:

W. J. Doyle  
by request



**Report Title:**

Physical Therapy; Mandated Coverage

**Description:**

Requires health insurance policies and related products to cover physical therapy prescribed by a board-certified surgeon for chronic pain.

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

