

2015 -- H 5485

LC000175

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2015

A N A C T

RELATING TO INSURANCE - ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Winfield, Ucci, Blazejewski, and Shekarchi

Date Introduced: February 12, 2015

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-18 of the General Laws entitled "Accident and Sickness
2 Insurance Policies" is hereby amended by adding thereto the following section:

3 **27-18-82. Motor vehicle accident coverage.** -- [A health insurance policy, subscriber](#)
4 [contract; or health plan offered, issuer, issued for delivery, or issued to cover a resident of this](#)
5 [state by a health insurance company licensed pursuant to this title and/or chapter shall not limit or](#)
6 [exclude coverage solely because the insured's injuries arose due to a motor vehicle accident.](#)

7 SECTION 2. Chapter 27-18.5 of the General Laws entitled "Individual Health Insurance
8 Coverage" is hereby amended by adding thereto the following section:

9 **27-18.5-11. Motor vehicle accident coverage.** -- [A health insurance policy, subscriber](#)
10 [contract; or health plan offered, issuer, issued for delivery, or issued to cover a resident of this](#)
11 [state by a health insurance company licensed pursuant to this title and/or chapter shall not limit or](#)
12 [exclude coverage solely because the insured's injuries arose due to a motor vehicle accident.](#)

13 SECTION 3. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service
14 Corporations" is hereby amended by adding thereto the following section:

15 **27-19-73. Motor vehicle accident coverage.** -- [A health insurance policy, subscriber](#)
16 [contract; or health plan offered, issuer, issued for delivery, or issued to cover a resident of this](#)
17 [state by a health insurance company licensed pursuant to this title and/or chapter shall not limit or](#)
18 [exclude coverage solely because the insured's injuries arose due to a motor vehicle accident.](#)

19 SECTION 4. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service

1 Corporations" is hereby amended by adding thereto the following section:

2 **27-20-69. Motor vehicle accident coverage.** -- [A health insurance policy, subscriber](#)
3 [contract; or health plan offered, issuer, issued for delivery, or issued to cover a resident of this](#)
4 [state by a health insurance company licensed pursuant to this title and/or chapter shall not limit or](#)
5 [exclude coverage solely because the insured's injuries arose due to a motor vehicle accident.](#)

6 SECTION 5. Chapter 27-20.1 of the General Laws entitled "Nonprofit Dental Service
7 Corporations" is hereby amended by adding thereto the following section:

8 **27-20.1-23. Motor vehicle accident coverage.** -- [A health insurance policy, subscriber](#)
9 [contract; or health plan offered, issuer, issued for delivery, or issued to cover a resident of this](#)
10 [state by a health insurance company licensed pursuant to this title and/or chapter shall not limit or](#)
11 [exclude coverage solely because the insured's injuries arose due to a motor vehicle accident.](#)

12 SECTION 6. Chapter 27-41 of the General Laws entitled "Health Maintenance
13 Organizations" is hereby amended by adding thereto the following section:

14 **27-41-86. Motor vehicle accident coverage.** -- [A health insurance policy, subscriber](#)
15 [contract; or health plan offered, issuer, issued for delivery, or issued to cover a resident of this](#)
16 [state by a health insurance company licensed pursuant to this title and/or chapter shall not limit or](#)
17 [exclude coverage solely because the insured's injuries arose due to a motor vehicle accident.](#)

18 SECTION 7. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE - ACCIDENT AND SICKNESS INSURANCE POLICIES

- 1 This act would prohibit insurance companies from denying health insurance benefits
- 2 because the insured's injuries arose from an automobile accident.
- 3 This act would take effect upon passage.

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