

2018 -- S 2400

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2018

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A N A C T

RELATING TO INSURANCE - ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators Goldin, Calkin, Miller, Sosnowski, and Crowley

Date Introduced: February 15, 2018

Referred To: Senate Health & Human Services

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 **27-18-71.1. Special enrollment - Pregnancy.**

4 In addition to any qualifying event under federal law, rule or regulation that makes one
5 eligible for a special enrollment period for enrollment in a qualified health plan in the state health
6 insurance exchange established pursuant to the federal Patient Protection and Affordable Care
7 Act (Pub. L. 111-148), the state health insurance exchange shall allow for the enrollment of a
8 pregnant individual at any time after the commencement of the pregnancy. Upon such enrollment,
9 any qualified health plan in the state health insurance exchange shall ensure that coverage is
10 effective on the date of application.

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

13 **27-18.5-10.1. Special enrollment - Pregnancy.**

14 In addition to any qualifying event under federal law, rule or regulation that makes one
15 eligible for a special enrollment period for enrollment in a qualified health plan in the state health
16 insurance exchange established pursuant to the federal Patient Protection and Affordable Care
17 Act (Pub. L. 111-148), the state health insurance exchange shall allow for the enrollment of a
18 pregnant individual at any time after the commencement of the pregnancy. Upon such enrollment,
19 any qualified health plan in the state health insurance exchange shall ensure that coverage is

1 [effective on the date of application.](#)

2 SECTION 3. Chapter 27-18.6 of the General Laws entitled "Large Group Health
3 Insurance Coverage" is hereby amended by adding thereto the following section:

4 **27-18.6-3.1. Special enrollment - Pregnancy.**

5 [In addition to any qualifying event under federal law, rule or regulation that makes one](#)
6 [eligible for a special enrollment period for enrollment in a qualified health plan in the state health](#)
7 [insurance exchange established pursuant to the federal Patient Protection and Affordable Care](#)
8 [Act \(Pub. L. 111-148\), the state health insurance exchange shall allow for the enrollment of a](#)
9 [pregnant individual at any time after the commencement of the pregnancy. Upon such enrollment,](#)
10 [any qualified health plan in the state health insurance exchange shall ensure that coverage is](#)
11 [effective on the date of application.](#)

12 SECTION 4. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service
13 Corporations" is hereby amended by adding thereto the following section:

14 **27-19-68.1. Special enrollment - Pregnancy.**

15 [In addition to any qualifying event under federal law, rule or regulation that makes one](#)
16 [eligible for a special enrollment period for enrollment in a qualified health plan in the state health](#)
17 [insurance exchange established pursuant to the federal Patient Protection and Affordable Care](#)
18 [Act \(Pub. L. 111-148\), the state health insurance exchange shall allow for the enrollment of a](#)
19 [pregnant individual at any time after the commencement of the pregnancy. Upon such enrollment,](#)
20 [any qualified health plan in the state health insurance exchange shall ensure that coverage is](#)
21 [effective on the date of application.](#)

22 SECTION 5. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service
23 Corporations" is hereby amended by adding thereto the following section:

24 **27-20-57.1. Special enrollment - Pregnancy.**

25 [In addition to any qualifying event under federal law, rule or regulation that makes one](#)
26 [eligible for a special enrollment period for enrollment in a qualified health plan in the state health](#)
27 [insurance exchange established pursuant to the federal Patient Protection and Affordable Care](#)
28 [Act \(Pub. L. 111-148\), the state health insurance exchange shall allow for the enrollment of a](#)
29 [pregnant individual at any time after the commencement of the pregnancy. Upon such enrollment,](#)
30 [any qualified health plan in the state health insurance exchange shall ensure that coverage is](#)
31 [effective on the date of application.](#)

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

34 **27-41-75.1. Special enrollment - Pregnancy.**

1 In addition to any qualifying event under federal law, rule or regulation that makes one
2 eligible for a special enrollment period for enrollment in a qualified health plan in the state health
3 insurance exchange established pursuant to the federal Patient Protection and Affordable Care
4 Act (Pub. L. 111-148), the state health insurance exchange shall allow for the enrollment of a
5 pregnant individual at any time after the commencement of the pregnancy. Upon such enrollment,
6 any qualified health plan in the state health insurance exchange shall ensure that coverage is
7 effective on the date of application.

8 SECTION 7. This act shall take effect on January 1, 2019, and shall apply to all health
9 insurance policies issued or renewed thereafter.

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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 establish a special enrollment provision for pregnant women to obtain
2 health insurance coverage at any time after the commencement of the pregnancy.

3 This act would take effect on January 1, 2019, and apply to all health insurance policies
4 issued or renewed thereafter.

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