AN ACT
RELATING TO INSURANCE -- PAYMENT TO HEALTH CARE PROVIDERS

Introduced By: Representatives Mil leuk, McKiernan, O'Brien, and Jacquard

Date Introduced: March 07, 2019

Referred To: House Health, Education & Welfare

It is enacted by the General Assembly as follows:

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

27-18-85. Health care providers refusal to accept virtual credit card payment.

An individual or group health insurance plan or policy delivered, issued for delivery, or renewed in this state on or after January 1, 2020, shall, at least once during the term of the contract year, permit a licensed health care provider who provides covered services to an insured, to refuse to accept reimbursement for such services by way of a virtual credit card. Such refusal shall apply to all covered services by the provider during the term of the contract year. As used in this section, "virtual credit card" means a single-use credit card provided exclusively in an electronic or digital format.

SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service Corporations" is hereby amended by adding thereto the following section:

27-19-77. Health care providers refusal to accept virtual credit card payment.

An individual or group health insurance plan or policy delivered, issued for delivery, or renewed in this state on or after January 1, 2020, shall, at least once during the term of the contract year, permit a licensed health care provider who provides covered services to an insured, to refuse to accept reimbursement for such services by way of a virtual credit card. Such refusal shall apply to all covered services by the provider during the term of the contract year. As used in this section, "virtual credit card" means a single-use credit card provided exclusively in an electronic or digital format.
SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service Corporations" is hereby amended by adding thereto the following section:

27-20-73. Health care providers refusal to accept virtual credit card payment.

An individual or group health insurance plan or policy delivered, issued for delivery, or renewed in this state on or after January 1, 2020, shall, at least once during the term of the contract year, permit a licensed health care provider who provides covered services to an insured, to refuse to accept reimbursement for such services by way of a virtual credit card. Such refusal shall apply to all covered services by the provider during the term of the contract year. As used in this section, "virtual credit card" means a single-use credit card provided exclusively in an electronic or digital format.

SECTION 4. Chapter 27-20.1 of the General Laws entitled "Nonprofit Dental Service Corporations" is hereby amended by adding thereto the following section:

27-20-1-23. Health care providers refusal to accept virtual credit card payment.

An individual or group health insurance plan or policy delivered, issued for delivery, or renewed in this state on or after January 1, 2020, shall, at least once during the term of the contract year, permit a licensed health care provider who provides covered services to an insured, to refuse to accept reimbursement for such services by way of a virtual credit card. Such refusal shall apply to all covered services by the provider during the term of the contract year. As used in this section, "virtual credit card" means a single-use credit card provided exclusively in an electronic or digital format.

SECTION 5. Chapter 27-41 of the General Laws entitled "Health Maintenance Organizations" is hereby amended by adding thereto the following section:

27-41-90. Health care providers refusal to accept virtual credit card payment.

An individual or group health insurance plan or policy delivered, issued for delivery, or renewed in this state on or after January 1, 2020, shall, at least once during the term of the contract year, permit a licensed health care provider who provides covered services to an insured, to refuse to accept reimbursement for such services by way of a virtual credit card. Such refusal shall apply to all covered services by the provider during the term of the contract year. As used in this section, "virtual credit card" means a single-use credit card provided exclusively in an electronic or digital format.

SECTION 6. This act shall take effect upon passage.
EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
AN ACT
RELATING TO INSURANCE -- PAYMENT TO HEALTH CARE PROVIDERS

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1 This act would allow health care providers to refuse to accept payment by virtual credit
card payment (a single-use digital credit card) at least once each health insurance contract year.

2 This act would take effect upon passage.

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