STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2021

A N A C T

RELATING TO INSURANCE

Introduced By: Representatives Morales, Williams, Kazarian, Potter, Nardone, McGaw, Solomon, Hull, Kislaw, and Caldwell

Date Introduced: April 07, 2021

Referred To: House Health & Human Services

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:


(a) Any individual or group health insurance plan or policy shall not impose any copayment, coinsurance or charge any out-of-pocket deductible to the insured for COVID-19 related services, including, but not limited to, emergency services, inpatient services, provider office visits, and inpatient hospital stays, as long as the COVID-19 state of emergency remains in effect.

(b) Any individual or group health insurance plan or policy shall not impose any copayment, coinsurance or charge any out-of-pocket deductible to the insured for the administration of the COVID-19 vaccine or a COVID-19 test.

(c) The health insurance commissioner shall promulgate rules and regulations to enforce a carrier’s compliance with this section.

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


(a) Any individual or group health insurance plan or policy shall not impose any...
copayment, coinsurance or charge any out-of-pocket deductible to the insured for COVID-19 related services, including, but not limited to, emergency services, inpatient services, provider office visits, and inpatient hospital stays, as long as the COVID-19 state of emergency remains in effect.

(b) Any individual or group health insurance plan or policy shall not impose any copayment, coinsurance or charge any out-of-pocket deductible to the insured for the administration of the COVID-19 vaccine or a COVID-19 test.

(c) The health insurance commissioner shall promulgate rules and regulations to enforce a carrier's compliance with this section.

SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service Corporations" is hereby amended by adding thereto the following section:


(a) Any individual or group health insurance plan or policy shall not impose any copayment, coinsurance or charge any out-of-pocket deductible to the insured for COVID-19 related services, including, but not limited to, emergency services, inpatient services, provider office visits, and inpatient hospital stays, as long as the COVID-19 state of emergency remains in effect.

(b) Any individual or group health insurance plan or policy shall not impose any copayment, coinsurance or charge any out-of-pocket deductible to the insured for the administration of the COVID-19 vaccine or a COVID-19 test.

(c) The health insurance commissioner shall promulgate rules and regulations to enforce a carrier's compliance with this section.

SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance Organizations" is hereby amended by adding thereto the following section:


(a) Any individual or group health insurance plan or policy shall not impose any copayment, coinsurance or charge any out-of-pocket deductible to the insured for COVID-19 related services, including, but not limited to, emergency services, inpatient services, provider office visits, and inpatient hospital stays, as long as the COVID-19 state of emergency remains in effect.

(b) Any individual or group health insurance plan or policy shall not impose any copayment, coinsurance or charge any out-of-pocket deductible to the insured for the
(c) The health insurance commissioner shall promulgate rules and regulations to enforce a carrier's compliance with this section.

SECTION 5. This act shall take effect upon passage.
This act would prohibit insurance carriers from charging any out-of-pocket expenses to the insured for treatment related to the COVID-19 pandemic while the state of emergency order is in effect. This act would further mandate that all COVID-19 testing or vaccination is free during and upon the expiration of the state of emergency order.

This act would take effect upon passage.