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, Kislak, 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 any rules and regulations as the commissioner deems necessary for the efficient administration and enforcement of 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 any rules and regulations as the commissioner deems necessary for the efficient administration and enforcement of 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 any rules and regulations as the commissioner deems necessary for the efficient administration and enforcement of 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
administration of the COVID-19 vaccine or a COVID-19 test.

(c) The health insurance commissioner shall promulgate any rules and regulations as the commissioner deems necessary for the efficient administration and enforcement of this section.

SECTION 5. This act shall take effect upon passage.
EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N   A C T
RELATING TO INSURANCE

***

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

==========
LC002569/SUB A/2
==========