## 2022 -- H 7503 SUBSTITUTE B AS AMENDED

LC004745/SUB B

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### STATE OF RHODE ISLAND

#### IN GENERAL ASSEMBLY

#### **JANUARY SESSION, A.D. 2022**

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#### AN ACT

### RELATING TO INSURANCE

Introduced By: Representatives Amore, and Henries

<u>Date Introduced:</u> February 16, 2022

Referred To: House 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 Insurance 2 Policies" is hereby amended by adding thereto the following section: 27-18-89. Mandatory coverage for treatment of pediatric autoimmune 3 4 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset 5 neuropsychiatric syndrome. 6 (a) Every group health insurance contract, or every group hospital or medical expense 7 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by 8 any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of 9 pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and 10 pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of 11 intravenous immunoglobin therapy. 12 (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders 13 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall 14 be coded as autoimmune encephalitis until the American Medical Association and the Centers for 15 Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset 16 17 neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders 18 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may

be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated

2	(c) The health care benefits outlined in this section apply only to services delivered within
3	the state of Rhode Island; provided, that all health insurance carriers shall be required to provide
4	coverage for those benefits mandated by this section outside of the state of Rhode Island where it
5	can be established through a pre-authorization process that the required services are not available
6	in the state of Rhode Island from a provider in the health insurance carrier's network.
7	(d) Each health insurance carrier shall collect and provide to the office of the health
8	insurance commissioner, in a form and frequency acceptable to the commissioner, information and
9	data reflecting the costs and the savings of adding the benefit coverage provided in this section. On
10	or before January 1, 2025, the office of the health insurance commissioner shall report to the general
11	assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this
12	section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage
13	provided in this section produces a net savings to health insurance carriers and to policy holders.
14	(e) This section shall sunset and be repealed effective December 31, 2025.
15	SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service
16	Corporations" is hereby amended by adding thereto the following section:
17	27-19-81. Mandatory coverage for treatment of pediatric autoimmune
18	neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
19	neuropsychiatric syndrome.
20	(a) Every group health insurance contract, or every group hospital or medical expense
21	insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by
22	any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of
23	pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and
24	pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of
25	intravenous immunoglobin therapy.
26	(b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders
27	associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall
28	be coded as autoimmune encephalitis until the American Medical Association and the Centers for
29	Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune
30	neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
31	neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders
31 32	neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may

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2	the state of Rhode Island; provided, that all health insurance carriers shall be required to provide
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4	can be established through a pre-authorization process that the required services are not available
5	in the state of Rhode Island from a provider in the health insurance carrier's network.
6	(d) Each health insurance carrier shall collect and provide to the office of the health
7	insurance commissioner, in a form and frequency acceptable to the commissioner, information and
8	data reflecting the costs and the savings of adding the benefit coverage provided in this section. On
9	or before January 1, 2025, the office of the health insurance commissioner shall report to the general
10	assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this
11	section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage
12	provided in this section produces a net savings to health insurance carriers and to policy holders.
13	(e) This section shall sunset and be repealed effective December 31, 2025.
14	SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service
15	Corporations" is hereby amended by adding thereto the following section:
16	27-20-77. Mandatory coverage for treatment of pediatric autoimmune
17	neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
10	nonnon anchietrie ann Juene
18	neuropsychiatric syndrome.
18 19	(a) Every group health insurance contract, or every group hospital or medical expense
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19 20	(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by
19 20 21	(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of
19 20 21 22	(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and
19 20 21 22 23	(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of
19 20 21 22 23 24	(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin therapy.
19 20 21 22 23 24 25	(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin therapy.  (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders
19 20 21 22 23 24 25 26	(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin therapy.  (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall
19 20 21 22 23 24 25 26 27	(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin therapy.  (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall be coded as autoimmune encephalitis until the American Medical Association and the Centers for
19 20 21 22 23 24 25 26 27 28	(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin therapy.  (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall be coded as autoimmune encephalitis until the American Medical Association and the Centers for Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune
19 20 21 22 23 24 25 26 27 28 29	(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin therapy.  (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall be coded as autoimmune encephalitis until the American Medical Association and the Centers for Medicare and Medicaid Services create and assign a specific code for pediatric acute onset neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
19 20 21 22 23 24 25 26 27 28 29 30	(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin therapy.  (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall be coded as autoimmune encephalitis until the American Medical Association and the Centers for Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders
19 20 21 22 23 24 25 26 27 28 29 30 31	(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin therapy.  (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall be coded as autoimmune encephalitis until the American Medical Association and the Centers for Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric syndrome may associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may

1	the state of Rhode Island; provided, that all health insurance carriers shall be required to provide
2	coverage for those benefits mandated by this section outside of the state of Rhode Island where it
3	can be established through a pre-authorization process that the required services are not available
4	in the state of Rhode Island from a provider in the health insurance carrier's network.
5	(d) Each health insurance carrier shall collect and provide to the office of the health
6	insurance commissioner, in a form and frequency acceptable to the commissioner, information and
7	data reflecting the costs and the savings of adding the benefit coverage provided in this section. On
8	or before January 1, 2025, the office of the health insurance commissioner shall report to the general
9	assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this
10	section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage
11	provided in this section produces a net savings to health insurance carriers and to policy holders.
12	(e) This section shall sunset and be repealed effective December 31, 2025.
13	SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance
14	Organizations" is hereby amended by adding thereto the following section:
15	27-41-94. Mandatory coverage for treatment of pediatric autoimmune
16	neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
17	neuropsychiatric syndrome.
18	(a) Every group health insurance contract, or every group hospital or medical expense
19	insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by
20	any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of
21	pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and
22	pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of
23	intravenous immunoglobin therapy.
24	(b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders
25	associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall
26	be coded as autoimmune encephalitis until the American Medical Association and the Centers for
27	Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune
28	neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
29	neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders
30	associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may
31	be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated
32	with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.
33	(c) The health care benefits outlined in this section apply only to services delivered within
34	the state of Rhode Island: provided that all health insurance carriers shall be required to provide

coverage for those benefits mandated by this section outside of the state of Rhode Island where it
can be established through a pre-authorization process that the required services are not available
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(d) Each health insurance carrier shall collect and provide to the office of the health insurance commissioner, in a form and frequency acceptable to the commissioner, information and data reflecting the costs and the savings of adding the benefit coverage provided in this section. On or before January 1, 2025, the office of the health insurance commissioner shall report to the general assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage provided in this section produces a net savings to health insurance carriers and to policy holders.

(e) This section shall sunset and be repealed effective December 31, 2025.

SECTION 5. This act shall take effect upon passage.

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LC004745/SUB B

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# EXPLANATION

## BY THE LEGISLATIVE COUNCIL

OF

# AN ACT

# RELATING TO INSURANCE

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1	This act would require coverage for the treatment of pediatric autoimmune
2	neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
3	neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin
4	therapy.
5	This act would take effect upon passage.
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