AN ACT RELATING TO INSURANCE

Introduced By: Senators Lawson, DiMario, Burke, Murray, Cano, Quezada, and Valverde

Date Introduced: February 08, 2022

Referred To: Senate 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:

27-18-89. Mandatory coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome.

(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 immunoglobulin 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 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated...
with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.

(c) The health care benefits outlined in this section apply only to services delivered within 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 in the state of Rhode Island from a provider in the health insurance carrier's network.

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


(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 immunoglobulin 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 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.
(c) The health care benefits outlined in this section apply only to services delivered within 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 in the state of Rhode Island from a provider in the health insurance carrier's network.

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

27-20-77. Mandatory coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome.

(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 immunoglobulin 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 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.

(c) The health care benefits outlined in this section apply only to services delivered within
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
in the state of Rhode Island from a provider in the health insurance carrier's network.

(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.

Organizations” is hereby amended by adding thereto the following section:

27-41-94. Mandatory coverage for treatment of pediatric autoimmune
neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
neuropsychiatric syndrome.

(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 immunoglobulin 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
associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may
be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated
with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.

(c) The health care benefits outlined in this section apply only to services delivered within
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 in the state of Rhode Island from a provider in the health insurance carrier's network.

(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.
EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N   A C T
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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