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:

27-18-91. Mandatory coverage for treatment of pre-exposure prophylaxis (PrEP) for the prevention of HIV and post-exposure prophylaxis (PEP) to prevent HIV infection.

(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, 2024, shall provide coverage for treatment of pre-exposure prophylaxis (PrEP) for the prevention of HIV and post-exposure prophylaxis (PEP) to prevent HIV infection.

(b) The healthcare 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.

(c) 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.

SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service Corporations" is hereby amended by adding thereto the following section:
27-19-83. Mandatory coverage for treatment of pre-exposure prophylaxis (PrEP) for
the prevention of HIV and post-exposure prophylaxis to prevent HIV infection.

(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, 2024, shall provide coverage for treatment of
pre-exposure prophylaxis (PrEP) for the prevention of HIV and post-exposure prophylaxis (PEP)
to prevent HIV infection.

(b) The healthcare 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.

(c) 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.

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

27-20-79. Mandatory coverage for treatment of pre-exposure prophylaxis (PrEP) for
the prevention of HIV and post-exposure prophylaxis to prevent HIV infection.

(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, 2024, shall provide coverage for treatment of
pre-exposure prophylaxis (PrEP) for the prevention of HIV and post-exposure prophylaxis (PEP)
to prevent HIV infection.

(b) The healthcare 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.

(c) 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.

Organizations” is hereby amended by adding thereto the following section:
27-41-96. Mandatory coverage for treatment of pre-exposure prophylaxis (PrEP) for the prevention of HIV and post-exposure prophylaxis to prevent HIV infection.

(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, 2024, shall provide coverage for treatment of pre-exposure prophylaxis (PrEP) for the prevention of HIV and post-exposure prophylaxis (PEP) to prevent HIV infection.

(b) The healthcare 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.

(c) 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.

SECTION 5. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE – ACCIDENT AND SICKNESS INSURANCE POLICIES

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1 This act would require coverage for the treatment of pre-exposure prophylaxis (PrEP) for
2 the prevention of HIV and post-exposure prophylaxis (PEP) to prevent HIV infection, commencing
3 January 1, 2024.
4 This act would take effect upon passage.

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