

2024 -- S 2606

LC004893

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2024

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators DiMario, Miller, Lauria, Cano, Valverde, and Lawson

Date Introduced: March 01, 2024

Referred To: Senate 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:

3 **27-18-95. Community health workers.**

4 (a) As used in this section, "community health worker" means a trained professional
5 providing services that are considered medically necessary for patients with one or more chronic
6 health, including behavioral health, conditions, patients who are at risk for a chronic health
7 condition, and/or who face barriers meeting their health or health-related social needs. Services
8 that can be provided by community health workers can include, but are not limited to:

9 (1) Health and promotion coaching;

10 (2) Health education and training;

11 (3) Health system navigation and resource coordination services;

12 (4) Care planning; and

13 (5) Follow-up care recommendations.

14 (b)(1) Every individual or group health insurance contract, or every individual or group
15 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
16 or renewed in this state on or after January 1, 2025, shall provide coverage for the services of a
17 community health worker in accordance with each health insurer's respective principles and
18 mechanisms of reimbursement, credentialing, and contracting, if the services are within the
19 community health worker's area of professional competence as defined by the community health

1 worker certification standard developed and maintained by the Rhode Island certification board in
2 collaboration with the department of health, and are currently reimbursed when rendered by any
3 other healthcare provider.

4 (2) No insurer or hospital or medical service corporation may require supervision,
5 signature, or referral by any other healthcare provider as a condition of reimbursement, except when
6 those requirements are also applicable to other categories of healthcare providers.

7 (3) No insurer or hospital or medical service corporation or patient may be required to pay
8 for duplicate services actually rendered by both a community health worker and any other
9 healthcare provider.

10 (c) Every individual or group health insurance contract, or every individual or group
11 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
12 or renewed in this state that is required to cover perinatal doula services as defined in subsections
13 (a) and (b) of this section, shall report utilization and cost information related to community health
14 worker services to the office of the health insurance commissioner on or before July 1, 2026 and
15 each July 1 thereafter. The office of the health insurance commissioner shall define the utilization
16 and cost information required to be reported.

17 (d) This section shall not apply to insurance coverage providing benefits for:

18 (1) Hospital confinement indemnity;

19 (2) Disability income;

20 (3) Accident only;

21 (4) Long-term care;

22 (5) Medicare supplement;

23 (6) Limited benefit health;

24 (7) Specified disease indemnity;

25 (8) Sickness or bodily injury or death by accident or both; and

26 (9) Other limited benefit policies.

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

29 **27-19-87. Community health workers.**

30 (a) As used in this section, "community health worker" means a trained professional
31 providing services that are considered medically necessary for patients with one or more chronic
32 health, including behavioral health, conditions, patients who are at risk for a chronic health
33 condition, and/or who face barriers meeting their health or health-related social needs. Services
34 that can be provided by community health workers can include, but are not limited to:

- 1 (1) Health and promotion coaching;
- 2 (2) Health education and training;
- 3 (3) Health system navigation and resource coordination services;
- 4 (4) Care planning; and
- 5 (5) Follow-up care recommendations.

6 (b)(1) Every individual or group health insurance contract, or every individual or group
7 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
8 or renewed in this state on or after January 1, 2025, shall provide coverage for the services of a
9 community health worker in accordance with each health insurer's respective principles and
10 mechanisms of reimbursement, credentialing, and contracting, if the services are within the
11 community health worker's area of professional competence as defined by the community health
12 worker certification standard developed and maintained by the Rhode Island certification board in
13 collaboration with the department of health, and are currently reimbursed when rendered by any
14 other healthcare provider.

15 (2) No insurer or hospital or medical service corporation may require supervision,
16 signature, or referral by any other healthcare provider as a condition of reimbursement, except when
17 those requirements are also applicable to other categories of healthcare providers.

18 (3) No insurer or hospital or medical service corporation or patient may be required to pay
19 for duplicate services actually rendered by both a community health worker and any other
20 healthcare provider.

21 (c) Every individual or group health insurance contract, or every individual or group
22 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
23 or renewed in this state that is required to cover perinatal doula services as defined in subsections
24 (a) and (b) of this section, shall report utilization and cost information related to community health
25 worker services to the office of the health insurance commissioner on or before July 1, 2026 and
26 each July 1 thereafter. The office of the health insurance commissioner shall define the utilization
27 and cost information required to be reported.

28 (d) This section shall not apply to insurance coverage providing benefits for:

- 29 (1) Hospital confinement indemnity;
- 30 (2) Disability income;
- 31 (3) Accident only;
- 32 (4) Long-term care;
- 33 (5) Medicare supplement;
- 34 (6) Limited benefit health;

1 (7) Specified disease indemnity;

2 (8) Sickness or bodily injury or death by accident or both; and

3 (9) Other limited benefit policies.

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

6 **27-20-83. Community health workers.**

7 (a) As used in this section, "community health worker" means a trained professional
8 providing services that are considered medically necessary for patients with one or more chronic
9 health, including behavioral health, conditions, patients who are at risk for a chronic health
10 condition, and/or who face barriers meeting their health or health-related social needs. Services
11 that can be provided by community health workers can include, but are not limited to:

12 (1) Health and promotion coaching;

13 (2) Health education and training;

14 (3) Health system navigation and resource coordination services;

15 (4) Care planning; and

16 (5) Follow-up care recommendations.

17 (b)(1) Every individual or group health insurance contract, or every individual or group
18 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
19 or renewed in this state on or after January 1, 2025, shall provide coverage for the services of a
20 community health worker in accordance with each health insurer's respective principles and
21 mechanisms of reimbursement, credentialing, and contracting, if the services are within the
22 community health worker's area of professional competence as defined by the community health
23 worker certification standard developed and maintained by the Rhode Island certification board in
24 collaboration with the department of health, and are currently reimbursed when rendered by any
25 other healthcare provider.

26 (2) No insurer or hospital or medical service corporation may require supervision,
27 signature, or referral by any other healthcare provider as a condition of reimbursement, except when
28 those requirements are also applicable to other categories of healthcare providers.

29 (3) No insurer or hospital or medical service corporation or patient may be required to pay
30 for duplicate services actually rendered by both a community health worker and any other
31 healthcare provider.

32 (c) Every individual or group health insurance contract, or every individual or group
33 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
34 or renewed in this state that is required to cover perinatal doula services as defined in subsections

1 (a) and (b) of this section, shall report utilization and cost information related to community health
2 worker services to the office of the health insurance commissioner on or before July 1, 2026 and
3 each July 1 thereafter. The office of the health insurance commissioner shall define the utilization
4 and cost information required to be reported.

5 (d) This section shall not apply to insurance coverage providing benefits for:

6 (1) Hospital confinement indemnity;

7 (2) Disability income;

8 (3) Accident only;

9 (4) Long-term care;

10 (5) Medicare supplement;

11 (6) Limited benefit health;

12 (7) Specified disease indemnity;

13 (8) Sickness or bodily injury or death by accident or both; and

14 (9) Other limited benefit policies.

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

17 **27-41-100. Community health workers.**

18 (a) As used in this section, "community health worker" means a trained professional
19 providing services that are considered medically necessary for patients with one or more chronic
20 health, including behavioral health, conditions, patients who are at risk for a chronic health
21 condition, and/or who face barriers meeting their health or health-related social needs. Services
22 that can be provided by community health workers can include, but are not limited to:

23 (1) Health and promotion coaching;

24 (2) Health education and training;

25 (3) Health system navigation and resource coordination services;

26 (4) Care planning; and

27 (5) Follow-up care recommendations.

28 (b)(1) Every individual or group health insurance contract, or every individual or group
29 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
30 or renewed in this state on or after January 1, 2025, shall provide coverage for the services of a
31 community health worker in accordance with each health insurer's respective principles and
32 mechanisms of reimbursement, credentialing, and contracting, if the services are within the
33 community health worker's area of professional competence as defined by the community health
34 worker certification standard developed and maintained by the Rhode Island certification board in

1 collaboration with the department of health, and are currently reimbursed when rendered by any
2 other healthcare provider.

3 (2) No insurer or hospital or medical service corporation may require supervision,
4 signature, or referral by any other healthcare provider as a condition of reimbursement, except when
5 those requirements are also applicable to other categories of healthcare providers.

6 (3) No insurer or hospital or medical service corporation or patient may be required to pay
7 for duplicate services actually rendered by both a community health worker and any other
8 healthcare provider.

9 (c) Every individual or group health insurance contract, or every individual or group
10 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
11 or renewed in this state that is required to cover perinatal doula services as defined in subsections
12 (a) and (b) of this section, shall report utilization and cost information related to community health
13 worker services to the office of the health insurance commissioner on or before July 1, 2026 and
14 each July 1 thereafter. The office of the health insurance commissioner shall define the utilization
15 and cost information required to be reported.

16 (d) This section shall not apply to insurance coverage providing benefits for:

17 (1) Hospital confinement indemnity;

18 (2) Disability income;

19 (3) Accident only;

20 (4) Long-term care;

21 (5) Medicare supplement;

22 (6) Limited benefit health;

23 (7) Specified disease indemnity;

24 (8) Sickness or bodily injury or death by accident or both; and

25 (9) Other limited benefit policies.

26 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

1 This act would require insurance coverage for all community health workers' services to
2 include, but not be limited to, health and promotion coaching, health education and training, health
3 system navigation and resource coordination services, care planning and follow-up care
4 recommendations. Coverage would not be provided for insurance coverage providing benefits for
5 hospital confinement indemnity, disability income, accident only, long-term care, Medicare
6 supplement, limited benefit health, specified disease indemnity, sickness or bodily injury or death
7 by accident, or both, and other limited benefit policies.

8 This act would take effect upon passage.

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