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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2012

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A N A C T

RELATING TO INSURANCE - MANDATED BENEFITS

Introduced By: Representatives Morgan, Reilly, Newberry, Ehrhardt, and Costa

Date Introduced: February 28, 2012

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-69 of the General Laws entitled "Mandated Benefits" is hereby
2 amended by adding thereto the following section:

3 **27-69-4.1. Mandated benefit review.** -- (a) The general assembly finds that this state has
4 in excess of sixty-five (65) health insurance coverages which are mandated to be included in
5 health insurance policies sold in the state. The average number of health insurance coverages
6 required to be included in health insurance policies sold in the United States is forty-three (43).
7 This state has the highest number of health insurance mandated coverages in the United States.
8 Reducing the number of health insurance mandated coverages would reduce the cost of health
9 insurance being paid by businesses located in the state and by state and local government.

10 (b) Legislative purpose. In order to reduce the cost to businesses located in the state and
11 to the state and local governments it is necessary to create a commission with authority to reduce
12 the number of health insurance mandated coverages and to determine the essential health
13 insurance medical coverages required to be included in health insurance coverages sold in this
14 state.

15 (c) Notwithstanding any law or regulation to the contrary, a commission shall be
16 established to conduct a review of the impact of each existing or proposed state benefit mandate,
17 either statutory or regulatory. Said commission shall be comprised of six (6) members, three (3)
18 members appointed by the speaker of the house of representatives with no more than two (2)
19 members from the same political party, and three (3) members appointed by the president of the

1 senate with no more than two (2) members from the same political party.

2 (d) The commission shall determine which essential insurance mandated coverages shall
3 be required to be included in all health insurance policies sold in the state. The commission shall
4 also create a list of health insurance mandated coverages required by statute or regulation which
5 shall be eliminated due to the fact that such coverages are not essential. Such determination shall
6 be included in a plan of essential health insurance mandated coverages to be submitted to the
7 speaker of the house of representatives and the president of the senate within one year from the
8 formation of the commission.

9 (e) The plan submitted to the speaker of the house of representatives and the president of
10 the senate shall be enforced by the department of business regulation unless any health insurance
11 mandated coverage eliminated by the plan shall be reenacted by the general assembly within one
12 year of the submission of the plan to the speaker of the house of representatives and the president
13 of the senate.

14 SECTION 2. 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 - MANDATED BENEFITS

1 This act would create a commission authorized to review and eliminate unneeded
2 healthcare coverages, unless reenacted by the general assembly.

3 This act would take effect upon passage.

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