

2015 -- S 0421 SUBSTITUTE A

LC001241/SUB A

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2015

A N A C T

RELATING TO INSURANCE - ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators Doyle, P Fogarty, Nesselbush, and Lynch

Date Introduced: February 25, 2015

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  
2 Insurance Policies" is hereby amended by adding thereto the following section:
- 3           **27-18-34.1. Health insurance contracts – Pharmacists.** – (a) Every health insurance  
4 contract, plan, or policy delivered, issued for delivery, or renewed in this state shall provide  
5 coverage for the services of a pharmacist practicing collaboratively, or in the employ of a  
6 pharmacist or pharmacy licensed under chapter 19.1 of title 5, to subscribers if the services are  
7 within the pharmacist's area of professional competence as established by education and  
8 certification, and are currently reimbursed when rendered by any other licensed health care  
9 provider. No insurer or hospital, medical service corporation, or health maintenance organization  
10 may require the signature, by any other health care provider as a condition of reimbursement. No  
11 insurer or hospital, medical service corporation, or health maintenance organization may be  
12 required to pay for duplicative services actually rendered by both a pharmacist and any other  
13 health care provider.
- 14           (b) Nothing in this chapter shall preclude the conducting of managed care reviews and  
15 medical necessity reviews by an insurer or hospital, medical service corporation or health  
16 maintenance organization.
- 17           (c) This section shall not apply to insurance coverage providing benefits for: (1) Hospital  
18 confinement indemnity; (2) Disability income; (3) Accident only; (4) Long-term care; (5)  
19 Medicare supplement; (6) Limited benefit health; (7) Specified disease indemnity; (8) Sickness or

1 [bodily injury or death by accident or both; and \(9\) Other limited benefit policies.](#)

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

4 **27-19-27.1. Health insurance contracts - Pharmacists. --** [\(a\) Every health insurance](#)  
5 [contract, plan, or policy delivered, issued for delivery, or renewed in this state shall provide](#)  
6 [coverage for the services of a pharmacist practicing collaboratively, or in the employ of a](#)  
7 [pharmacist or pharmacy licensed under chapter 19.1 of title 5, to subscribers if the services are](#)  
8 [within the pharmacist's area of professional competence as established by education and](#)  
9 [certification, and are currently reimbursed when rendered by any other licensed health care](#)  
10 [provider. No insurer or hospital, medical service corporation, or health maintenance organization](#)  
11 [may require the signature, by any other health care provider as a condition of reimbursement. No](#)  
12 [insurer or hospital, medical service corporation, or health maintenance organization may be](#)  
13 [required to pay for duplicative services actually rendered by both a pharmacist and any other](#)  
14 [health care provider.](#)

15 [\(b\) Nothing in this chapter shall preclude the conducting of managed care reviews and](#)  
16 [medical necessity reviews by an insurer or hospital, medical service corporation or health](#)  
17 [maintenance organization.](#)

18 [\(c\) This section shall not apply to insurance coverage providing benefits for: \(1\) Hospital](#)  
19 [confinement indemnity; \(2\) Disability income; \(3\) Accident only; \(4\) Long-term care; \(5\)](#)  
20 [Medicare supplement; \(6\) Limited benefit health; \(7\) Specified disease indemnity; \(8\) Sickness or](#)  
21 [bodily injury or death by accident or both; and \(9\) Other limited benefit policies.](#)

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

24 **27-20-35.2. Third-party reimbursement for services of Pharmacist's. --** [\(a\) Every](#)  
25 [health insurance contract, plan, or policy delivered, issued for delivery, or renewed in this state](#)  
26 [shall provide coverage for the services of a pharmacist, practicing collaboratively, or in the](#)  
27 [employ of a pharmacist or pharmacy licensed under chapter 19.1 of title 5, to subscribers if the](#)  
28 [services are within the pharmacist's area of professional competence as established by education](#)  
29 [and certification, and are currently reimbursed when rendered by any other licensed health care](#)  
30 [provider. No insurer or hospital, medical service corporation, or health maintenance organization](#)  
31 [may require the signature, by any other health care provider as a condition of reimbursement. No](#)  
32 [insurer or hospital, medical service corporation, or health maintenance organization may be](#)  
33 [required to pay for duplicative services actually rendered by both a pharmacist and any other](#)  
34 [health care provider.](#)

1       **(b) Nothing in this chapter shall preclude the conducting of managed care reviews and**  
2 **medical necessity reviews by an insurer or hospital, medical service corporation or health**  
3 **maintenance organization.**

4       **(c) This section shall not apply to insurance coverage providing benefits for: (1) Hospital**  
5 **confinement indemnity; (2) Disability income; (3) Accident only; (4) Long-term care; (5)**  
6 **Medicare supplement; (6) Limited benefit health; (7) Specified disease indemnity; (8) Sickness or**  
7 **bodily injury or death by accident or both; and (9) Other limited benefit policies.**

8       SECTION 4. Chapter 27-20.1 of the General Laws entitled "Nonprofit Dental Service  
9 Corporations" is hereby amended by adding thereto the following section:

10       **27-20.1-9.1. Health insurance contracts – Pharmacists. -- (a) Every health insurance**  
11 **contract, plan, or policy delivered, issued for delivery, or renewed in this state shall provide**  
12 **coverage for the services of a pharmacist, practicing collaboratively, or in the employ of a**  
13 **pharmacist or pharmacy licensed under chapter 19.1 of title 5, to subscribers if the services are**  
14 **within the pharmacist's area of professional competence as established by education and**  
15 **certification, and are currently reimbursed when rendered by any other licensed health care**  
16 **provider. No insurer or hospital, medical service corporation, or health maintenance organization**  
17 **may require the signature, by any other health care provider as a condition of reimbursement. No**  
18 **insurer or hospital, medical service corporation, or health maintenance organization may be**  
19 **required to pay for duplicative services actually rendered by both a pharmacist and any other**  
20 **health care provider.**

21       **(b) Nothing in this chapter shall preclude the conducting of managed care reviews and**  
22 **medical necessity reviews by an insurer or hospital, medical service corporation or health**  
23 **maintenance organization.**

24       **(c) This section shall not apply to insurance coverage providing benefits for: (1) Hospital**  
25 **confinement indemnity; (2) Disability income; (3) Accident only; (4) Long-term care; (5)**  
26 **Medicare supplement; (6) Limited benefit health; (7) Specified disease indemnity; (8) Sickness or**  
27 **bodily injury or death by accident or both; and (9) Other limited benefit policies.**

28       SECTION 5. Chapter 27-41 of the General Laws entitled "Health Maintenance  
29 Organizations" is hereby amended by adding thereto the following section:

30       **27-41-40.1. Health insurance contracts - Pharmacists. -- (a) Every health insurance**  
31 **contract, plan, or policy delivered, issued for delivery, or renewed in this state shall provide**  
32 **coverage for the services of a pharmacist, practicing collaboratively, or in the employ of a**  
33 **pharmacist or pharmacy licensed under chapter 19.1 of title 5, to subscribers if the services are**  
34 **within the pharmacist's area of professional competence as established by education and**

1 certification, and are currently reimbursed when rendered by any other licensed health care  
2 provider. No insurer or hospital, medical service corporation, or health maintenance organization  
3 may require the signature, by any other health care provider as a condition of reimbursement. No  
4 insurer or hospital, medical service corporation, or health maintenance organization may be  
5 required to pay for duplicative services actually rendered by both a pharmacist and any other  
6 health care provider.

7 (b) Nothing in this chapter shall preclude the conducting of managed care reviews and  
8 medical necessity reviews by an insurer or hospital, medical service corporation or health  
9 maintenance organization.

10 (c) This section shall not apply to insurance coverage providing benefits for: (1) Hospital  
11 confinement indemnity; (2) Disability income; (3) Accident only; (4) Long-term care; (5)  
12 Medicare supplement; (6) Limited benefit health; (7) Specified disease indemnity; (8) Sickness or  
13 bodily injury or death by accident or both; and (9) Other limited benefit policies.

14 SECTION 6. 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 all health insurance contracts, plans, or policies to provide  
2 coverage for the services of pharmacists.  
3           This act would take effect upon passage.

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