

2021 -- H 5146

=====
LC000243
=====

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2021

—————
A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Morales, McGaw, Bennett, Fogarty, Caldwell,
Lombardi, Hull, and Potter

Date Introduced: January 25, 2021

Referred To: House Corporations

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 **27-18-85. Health insurance contracts - Coverage for prescription drugs.**

4 Commencing January 1, 2022, every health insurance issuer offering group or individual
5 health insurance coverage that provides benefit expenses in the purchase of prescription drugs in a
6 policy executed, renewed, issued or delivered in the state shall limit a covered person's out-of-
7 pocket responsibility, including any copayments or coinsurance, for prescription drugs, including
8 specialty drugs, to no more than one hundred dollars (\$100) per month for a specialty or
9 prescription drug for up to a thirty (30) day supply of any single drug.

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

12 **27-19-77. Health insurance contracts - Coverage for prescription drugs.**

13 Commencing January 1, 2022, every health insurance issuer offering group or individual
14 health insurance coverage that provides benefit expenses in the purchase of prescription drugs in a
15 policy executed, renewed, issued or delivered in the state shall limit a covered person's out-of-
16 pocket responsibility, including any copayments or coinsurance, for prescription drugs, including
17 specialty drugs, to no more than one hundred dollars (\$100) per month for a specialty or
18 prescription drug for up to a thirty (30) day supply of any single drug.

19 SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service

1 Corporations" is hereby amended by adding thereto the following section:

2 **27-20-73. Health insurance contracts - Coverage for prescription drugs.**

3 Commencing January 1, 2022, every health insurance issuer offering group or individual
4 health insurance coverage that provides benefit expenses in the purchase of prescription drugs in a
5 policy executed, renewed, issued or delivered in the state shall limit a covered person's out-of-
6 pocket responsibility, including any copayments or coinsurance, for prescription drugs, including
7 specialty drugs, to no more than one hundred dollars (\$100) per month for a specialty or
8 prescription drug for up to a thirty (30) day supply of any single drug.

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

11 **27-41-90. Health insurance contracts - Coverage for prescription drugs.**

12 Commencing January 1, 2022, every health insurance issuer offering group or individual
13 health insurance coverage that provides benefit expenses in the purchase of prescription drugs in a
14 policy executed, renewed, issued or delivered in the state shall limit a covered person's out-of-
15 pocket responsibility, including any copayments or coinsurance, for prescription drugs, including
16 specialty drugs, to no more than one hundred dollars (\$100) per month for a specialty or
17 prescription drug for up to a thirty (30) day supply of any single drug.

18 SECTION 5. This act shall take effect upon passage.

=====
LC000243
=====

EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

1 This act would require all health insurance providers offering prescription drug benefits to
2 limit a covered person's out-of-pocket financial responsibility for prescription and specialty drugs
3 to no more than one hundred dollars (\$100) per month for up to a thirty (30) day supply for any
4 single drug, commencing January 1, 2022.

5 This act would take effect upon passage.

=====
LC000243
=====