

2021 -- H 5849

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2021

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Casey, Kennedy, Solomon, Kazarian, and Williams

Date Introduced: February 24, 2021

Referred To: House 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           **27-18-85. Coverage for covered services provided by naturopathic physicians.**

4           (a) Every group health insurance contract, plan or group policy delivered, issued for  
5 delivery or renewed in this state which provides medical coverage, and every group policy which  
6 provides treatment of persons for the prevention, cure or correction of any illness or physical or  
7 mental condition, shall provide coverage for health care services covered by the plan when provided  
8 by a naturopathic doctor licensed in this state for treatment within the scope of practice described  
9 in § 5-36.1-3. Health care services provided by naturopathic doctors may be subject to reasonable  
10 deductibles, co-payment and coinsurance amounts, and fee or benefit limits consistent with those  
11 applicable to other specialists under the plan, as well as practice parameters, cost-effectiveness and  
12 clinical efficacy standards, and utilization review consistent with any applicable rule and regulation  
13 promulgated by the department of business regulation. Any amount, limit, standard and review  
14 shall not function to direct treatment in any manner unfairly discriminative against naturopathic  
15 care, and collectively shall not be more restrictive than those applicable under the same policy to  
16 care or services provided by other specialists but may allow for the management of benefit  
17 consistent with variations in practice patterns and treatment modalities among the different types  
18 of health care providers.

19           (b) A health insurance plan may require the naturopathic doctor's services be provided by

1 a licensed naturopathic doctor under contract with the insurer or shall be covered in a manner  
2 consistent with out-of-network provider reimbursement practices for primary care physicians;  
3 however, this shall not relieve a health insurance plan from compliance with the applicable network  
4 adequacy requirements.

5 (c) It shall remain within the sole discretion of the accident and sickness insurer as to which  
6 naturopathic doctor it shall contract with. Nothing herein shall require an accident and sickness  
7 insurer to pay for duplicative services actually rendered by a naturopathic doctor and any other  
8 health care provider.

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

11 **27-19-77. Coverage for covered services provided by naturopathic physicians.**

12 (a) Every group health insurance contract, plan or group policy delivered, issued for  
13 delivery or renewed in this state which provides medical coverage, and every group policy which  
14 provides treatment of persons for the prevention, cure or correction of any illness or physical or  
15 mental condition, shall provide coverage for health care services covered by the plan when provided  
16 by a naturopathic doctor licensed in this state for treatment within the scope of practice described  
17 in § 5-36.1-3. Health care services provided by naturopathic doctors may be subject to reasonable  
18 deductibles, co-payment and coinsurance amounts, and fee or benefit limits consistent with those  
19 applicable to other primary care physicians under the plan, as well as practice parameters, cost  
20 effectiveness and clinical efficacy standards, and utilization review consistent with any applicable  
21 rule and regulation promulgated by the department of business regulation. Any amount, limit,  
22 standard and review shall not function to direct treatment in any manner unfairly discriminative  
23 against naturopathic care, and collectively shall not be more restrictive than those applicable under  
24 the same policy to care or services provided by other specialists, but may allow for the management  
25 of benefit consistent with variations in practice patterns and treatment modalities among the  
26 different types of health care providers.

27 (b) A health insurance plan may require the naturopathic doctor's services be provided by  
28 a licensed naturopathic doctor under contract with the insurer or shall be covered in a manner  
29 consistent with out-of-network provider reimbursement practices for specialists; however, this shall  
30 not relieve a health insurance plan from compliance with the applicable network adequacy  
31 requirements.

32 (c) It shall remain within the sole discretion of the nonprofit hospital service corporation  
33 as to which naturopathic doctor it shall contract with. Nothing herein shall require an accident and  
34 sickness insurer to pay for duplicative services actually rendered by a naturopathic doctor and any

1 other health care provider.

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

4 **27-20-73. Coverage for covered services provided by naturopathic physicians.**

5 (a) Every group health insurance contract, plan or group policy delivered, issued for  
6 delivery or renewed in this state which provides medical coverage, and every group policy which  
7 provides treatment of persons for the prevention, cure or correction of any illness or physical or  
8 mental condition, shall provide coverage for health care services covered by the plan when provided  
9 by a naturopathic doctor licensed in this state for treatment within the scope of practice described  
10 in § 5-36.1-3. Health care services provided by naturopathic doctors may be subject to reasonable  
11 deductibles, co-payment and coinsurance amounts, and fee or benefit limits consistent with those  
12 applicable to other specialists under the plan, as well as practice parameters, cost-effectiveness and  
13 clinical efficacy standards, and utilization review consistent with any applicable rule and regulation  
14 promulgated by the department of business regulation. Any amount, limit, standard and review  
15 shall not function to direct treatment in any manner unfairly discriminative against naturopathic  
16 care, and collectively shall not be more restrictive than those applicable under the same policy to  
17 care or services provided by other specialists, but may allow for the management of benefit  
18 consistent with variations in practice patterns and treatment modalities among the different types  
19 of health care providers.

20 (b) A health insurance plan may require the naturopathic doctor's services be provided by  
21 a licensed naturopathic doctor under contract with the insurer or shall be covered in a manner  
22 consistent with out-of-network provider reimbursement practices for specialists; however, this shall  
23 not relieve a health insurance plan from compliance with the applicable network adequacy  
24 requirements.

25 (c) It shall remain within the sole discretion of the nonprofit medical service corporation  
26 as to which naturopathic doctor it shall contract with. Nothing herein shall require an accident and  
27 sickness insurer to pay for duplicative services actually rendered by a naturopathic doctor and any  
28 other health care provider.

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

31 **27-41-90. Coverage for covered services provided by naturopathic physicians.**

32 (a) Every group health insurance contract, plan or group policy delivered, issued for  
33 delivery or renewed in this state which provides medical coverage, and every group policy which  
34 provides treatment of persons for the prevention, cure or correction of any illness or physical or

1 mental condition, shall provide coverage for health care services covered by the plan when provided  
2 by a naturopathic doctor licensed in this state for treatment within the scope of practice described  
3 in § 5-36.1-3. Health care services provided by naturopathic doctors may be subject to reasonable  
4 deductibles, co-payment and coinsurance amounts, and fee or benefit limits consistent with those  
5 applicable to other specialists under the plan, as well as practice parameters, cost-effectiveness and  
6 clinical efficacy standards, and utilization review consistent with any applicable rule and regulation  
7 promulgated by the department of business regulation. Any amount, limit, standard and review  
8 shall not function to direct treatment in any manner unfairly discriminative against naturopathic  
9 care, and collectively shall not be more restrictive than those applicable under the same policy to  
10 care or services provided by other specialists, but may allow for the management of benefit  
11 consistent with variations in practice patterns and treatment modalities among the different types  
12 of health care providers.

13 (b) A health insurance plan may require the naturopathic doctor's services be provided by  
14 a licensed naturopathic doctor under contract with the insurer or shall be covered in a manner  
15 consistent with out-of-network provider reimbursement practices for specialists; however, this shall  
16 not relieve a health insurance plan from compliance with the applicable network adequacy  
17 requirements.

18 (c) It shall remain within the sole discretion of the health maintenance organization as to  
19 which naturopathic doctor it shall contract with. Nothing herein shall require an accident and  
20 sickness insurer to pay for duplicative services actually rendered by a naturopathic doctor and any  
21 other health care provider.

22 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 insurance coverage for health care services provided by a  
2 naturopathic doctor licensed in this state.

3           This act would take effect upon passage.

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