

2009 -- S 471 SUBSTITUTE A AS AMENDED

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LC01896/SUB A
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2009

A N A C T

RELATING TO INSURANCE - ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senator James E. Doyle

Date Introduced: February 25, 2009

Referred To: Senate Corporations

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 27-18-34 of the General Laws in Chapter 27-18 entitled "Accident
2 and Sickness Insurance Policies" is hereby amended to read as follows:

3 **27-18-34. Health insurance contracts -- Certified registered nurse practitioners and**
4 **psychiatric and mental health nurse clinical specialists.** -- (a) Every health insurance contract,
5 plan, or policy delivered, issued for delivery, or renewed in this state shall provide coverage for
6 the services of a certified registered nurse practitioner, practicing collaboratively, or in the
7 employ of a physician licensed under chapter 37 of title 5, and psychiatric and mental health
8 nurse clinical specialists, to subscribers ~~Every health insurance contract, plan, or policy delivered,~~
9 ~~issued for delivery, or renewed in this state shall provide coverage for the services of a certified~~
10 ~~registered nurse practitioner and psychiatric and mental health nurse clinical specialist practicing~~
11 ~~collaboration with or in the employ of a physician licensed under chapter 37 of title 5 to~~
12 ~~subscribers,~~ if the services are within the certified registered nurse practitioner's or psychiatric
13 and mental health nurse clinical specialist's area of professional competence as established by
14 education and certification, and are currently reimbursed when rendered by any other licensed
15 health care provider. No insurer or hospital, medical service corporation, or health maintenance
16 organization may require the signature, by any other health care provider as a condition of
17 reimbursement. No insurer or hospital, medical service corporation, or health maintenance
18 organization may be required to pay for duplicative services actually rendered by both a certified
19 registered nurse practitioner and any other 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 or medical service corporation or health
3 maintenance organization.

4 (c) Every health insurance contract, plan, or policy delivered, issued for delivery, or
5 renewed in this state shall provide coverage for certified registered nurse practitioners to provide
6 primary care, intermediate, home, long-term and inpatient care as primary care providers, when
7 said certified registered nurse practitioner is a participating provider, consistent with, and
8 practicing within, the scope of his/her professional license.

9 (d) Notwithstanding any law to the contrary, all insurers, nonprofit medical service
10 corporations, nonprofit hospital service corporations and health maintenance organizations shall
11 provide subscribers with an opportunity to select a certified registered nurse practitioner, who is a
12 participating provider, as a primary care provider.

13 (e) Notwithstanding any law to the contrary, all insurers, nonprofit medical service
14 corporations, nonprofit hospital service corporations and health maintenance organizations shall
15 insure that all participating primary care provider certified registered nurse practitioners are
16 included on any publicly accessible list of participating providers for the respective organization.

17 (f) 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
20 bodily injury or death by accident or both; and (9) Other limited benefit policies.

21 SECTION 2. Section 27-19-27 of the General Laws in Chapter 27-19 entitled "Nonprofit
22 Hospital Service Corporations" is hereby amended to read as follows:

23 **27-19-27. Certified registered nurse practitioners and psychiatric and mental health**
24 **nurse clinical specialists. --** (a) Every health insurance contract, plan, or policy delivered, issued
25 for delivery, or renewed in this state shall provide coverage for the services of a certified
26 registered nurse practitioner, practicing collaboratively, or in the employ of a physician licensed
27 under chapter 37 of title 5, and psychiatric and mental health nurse clinical specialists, to
28 subscribers ~~Every individual or group hospital or medical expense insurance policy or individual~~
29 ~~or group hospital or medical service plan contract delivered, issued for delivery, or renewed in~~
30 ~~this state shall provide coverage for the services of the certified registered nurse practitioner and~~
31 ~~psychiatric and mental health nurse clinical specialist practicing in collaboration with or in the~~
32 ~~employ if a physician licensed under chapter 37 of title 5 to subscribers,~~ if the services are within
33 the certified registered nurse practitioner's or psychiatric and mental health nurse clinical
34 specialist's area of professional competence as established by education and certification, and are

1 currently reimbursed when rendered by any other licensed health care provider. No insurer or
2 hospital or medical service corporation may require signature by any other health care provider as
3 a condition of reimbursement. No insurer or hospital or medical service corporation may be
4 required to pay for duplicative services actually rendered by both a certified nurse practitioner
5 and any other health care provider.

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

9 (c) Every individual or group hospital or medical expense insurance policy or individual
10 or group hospital or medical service plan contract delivered, issued for delivery, or renewed in
11 this state shall provide coverage for certified registered nurse practitioners to provide primary
12 care, intermediate, home, long-term and inpatient care as primary care providers, when said
13 certified registered nurse practitioner is a participating provider, consistent with, and practicing
14 within, the scope of his/her professional license.

15 (d) Notwithstanding any law to the contrary, all insurers, nonprofit medical service
16 corporations, nonprofit hospital service corporations and health maintenance organizations shall
17 provide subscribers with an opportunity to select a certified registered nurse practitioner, who is a
18 participating provider, as a primary care provider.

19 (e) Notwithstanding any law to the contrary, all insurers, nonprofit medical service
20 corporations, nonprofit hospital service corporations and health maintenance organizations shall
21 insure that all participating primary care provider certified registered nurse practitioners are
22 included on any publicly accessible list of participating providers for the respective organization.

23 SECTION 3. Section 27-41-39 of the General Laws in Chapter 27-41 entitled "Health
24 Maintenance Organizations" is hereby amended to read as follows:

25 **27-41-39. Certified registered nurse practitioners and psychiatric and mental health**
26 **nurse clinical specialists.** -- (a) Every individual or group policy or contract delivered, issued for
27 delivery, or renewed by a health maintenance organization in this state shall provide coverage for
28 the services of certified registered nurse practitioners, practicing collaboratively and psychiatric
29 and mental health nurse clinical specialists to subscribers, if those services are within the certified
30 registered nurse practitioner's or psychiatric and mental health nurse clinical specialist's area of
31 professional competence as established by education and certification, and are currently
32 reimbursed when rendered by any other health care provider. No health maintenance organization
33 may be required to pay for duplicative services actually rendered by a certified nurse practitioner
34 and any other 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 or medical service corporation or health
3 maintenance organization.

4 (c) Every individual or group policy or contract delivered, issued for delivery, or renewed
5 by a health maintenance organization in this state shall provide coverage for certified registered
6 nurse practitioners to provide primary care, intermediate, home, long-term and inpatient care as
7 primary care providers, when said certified registered nurse practitioner is a participating
8 provider, consistent with, and practicing within, the scope of his/her professional license.

9 (d) Notwithstanding any law to the contrary, all insurers, nonprofit medical service
10 corporations, nonprofit hospital service corporations and health maintenance organizations shall
11 provide subscribers with an opportunity to select a certified registered nurse practitioner, who is a
12 participating provider, as a primary care provider.

13 (e) Notwithstanding any law to the contrary, all insurers, nonprofit medical service
14 corporations, nonprofit hospital service corporations and health maintenance organizations shall
15 insure that all participating primary care provider certified registered nurse practitioners are
16 included on any publicly accessible list of participating providers for the respective organization.

17 SECTION 4. This act shall take effect on January 1, 2010.

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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 make changes to health insurance contracts as it pertains to nurse
2 practitioners.

3 This act would take effect on January 1, 2010.

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Presented by