

2019 -- S 0445 SUBSTITUTE A

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LC001800/SUB A
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2019

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators Sosnowski, Crowley, Goldin, Euer, and Valverde

Date Introduced: February 27, 2019

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 **27-18-85. Gender rating.**

4 (a) No individual or group health insurance contract, plan, or policy delivered, issued for
5 delivery, or renewed in this state, which provides medical coverage that includes coverage for
6 physician services in a physician's office, and no policy which provides major medical or similar
7 comprehensive-type coverage, excluding disability income, long-term care, and insurance
8 supplemental policies which only provide coverage for specified diseases or other supplemental
9 policies, shall vary the premium rate for a health coverage plan based on the gender of the
10 individual policy holders, enrollees, subscribers, or members.

11 (b) This section shall not apply to insurance coverage providing benefits for any of the
12 following:

13 (1) Hospital confinement indemnity;

14 (2) Disability income;

15 (3) Accident only;

16 (4) Long-term care;

17 (5) Medicare supplement;

18 (6) Limited benefit health;

19 (7) Specified disease indemnity;

1 [\(8\) Sickness of bodily injury or death by accident or both; and](#)

2 [\(9\) Other limited benefit policies.](#)

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

5 **27-19-77. Gender rating.**

6 [\(a\) No individual or group health insurance contract, plan, or policy delivered, issued for](#)
7 [delivery, or renewed in this state, which provides medical coverage that includes coverage for](#)
8 [physician services in a physician's office, and no policy which provides major medical or similar](#)
9 [comprehensive-type coverage, excluding disability income, long-term care, and insurance](#)
10 [supplemental policies which only provide coverage for specified diseases or other supplemental](#)
11 [policies, shall vary the premium rate for a health coverage plan based on the gender of the](#)
12 [individual policy holders, enrollees, subscribers, or members.](#)

13 [\(b\) This section shall not apply to insurance coverage providing benefits for any of the](#)
14 [following:](#)

15 [\(1\) Hospital confinement indemnity;](#)

16 [\(2\) Disability income;](#)

17 [\(3\) Accident only;](#)

18 [\(4\) Long-term care;](#)

19 [\(5\) Medicare supplement;](#)

20 [\(6\) Limited benefit health;](#)

21 [\(7\) Specified disease indemnity;](#)

22 [\(8\) Sickness of bodily injury or death by accident or both; and](#)

23 [\(9\) Other limited benefit policies.](#)

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

26 **27-20-73. Gender rating.**

27 [\(a\) No individual or group health insurance contract, plan, or policy delivered, issued for](#)
28 [delivery, or renewed in this state, which provides medical coverage that includes coverage for](#)
29 [physician services in a physician's office, and no policy which provides major medical or similar](#)
30 [comprehensive-type coverage, excluding disability income, long-term care, and insurance](#)
31 [supplemental policies which only provide coverage for specified diseases or other supplemental](#)
32 [policies, shall vary the premium rate for a health coverage plan based on the gender of the](#)
33 [individual policy holders, enrollees, subscribers, or members.](#)

34 [\(b\) This section shall not apply to insurance coverage providing benefits for any of the](#)

1 following:

- 2 (1) Hospital confinement indemnity;
- 3 (2) Disability income;
- 4 (3) Accident only;
- 5 (4) Long-term care;
- 6 (5) Medicare supplement;
- 7 (6) Limited benefit health;
- 8 (7) Specified disease indemnity;
- 9 (8) Sickness of bodily injury or death by accident or both; and
- 10 (9) Other limited benefit policies.

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

13 **27-41-90. Gender rating.**

14 (a) No individual or group health insurance contract, plan, or policy delivered, issued for
15 delivery, or renewed in this state, which provides medical coverage that includes coverage for
16 physician services in a physician's office, and no policy which provides major medical or similar
17 comprehensive-type coverage, excluding disability income, long-term care, and insurance
18 supplemental policies which only provide coverage for specified diseases or other supplemental
19 policies, shall vary the premium rate for a health coverage plan based on the gender of the
20 individual policy holders, enrollees, subscribers, or members.

21 (b) This section shall not apply to insurance coverage providing benefits for any of the
22 following:

- 23 (1) Hospital confinement indemnity;
- 24 (2) Disability income;
- 25 (3) Accident only;
- 26 (4) Long-term care;
- 27 (5) Medicare supplement;
- 28 (6) Limited benefit health;
- 29 (7) Specified disease indemnity;
- 30 (8) Sickness of bodily injury or death by accident or both; and
- 31 (9) Other limited benefit policies.

1 SECTION 5. This act shall take effect on January 1, 2021.

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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 prohibit insurance companies from varying the premium rates charged for
2 a health coverage plan based on the gender of the individual policy holder, enrollee, subscriber, or
3 member.

4 This act would take effect on January 1, 2021.

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