LC005931

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### 2024 -- H 8203

# STATE OF RHODE ISLAND

### IN GENERAL ASSEMBLY

#### JANUARY SESSION, A.D. 2024

### AN ACT

#### RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Donovan, Speakman, Place, Fogarty, McGaw, and Kislak Date Introduced: April 25, 2024

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 sections:
  - 27-18-95. Emergency medical services transport to alternate facilities.
- 4 (a) As used in this section, the following terms shall have the following meanings:
- 5 (1) "Basic life support" or "BLS" means transportation by ground ambulance vehicle and

6 medically necessary supplies and services, plus the provision of BLS ambulance services. The

- 7 <u>ambulance shall be staffed by individuals who meet the requirements of state laws and regulations</u>
- 8 where the services are being furnished. Additionally, the number of emergency medical technicians
- 9 shall be equal to the number established in regulations by the department of health to be legally
- 10 <u>authorized to operate all lifesaving and life-sustaining equipment on board the vehicle.</u>
- 11 (2) "Emergency medical services" or "EMS" means the practitioners, ambulance vehicles,
- 12 and ambulance service entities licensed in accordance with chapter 4.1 of title 23 to provide
- 13 emergency medical care, transportation, and preventive care to mitigate loss of life or exacerbation
- 14 of illness or injury, including, but not limited to, EMS responding to the 911 system established
- 15 <u>under chapter 21.1 of title 39.</u>

(3) "Emergency medical services practitioner" means an individual who is licensed in
 accordance with state laws and regulations to perform emergency medical care and preventive care
 to mitigate loss of life or exacerbation of illness or injury, including emergency medical
 technicians, advanced emergency medical technicians, advanced emergency medical technicians

# 1 <u>cardiac, and paramedics.</u>

2	(4) "Mobile integrated healthcare community paramedicine" means the provision of
3	healthcare using patient-centered, mobile resources in the out-of-hospital environment pursuant to
4	an EMS agency's plan approved by the department of health utilizing licensed paramedic and
5	advanced emergency medical technician-cardiac practitioners working in collaboration with
6	physicians, nurses, mid-level practitioners, community health teams and social, behavioral and
7	substance use disorder specialists to address the unmet needs of individuals experiencing
8	intermittent health care issues.
9	(b) Only those emergency medical services (EMS) agencies who submit plans that meet
10	the minimum requirements for participation set and approved by the department of health shall be
11	eligible to participate in a mobile integrated healthcare/community paramedicine program.
12	(c) This section authorizes emergency medical services in the state that are approved by
13	the department of health to participate in a mobile integrated healthcare/community paramedicine
14	program to divert non-emergency basic life service calls from emergency departments within their
15	service area as provided by department of health regulations. Pursuant to an EMS agency's
16	approved plan, emergency medical services practitioners shall assess individuals who are in need
17	of emergency medical services and apply the correct level of care thereafter, which may include
18	transport to an alternative facility deemed appropriate by the emergency medical services
19	practitioner. An alternative facility shall include, but not be limited to:
20	(1) A community health clinic;
21	(2) An urgent care facility;
22	(3) An emergency room diversion facility, as defined in § 23-17.26-2; and
23	(4) A community-based behavioral health facility designed to provide immediate
24	assistance to a person in crisis.
25	(d) The department of health with the collaboration of the ambulance service coordinating
26	advisory board shall administer the mobile integrated healthcare/community paramedicine program
27	and shall promulgate any rules, regulations, standing orders, protocols, and procedures necessary
28	and proper for the efficient administration and enforcement of this section. The requirements of
29	this section shall only apply to EMS agencies who apply for and receive approval from the
30	department of health to provide such services.
31	(e) Commencing January 1, 2025, every individual or group health insurance contract, plan
32	or policy issued for delivery or renewed in this state that provides medical coverage that includes
33	coverage for emergency medical services shall provide coverage for transport to an alternative
34	location facility as identified in subsection (c) of this section and shall reimburse the EMS for such

1 services at the same rate as for a basic life support transport to an emergency department. 2 (f) If treatment at an alternative facility is deemed appropriate by the EMS practitioner, the 3 emergency medical service shall bill at the rate described in subsection (e) of this section, even if 4 an advanced life support assessment was provided. 5 (g) The office of the health insurance commissioner may promulgate such rules and 6 regulations as are necessary and proper to effectuate the purpose and for the efficient administration 7 and enforcement of this section. 8 27-18-96. Coverage of emergency medical services mental health and substance use 9 disorder treatment. 10 (a) As used in this section, "emergency medical services" or "EMS" means the 11 practitioners, ambulance vehicles, and ambulance service entities licensed in accordance with 12 chapter 4.1 of title 23 to provide emergency medical care, transportation, and preventive care to 13 mitigate loss of life or exacerbation of illness or injury, including, but not limited to, EMS 14 responding to the 911 system established under chapter 21.1 of title 39. 15 (b) Emergency medical services shall be permitted to allow licensed providers who 16 evaluate and treat mental health disorders, including substance use disorders, to accompany EMS. 17 Such providers shall be permitted to evaluate and treat EMS patients when medically necessary and appropriate. Such evaluation and treatment shall be permitted to occur in the community. 18 19 (c) Emergency medical services shall be permitted to transport to the following facilities 20 designated by the director of the department of health: 21 (1) Emergency room diversion facilities, as defined in § 23-17.26-2; and 22 (2) Community-based behavioral health facilities designed to provide immediate assistance 23 to a person in crisis. 24 (d) Commencing January 1, 2025, every individual or group health insurance contract, plan 25 or policy issued for delivery or renewed in this state that provides medical coverage that includes coverage for emergency medical services, shall provide coverage for evaluation and treatment 26 27 described in subsection (b) of this section and shall reimburse such services at a rate not lower than 28 the same service would have been had that service been delivered in a traditional office setting. 29 (e) Commencing January 1, 2025, every individual or group health insurance contract, plan 30 or policy issued for delivery or renewed in this state that provides medical coverage that includes 31 coverage for emergency medical services, shall provide coverage for transportation and described 32 in subsection (c) of this section and shall reimburse such services at a rate not lower than the same 33 rate as for basic life support transport to an emergency department. 34 (f) Treatment and coverage for mental health disorders, including substance use disorders,

- 1 <u>as described in this section shall be provided in accordance with chapter 38.2 of title 27.</u>
- 2 (g) The department of health with the collaboration of the ambulance service coordinating
- 3 advisory board shall promulgate any rules, regulations, standing orders, protocols, and procedures
- 4 necessary and proper for the efficient administration and enforcement of this section.
- (h) The office of the health insurance commissioner may promulgate such rules and
  regulations as are necessary and proper to effectuate the purpose and for the efficient administration
- 7 and enforcement of this section.
- 8 SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service
  9 Corporations" is hereby amended by adding thereto the following sections:
- 10

### 27-19-87. Emergency medical services transport to alternate facilities.

11 (a) As used in this section, the following terms shall have the following meaning:

12 (1) "Basic life support" or "BLS" means transportation by ground ambulance vehicle and 13 medically necessary supplies and services, plus the provision of BLS ambulance services. The 14 ambulance shall be staffed by individuals who meet the requirements of state laws and regulations 15 where the services are being furnished. Additionally, the number of emergency medical technicians 16 shall be equal to the number established in regulations by the department of health to be legally 17 authorized to operate all lifesaving and life-sustaining equipment on board the vehicle.

(2) "Emergency medical services" or "EMS" means the practitioners, ambulance vehicles,
and ambulance service entities licensed in accordance with chapter 4.1 of title 23 to provide
emergency medical care, transportation, and preventive care to mitigate loss of life or exacerbation
of illness or injury, including, but not limited to, EMS responding to the 911 system established
under chapter 21.1 of title 39.

(3) "Emergency medical services practitioner" means an individual who is licensed in
 accordance with state laws and regulations to perform emergency medical care and preventive care
 to mitigate loss of life or exacerbation of illness or injury, including emergency medical
 technicians, advanced emergency medical technicians, advanced emergency medical technicians cardiac, and paramedics.

(4) "Mobile integrated healthcare/community paramedicine" means the provision of healthcare using patient-centered, mobile resources in the out-of-hospital environment pursuant to an EMS agency's plan approved by the department of health utilizing licensed paramedic and advanced emergency medical technician-cardiac practitioners working in collaboration with physicians, nurses, mid-level practitioners, community health teams and social, behavioral and substance use disorder specialists to address the unmet needs of individuals experiencing intermittent health care issues.

1	(b) Only those emergency medical services (EMS) agencies who submit plans that meet
2	the minimum requirements for participation set and approved by the department of health shall be
3	eligible to participate in a mobile integrated healthcare/community paramedicine program.
4	(c) This section authorizes emergency medical services in the state who are approved by
5	the department of health to participate in a mobile integrated healthcare/community paramedicine
6	program to divert non-emergency basic life service calls from emergency departments within their
7	service area as provided by department of health regulations. Pursuant to an EMS agency's
8	approved plan, emergency medical services practitioners shall assess individuals who are in need
9	of emergency medical services and apply the correct level of care thereafter, which may include
10	transport to an alternative facility deemed appropriate by the emergency medical services
11	practitioner. An alternative facility shall include, but not be limited to:
12	(1) A community health clinic;
13	(2) An urgent care facility;
14	(3) An emergency room diversion facility, as defined in § 23-17.26-2; and
15	(4) A community-based behavioral health facility designed to provide immediate
16	assistance to a person in crisis.
17	(d) The department of health with the collaboration of the ambulance service coordinating
18	advisory board shall administer the mobile integrated healthcare/community paramedicine program
19	and shall promulgate any rules, regulations, standing orders, protocols, and procedures necessary
20	and proper for the efficient administration and enforcement of this section. The requirements of
21	this section shall only apply to EMS agencies that apply for and receive approval from the
22	department of health to provide such services.
23	(e) Commencing January 1, 2025, every individual or group health insurance contract, plan
24	or policy issued for delivery or renewed in this state that provides medical coverage that includes
25	coverage for emergency medical services shall provide coverage for transport to an alternative
26	location facility as identified in subsection (c) of this section and shall reimburse the EMS for such
27	services at the same rate as for a basic life support transport to an emergency department.
28	(f) If treatment at an alternative facility is deemed appropriate by the EMS practitioner, the
29	emergency medical service shall bill at the rate described in subsection (e) of this section, even if
30	an advanced life support assessment was provided.
31	(g) The office of the health insurance commissioner may promulgate such rules and
32	regulations as are necessary and proper to effectuate the purpose and for the efficient administration
33	and enforcement of this section.
34	27-19-88. Coverage of emergency medical services mental health and substance use

# 1 disorder treatment.

2	(a) As used in this section, "emergency medical services" or "EMS" means the
3	practitioners, ambulance vehicles, and ambulance service entities licensed in accordance with
4	chapter 4.1 of title 23 to provide emergency medical care, transportation, and preventive care to
5	mitigate loss of life or exacerbation of illness or injury, including, but not limited to, EMS
6	responding to the 911 system established under chapter 21.1 of title 39.
7	(b) Emergency medical services shall be permitted to allow licensed providers who
8	evaluate and treat mental health disorders, including substance use disorders, to accompany EMS.
9	Such providers shall be permitted to evaluate and treat EMS patients when medically necessary
10	and appropriate. Such evaluation and treatment shall be permitted to occur in the community.
11	(c) Emergency medical services shall be permitted to transport to the following facilities
12	designated by the director of the department of health:
13	(1) Emergency room diversion facilities, as defined in § 23-17.26-2; and
14	(2) Community-based behavioral health facilities designed to provide immediate assistance
15	to a person in crisis.
16	(d) Commencing January 1, 2025, every individual or group health insurance contract, plan
17	or policy issued for delivery or renewed in this state that provides medical coverage that includes
18	coverage for emergency medical services, shall provide coverage for evaluation and treatment
19	described in subsection (b) of this section and shall reimburse such services at a rate not lower than
20	the same service would have been had that service been delivered in a traditional office setting.
21	(e) Commencing January 1, 2025, every individual or group health insurance contract, plan
22	or policy issued for delivery or renewed in this state that provides medical coverage that includes
23	coverage for emergency medical services, shall provide coverage for transportation and described
24	in subsection (c) of this section and shall reimburse such services at a rate not lower than the same
25	rate as for basic life support transport to an emergency department.
26	(f) Treatment and coverage for mental health disorders, including substance use disorders,
27	as described in this section shall be provided in accordance with chapter 38.2 of title 27.
28	(g) The department of health with the collaboration of the ambulance service coordinating
29	advisory board shall promulgate any rules, regulations, standing orders, protocols, and procedures
30	necessary and proper for the efficient administration and enforcement of this section.
31	(h) The office of the health insurance commissioner may promulgate such rules and
32	regulations as are necessary and proper to effectuate the purpose and for the efficient administration
33	and enforcement of this section.
34	SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service

- 1 Corporations" is hereby amended by adding thereto the following sections:
- 2 <u>27-20-83. Emergency medical services transport to alternate facilities.</u>
- 3 (a) As used in this section, the following terms shall have the following meaning:
- 4 (1) "Basic life support" or "BLS" means transportation by ground ambulance vehicle and
- 5 medically necessary supplies and services, plus the provision of BLS ambulance services. The
- 6 <u>ambulance shall be staffed by individuals who meet the requirements of state laws and regulations</u>
- 7 where the services are being furnished. Additionally, the number of emergency medical technicians
- 8 shall be equal to the number established in regulations by the department of health to be legally
- 9 <u>authorized to operate all lifesaving and life-sustaining equipment on board the vehicle.</u>
- (2) "Emergency medical services" or "EMS" means the practitioners, ambulance vehicles,
   and ambulance service entities licensed in accordance with chapter 4.1 of title 23 to provide
   emergency medical care, transportation, and preventive care to mitigate loss of life or exacerbation
   of illness or injury, including, but not limited to, EMS responding to the 911 system established
   under chapter 21.1 of title 39.
   (3) "Emergency medical services practitioner" means an individual who is licensed in
- 16 accordance with state laws and regulations to perform emergency medical care and preventive care 17 to mitigate loss of life or exacerbation of illness or injury, including emergency medical 18 technicians, advanced emergency medical technicians, advanced emergency medical technicians-19 cardiac, and paramedics.
- (4) "Mobile integrated healthcare/community paramedicine" means the provision of
   healthcare using patient-centered, mobile resources in the out-of-hospital environment pursuant to
   an EMS agency's plan approved by the department of health utilizing licensed paramedic and
   advanced emergency medical technician-cardiac practitioners working in collaboration with
   physicians, nurses, mid-level practitioners, community health teams and social, behavioral and
   substance use disorder specialists to address the unmet needs of individuals experiencing
   intermittent health care issues.
- (b) Only those emergency medical services (EMS) agencies who submit plans that meet
   the minimum requirements for participation set and approved by the department of health shall be
- 29 <u>eligible to participate in a mobile integrated healthcare/community paramedicine program.</u>
- 30 (c) This section authorizes emergency medical services in the state who are approved by 31 the department of health to participate in a mobile integrated healthcare/community paramedicine 32 program to divert non-emergency basic life service calls from emergency departments within their 33 service area as provided by department of health regulations. Pursuant to an EMS agency's
- 34 approved plan, emergency medical services practitioners shall assess individuals who are in need

1 of emergency medical services and apply the correct level of care thereafter, which may include 2 transport to an alternative facility deemed appropriate by the emergency medical services 3 practitioner. An alternative facility shall include, but not be limited to: 4 (1) A community health clinic; 5 (2) An urgent care facility; 6 (3) An emergency room diversion facility, as defined in § 23-17.26-2; and 7 (4) A community-based behavioral health facility designed to provide immediate 8 assistance to a person in crisis. 9 (d) The department of health with the collaboration of the ambulance service coordinating 10 advisory board shall administer the mobile integrated healthcare/community paramedicine program 11 and shall promulgate any rules, regulations, standing orders, protocols, and procedures necessary 12 and proper for the efficient administration and enforcement of this section. The requirements of 13 this section shall only apply to EMS agencies that apply for and receive approval from the 14 department of health to provide such services. 15 (e) Commencing January 1, 2025, every individual or group health insurance contract, plan 16 or policy issued for delivery or renewed in this state that provides medical coverage that includes 17 coverage for emergency medical services shall provide coverage for transport to an alternative location facility as identified in subsection (c) of this section and shall reimburse the EMS for such 18 19 services at the same rate as for a basic life support transport to an emergency department. 20 (f) If treatment at an alternative facility is deemed appropriate by the EMS practitioner, the 21 emergency medical service shall bill at the rate described in subsection (e) of this section, even if 22 an advanced life support assessment was provided. 23 (g) The office of the health insurance commissioner may promulgate such rules and 24 regulations as are necessary and proper to effectuate the purpose and for the efficient administration and enforcement of this section. 25 26 27-20-84. Coverage of emergency medical services mental health and substance use 27 disorder treatment. (a) As used in this section, "emergency medical services" or "EMS" means the 28 29 practitioners, ambulance vehicles, and ambulance service entities licensed in accordance with 30 chapter 4.1 of title 23 to provide emergency medical care, transportation, and preventive care to 31 mitigate loss of life or exacerbation of illness or injury, including, but not limited to, EMS 32 responding to the 911 system established under chapter 21.1 of title 39. 33 (b) Emergency medical services shall be permitted to allow licensed providers who 34 evaluate and treat mental health disorders, including substance use disorders, to accompany EMS.

1	Such providers shall be permitted to evaluate and treat EMS patients when medically necessary
2	and appropriate. Such evaluation and treatment shall be permitted to occur in the community.
3	(c) Emergency medical services shall be permitted to transport to the following facilities
4	designated by the director of the department of health:
5	(1) Emergency room diversion facilities, as defined in § 23-17.26-2; and
6	(2) Community-based behavioral health facilities designed to provide immediate assistance
7	to a person in crisis.
8	(d) Commencing January 1, 2025, every individual or group health insurance contract, plan
9	or policy issued for delivery or renewed in this state that provides medical coverage that includes
10	coverage for emergency medical services, shall provide coverage for evaluation and treatment
11	described in subsection (b) of this section and shall reimburse such services at a rate not lower than
12	the same service would have been had that service been delivered in a traditional office setting.
13	(e) Commencing January 1, 2025, every individual or group health insurance contract, plan
14	or policy issued for delivery or renewed in this state that provides medical coverage that includes
15	coverage for emergency medical services, shall provide coverage for transportation and described
16	in subsection (c) of this section and shall reimburse such services at a rate not lower than the same
17	rate as for basic life support transport to an emergency department.
18	(f) Treatment and coverage for mental health disorders, including substance use disorders,
19	as described in this section shall be provided in accordance with chapter 38.2 of title 27.
20	(g) The department of health with the collaboration of the ambulance service coordinating
21	advisory board shall promulgate any rules, regulations, standing orders, protocols, and procedures
22	necessary and proper for the efficient administration and enforcement of this section.
23	(h) The office of the health insurance commissioner may promulgate such rules and
24	regulations as are necessary and proper to effectuate the purpose and for the efficient administration
25	and enforcement of this section.
26	SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance
27	Organizations" is hereby amended by adding thereto the following sections:
28	27-41-100. Emergency medical services transport to alternate facilities.
29	(a) As used in this section, the following terms shall have the following meaning:
30	(1) "Basic life support" or "BLS" means transportation by ground ambulance vehicle and
31	medically necessary supplies and services, plus the provision of BLS ambulance services. The
32	ambulance shall be staffed by individuals who meet the requirements of state laws and regulations
33	where the services are being furnished. Additionally, the number of emergency medical technicians
34	shall be equal to the number established in regulations by the department of health to be legally

### 1 <u>authorized to operate all lifesaving and life-sustaining equipment on board the vehicle.</u>

2 (2) "Emergency medical services" or "EMS" means the practitioners, ambulance vehicles, 3 and ambulance service entities licensed in accordance with chapter 4.1 of title 23 to provide 4 emergency medical care, transportation, and preventive care to mitigate loss of life or exacerbation 5 of illness or injury, including, but not limited to, EMS responding to the 911 system established 6 under chapter 21.1 of title 39. 7 (3) "Emergency medical services practitioner" means an individual who is licensed in 8 accordance with state laws and regulations to perform emergency medical care and preventive care 9 to mitigate loss of life or exacerbation of illness or injury, including emergency medical 10 technicians, advanced emergency medical technicians, advanced emergency medical technicians-11 cardiac, and paramedics. 12 (4) "Mobile integrated healthcare/community paramedicine" means the provision of 13 healthcare using patient-centered, mobile resources in the out-of-hospital environment pursuant to 14 an EMS agency's plan approved by the department of health utilizing licensed paramedic and 15 advanced emergency medical technician-cardiac practitioners working in collaboration with

16 physicians, nurses, mid-level practitioners, community health teams and social, behavioral and

17 substance use disorder specialists to address the unmet needs of individuals experiencing

18 <u>intermittent health care issues.</u>

(b) Only those emergency medical services (EMS) agencies who submit plans that meet
 the minimum requirements for participation set and approved by the department of health shall be
 eligible to participate in a mobile integrated healthcare/community paramedicine program.

22 (c) This section authorizes emergency medical services in the state who are approved by 23 the department of health to participate in a mobile integrated healthcare/community paramedicine 24 program to divert non-emergency basic life service calls from emergency departments within their 25 service area as provided by department of health regulations. Pursuant to an EMS agency's approved plan, emergency medical services practitioners shall assess individuals who are in need 26 27 of emergency medical services and apply the correct level of care thereafter, which may include 28 transport to an alternative facility deemed appropriate by the emergency medical services 29 practitioner. An alternative facility shall include, but not be limited to: 30 (1) A community health clinic;

31 (2) An urgent care facility;

32 (3) An emergency room diversion facility, as defined in § 23-17.26-2; and

- 33 (4) A community-based behavioral health facility designed to provide immediate
- 34 <u>assistance to a person in crisis.</u>

1 (d) The department of health with the collaboration of the ambulance service coordinating 2 advisory board shall administer the mobile integrated healthcare/community paramedicine program 3 and shall promulgate any rules, regulations, standing orders, protocols, and procedures necessary 4 and proper for the efficient administration and enforcement of this section. The requirements of 5 this section shall only apply to EMS agencies that apply for and receive approval from the 6 department of health to provide such services. 7 (e) Commencing January 1, 2025, every individual or group health insurance contract, plan 8 or policy issued for delivery or renewed in this state that provides medical coverage that includes 9 coverage for emergency medical services shall provide coverage for transport to an alternative 10 location facility as identified in subsection (c) of this section and shall reimburse the EMS for such 11 services at the same rate as for a basic life support transport to an emergency department. 12 (f) If treatment at an alternative facility is deemed appropriate by the EMS practitioner, the 13 emergency medical service shall bill at the rate described in subsection (e) of this section, even if 14 an advanced life support assessment was provided. 15 (g) The office of the health insurance commissioner may promulgate such rules and 16 regulations as are necessary and proper to effectuate the purpose and for the efficient administration 17 and enforcement of this section. 18 27-41-101. Coverage of emergency medical services mental health and substance use 19 disorder treatment. 20 (a) As used in this section, "emergency medical services" or "EMS" means the 21 practitioners, ambulance vehicles, and ambulance service entities licensed in accordance with 22 chapter 4.1 of title 23 to provide emergency medical care, transportation, and preventive care to 23 mitigate loss of life or exacerbation of illness or injury, including, but not limited to, EMS 24 responding to the 911 system established under chapter 21.1 of title 39. 25 (b) Emergency medical services shall be permitted to allow licensed providers who evaluate and treat mental health disorders, including substance use disorders, to accompany EMS. 26 27 Such providers shall be permitted to evaluate and treat EMS patients when medically necessary 28 and appropriate. Such evaluation and treatment shall be permitted to occur in the community. 29 (c) Emergency medical services shall be permitted to transport to the following facilities 30 designated by the director of the department of health: 31 (1) Emergency room diversion facilities, as defined in § 23-17.26-2; and 32 (2) Community-based behavioral health facilities designed to provide immediate assistance 33 to a person in crisis. 34 (d) Commencing January 1, 2025, every individual or group health insurance contract, plan

1 or policy issued for delivery or renewed in this state that provides medical coverage that includes 2 coverage for emergency medical services, shall provide coverage for evaluation and treatment 3 described in subsection (b) of this section and shall reimburse such services at a rate not lower than the same service would have been had that service been delivered in a traditional office setting. 4 5 (e) Commencing January 1, 2025, every individual or group health insurance contract, plan 6 or policy issued for delivery or renewed in this state that provides medical coverage that includes 7 coverage for emergency medical services, shall provide coverage for transportation and described 8 in subsection (c) of this section and shall reimburse such services at a rate not lower than the same 9 rate as for basic life support transport to an emergency department. 10 (f) Treatment and coverage for mental health disorders, including substance use disorders, 11 as described in this section shall be provided in accordance with chapter 38.2 of title 27. 12 (g) The department of health with the collaboration of the ambulance service coordinating 13 advisory board shall promulgate any rules, regulations, standing orders, protocols, and procedures 14 necessary and proper for the efficient administration and enforcement of this section. 15 (h) The office of the health insurance commissioner may promulgate such rules and 16 regulations as are necessary and proper to effectuate the purpose and for the efficient administration 17 and enforcement of this section. 18 SECTION 5. Chapter 42-7.2 of the General Laws entitled "Office of Health and Human 19 Services" is hereby amended by adding thereto the following sections: 20 42-7.2-21. Emergency medical services transport to alternate facilities. 21 (a) As used in this section, the following terms shall have the following meaning: (1) "Basic life support" or "BLS" means transportation by ground ambulance vehicle and 22 23 medically necessary supplies and services, plus the provision of BLS ambulance services. The 24 ambulance shall be staffed by individuals who meet the requirements of state laws and regulations 25 where the services are being furnished. Additionally, the number of emergency medical technicians shall be equal to the number established in regulations by the department of health to be legally 26 27 authorized to operate all lifesaving and life-sustaining equipment on board the vehicle. 28 (2) "Emergency medical services" or "EMS" means the practitioners, ambulance vehicles, 29 and ambulance service entities licensed in accordance with chapter 4.1 of title 23 to provide 30 emergency medical care, transportation, and preventive care to mitigate loss of life or exacerbation 31 of illness or injury, including, but not limited to, EMS responding to the 911 system established 32 under chapter 21.1 of title 39. 33 (3) "Emergency medical services practitioner" means an individual who is licensed in 34 accordance with state laws and regulations to perform emergency medical care and preventive care

to mitigate loss of life or exacerbation of illness or injury, including emergency medical 1 2 technicians, advanced emergency medical technicians, advanced emergency medical technicians-3 cardiac, and paramedics. 4 (4) "Mobile integrated healthcare community paramedicine" means the provision of 5 healthcare using patient-centered, mobile resources in the out-of-hospital environment pursuant to 6 an EMS agency's plan approved by the department of health utilizing licensed paramedic and advanced emergency medical technician-cardiac practitioners working in collaboration with 7 8 physicians, nurses, mid-level practitioners, community health teams and social, behavioral and 9 substance use disorder specialists to address the unmet needs of individuals experiencing 10 intermittent health care issues. 11 (b) Only those emergency medical services (EMS) agencies who submit plans that meet 12 the minimum requirements for participation set and approved by the department of health shall be 13 eligible to participate in a mobile integrated healthcare/community paramedicine program. 14 (c) This section authorizes emergency medical services in the state that are approved by 15 the department of health to participate in a mobile integrated healthcare/community paramedicine 16 program to divert non-emergency basic life service calls from emergency departments within their 17 service area as provided by department of health regulations. Pursuant to an EMS agency's approved plan, emergency medical services practitioners shall assess individuals who are in need 18 19 of emergency medical services and apply the correct level of care thereafter, which may include 20 transport to an alternative facility deemed appropriate by the emergency medical services 21 practitioner. An alternative facility shall include, but not be limited to: 22 (1) A community health clinic; 23 (2) An urgent care facility; (3) An emergency room diversion facility, as defined in § 23-17.26-2; and 24 25 (4) A community-based behavioral health facility designed to provide immediate 26 assistance to a person in crisis. 27 (d) The department of health with the collaboration of the ambulance service coordinating 28 advisory board shall administer the mobile integrated healthcare/community paramedicine program 29 and shall promulgate any rules, regulations, standing orders, protocols, and procedures necessary 30 and proper for the efficient administration and enforcement of this section. The requirements of 31 this chapter shall only apply to EMS agencies who apply for and receive approval from the 32 department of health to provide such services. 33 (e) Rhode Island Medicaid and its contracted managed care entities shall provide coverage

34 for transport to an alternative facility as identified in subsection (c) of this section and shall

1 reimburse the EMS for such services at the same rate as for a basic life support transport to an 2 emergency department. 3 (f) If treatment at an alternative facility is deemed appropriate by the EMS practitioner, the 4 emergency medical service shall bill at the rate described in subsection (e) of this section, even if 5 an advanced life support assessment was provided. 6 (g) The executive office of health and human services shall set the reimbursement rates for 7 the services described in this section. 8 42-7.2-22. Coverage for emergency medical services mental health and substance use 9 disorder. 10 (a) As used in this section, "emergency medical services" or "EMS" means the 11 practitioners, ambulance vehicles, and ambulance service entities licensed in accordance with 12 chapter 4.1 of title 23 to provide emergency medical care, transportation, and preventive care to 13 mitigate loss of life or exacerbation of illness or injury, including, but not limited to, EMS 14 responding to the 911 system established under chapter 21.1 of title 39. 15 (b) Emergency medical services shall be permitted to allow licensed providers who 16 evaluate and treat mental health disorders, including substance use disorders, to accompany EMS. 17 Such providers shall be permitted to evaluate and treat EMS patients when medically necessary and appropriate. Such evaluation and treatment shall be permitted to occur in the community. 18 19 (c) Emergency medical services shall be permitted to transport to the following facilities 20 designated by the director of the department of health: 21 (1) Emergency room diversion facilities, as defined in § 23-17.26-2; and 22 (2) Community-based behavioral health facilities designed to provide immediate assistance 23 to a person in crisis. 24 (d) Rhode Island Medicaid and its contracted managed care entities shall provide coverage 25 for transportation, evaluation, and treatment described in subsections (c) and (d) of this section and shall reimburse such services at a rate not lower than the same service would have been had that 26 27 service been delivered in a traditional office setting or for basic life support transport to an 28 emergency department. 29 (e) The executive office of health and human services shall set the reimbursement rates for 30 the services described in this section. 31 SECTION 6. This act shall take effect upon passage.

LC005931

### **EXPLANATION**

#### BY THE LEGISLATIVE COUNCIL

### OF

### AN ACT

### RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

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1 This act would authorize emergency medical service agencies approved by the department 2 of health to participate in a mobile integrated healthcare/community paramedicine program, 3 allowing the agencies to transport individuals to alternative facilities such as a community health 4 clinic, urgent care facility, emergency room diversion facility, or a community-based behavioral 5 health facility, based on the individual's need of emergency medical services. This act would further permit licensed providers to accompany emergency medical services and treat patients 6 7 within the community for mental health disorders, including substance use disorders. This act 8 would further require the health insurance contract, plan or policy to provide coverage for transport 9 to an alternative location facility and treatment by a licensed provider for mental health disorders 10 and substance use disorders within the community.

11 This act would take effect upon passage.

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