2025 -- H 5625 SUBSTITUTE A

LC001991/SUB A

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

AN ACT

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

<u>Introduced By:</u> Representative Matthew S. Dawson <u>Date Introduced:</u> February 26, 2025 <u>Referred To:</u> House Health & Human Services

It is enacted by the General Assembly as follows:

SECTION 1. Section 27-18-90 of the General Laws in Chapter 27-18 entitled "Accident
 and Sickness Insurance Policies" is hereby amended to read as follows:

3 <u>27-18-90. Mandatory coverage for treatment of pediatric autoimmune</u> 4 <u>neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset</u> 5 <u>neuropsychiatric syndrome. [Expires December 31, 2025.].</u>Mandatory coverage for 6 <u>treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal</u>

7 infections and pediatric acute onset neuropsychiatric syndrome.

8 (a) Every group health insurance contract, or every group hospital or medical expense 9 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by 10 any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of 11 pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and 12 pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of 13 intravenous immunoglobin immunoglobulin therapy.

(b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders
 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall
 be coded as autoimmune encephalitis until the American Medical Association and the Centers for
 Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune
 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
 neuropsychiatric – syndrome. Thereafter, pediatric – autoimmune – neuropsychiatric – disorders

1 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may

2 be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated

3 with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.

4 (c) The healthcare benefits outlined in this section apply only to services delivered within
5 the state of Rhode Island; provided, that all health insurance carriers shall be required to provide
6 coverage for those benefits mandated by this section outside of the state of Rhode Island where it
7 can be established through a pre-authorization process that the required services are not available
8 in the state of Rhode Island from a provider in the health insurance carrier's network.

9 (d) Each health insurance carrier shall collect and provide to the office of the health 10 insurance commissioner, in a form and frequency acceptable to the commissioner, information and 11 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On 12 or before January 1, 2025, the office of the health insurance commissioner shall report to the general 13 assembly a cost benefit analysis of the implementation of the benefit coverage provided in this 14 section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage 15 provided in this section produces a net savings to health insurance carriers and to policy holders. 16 (e) This section shall sunset and be repealed effective December 31, 2025. 17 SECTION 2. Section 27-19-82 of the General Laws in Chapter 27-19 entitled "Nonprofit

18 Hospital Service Corporations" is hereby amended to read as follows:

19 <u>27-19-82.</u> <u>Mandatory coverage for treatment of pediatric autoimmune</u>

20 <u>neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset</u>

21 <u>neuropsychiatric syndrome. [Expires December 31, 2025.].Mandatory coverage for</u>

22 treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal

23 infections and pediatric acute onset neuropsychiatric syndrome.

(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin immunoglobulin therapy.

30 (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders
 31 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall
 32 be coded as autoimmune encephalitis until the American Medical Association and the Centers for
 33 Medicare & Medicaid Services create and assign a specific code for pediatric autoimmune
 34 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset

neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders
 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may
 be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated
 with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.

5 (c) The healthcare benefits outlined in this section apply only to services delivered within 6 the state of Rhode Island; provided, that all health insurance carriers shall be required to provide 7 coverage for those benefits mandated by this section outside of the state of Rhode Island where it 8 can be established through a pre-authorization process that the required services are not available 9 in the state of Rhode Island from a provider in the health insurance carrier's network.

10 (d) Each health insurance carrier shall collect and provide to the office of the health 11 insurance commissioner, in a form and frequency acceptable to the commissioner, information and 12 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On 13 or before January 1, 2025, the office of the health insurance commissioner shall report to the general 14 assembly a cost benefit analysis of the implementation of the benefit coverage provided in this 15 section. The intent of this cost benefit analysis is to determine if adding the benefit coverage 16 provided in this section produces a net savings to health insurance carriers and to policyholders. 17 (e) This section shall sunset and be repealed effective December 31, 2025. SECTION 3. Section 27-20-78 of the General Laws in Chapter 27-20 entitled "Nonprofit 18

19 Medical Service Corporations" is hereby amended to read as follows:

27-20-78. Mandatory coverage for treatment of pediatric autoimmune

20

21 <u>neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset</u>

22 neuropsychiatric syndrome. [Expires December 31, 2025.] Mandatory coverage for treatment

23 of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections

24 and pediatric acute onset neuropsychiatric syndrome.

(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin immunoglobulin therapy.

(b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders
 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall
 be coded as autoimmune encephalitis until the American Medical Association and the Centers for
 Medicare & Medicaid Services create and assign a specific code for pediatric autoimmune

neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
 neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders
 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may
 be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated
 with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.

6 (c) The healthcare benefits outlined in this section apply only to services delivered within 7 the state of Rhode Island; provided, that all health insurance carriers shall be required to provide 8 coverage for those benefits mandated by this section outside of the state of Rhode Island where it 9 can be established through a pre-authorization process that the required services are not available 10 in the state of Rhode Island from a provider in the health insurance carrier's network.

11 (d) Each health insurance carrier shall collect and provide to the office of the health 12 insurance commissioner, in a form and frequency acceptable to the commissioner, information and 13 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On 14 or before January 1, 2025, the office of the health insurance commissioner shall report to the general 15 assembly a cost benefit analysis of the implementation of the benefit coverage provided in this 16 section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage 17 provided in this section produces a net savings to health insurance carriers and to policyholders. 18 (e) This section shall sunset and be repealed effective December 31, 2025.

- SECTION 4. Section 27-41-95 of the General Laws in Chapter 27-41 entitled "Health
 Maintenance Organizations" is hereby amended to read as follows:
- 21 <u>27-41-95. Mandatory coverage for treatment of pediatric autoimmune</u>

22 <u>neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset</u>

23 <u>neuropsychiatric syndrome. [Expires December 31, 2025.].Mandatory coverage for</u>

24 treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal

25 <u>infections and pediatric acute onset neuropsychiatric syndrome.</u>

(a) Every group health insurance contract, or every group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin immunoglobulin therapy.

32 (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders
 33 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall
 34 be coded as autoimmune encephalitis until the American Medical Association and the Centers for

Medicare & Medicaid Services create and assign a specific code for pediatric autoimmune
neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders
associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may
be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated
with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.

(c) The healthcare benefits outlined in this section apply only to services delivered within
the state of Rhode Island; provided, that all health insurance carriers shall be required to provide
coverage for those benefits mandated by this section outside of the state of Rhode Island where it
can be established through a pre-authorization process that the required services are not available
in the state of Rhode Island from a provider in the health insurance carrier's network.

12 (d) Each health insurance carrier shall collect and provide to the office of the health 13 insurance commissioner, in a form and frequency acceptable to the commissioner, information and 14 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On 15 or before January 1, 2025, the office of the health insurance commissioner shall report to the general 16 assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this 17 section. The intent of this cost benefit analysis is to determine if adding the benefit coverage 18 provided in this section produces a net savings to health insurance carriers and to policyholders. 19 (e) This section shall sunset and be repealed effective December 31, 2025. 20 SECTION 5. This act shall take effect upon passage.

======= LC001991/SUB A

EXPLANATION

BY THE LEGISLATIVE COUNCIL

OF

AN ACT

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

This act would extend coverage for treatment of pediatric autoimmune neuropsychiatric
 disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric
 syndrome by removing the sunset date of December 31, 2025, and mandating such coverage.
 This act would take effect upon passage.

LC001991/SUB A