

2025 -- H 5862

=====  
LC002314  
=====

**STATE OF RHODE ISLAND**

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

---

A N A C T

RELATING TO INSURANCE -- BENEFIT DETERMINATION AND UTILIZATION  
REVIEW ACT

Introduced By: Representative Joseph J. Solomon

Date Introduced: February 28, 2025

Referred To: House Health & Human Services

It is enacted by the General Assembly as follows:

1           SECTION 1. Chapter 27-18.9 of the General Laws entitled "Benefit Determination and  
2 Utilization Review Act" is hereby amended by adding thereto the following section:

3           **27-18.9-16. Medically necessary treatment -- Justification for denial.**

4           Any healthcare service or procedure authorized by a provider to a patient shall create a  
5 presumption that the healthcare service or procedure is medically necessary and it shall be the duty  
6 of the insurance company to provide justification for any denial of such healthcare service or  
7 procedure.

8           SECTION 2. This act shall take effect upon passage.

=====  
LC002314  
=====

EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
A N A C T  
RELATING TO INSURANCE -- BENEFIT DETERMINATION AND UTILIZATION  
REVIEW ACT

\*\*\*

- 1           This act would require insurance companies to prove that a healthcare service or procedure
- 2   is not medically necessary.
- 3           This act would take effect upon passage.

=====  
LC002314  
=====