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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representative Paul M. Santucci

Date Introduced: June 17, 2025

Referred To: House Corporations

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 section:

3 **27-18-95. Buprenorphine.**

4 Every individual or group health insurance contract, plan, or policy that provides
5 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state
6 on or after January 1, 2026, shall provide coverage for at least one type of buprenorphine for each
7 form of administration. There shall be no copayment required and no deductible shall need to be
8 met by the contract, plan, or policy, every twelve (12) month plan year. A deductible may be applied
9 to health plans that are paired with a federally qualified health savings account pursuant to 26 U.S.C
10 § 223. Nothing in this section would prohibit a health plan from implementing this benefit prior to
11 January 1, 2026

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

14 **27-19-87. Buprenorphine.**

15 Every individual or group health insurance contract, plan, or policy that provides
16 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state
17 on or after January 1, 2026, shall provide coverage for at least one type of buprenorphine for each
18 form of administration. There shall be no copayment required and no deductible shall need to be
19 met by the contract, plan, or policy, every twelve (12) month plan year. A deductible may be applied

1 [to health plans that are paired with a federally qualified health savings account pursuant to 26 U.S.C](#)
2 [§ 223. Nothing in this section would prohibit a health plan from implementing this benefit prior to](#)
3 [January 1, 2026.](#)

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

6 **27-20-83. Buprenorphine.**

7 [Every individual or group health insurance contract, plan, or policy that provides](#)
8 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)
9 [on or after January 1, 2026, shall provide coverage for at least one type of buprenorphine for each](#)
10 [form of administration. There shall be no copayment required and no deductible shall need to be](#)
11 [met by the contract, plan, or policy, every twelve \(12\) month plan year. A deductible may be applied](#)
12 [to health plans that are paired with a federally qualified health savings account pursuant to 26 U.S.C](#)
13 [§ 223. Nothing in this section would prohibit a health plan from implementing this benefit prior to](#)
14 [January 1, 2026.](#)

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

17 **27-41-100. Buprenorphine.**

18 [Every individual or group health insurance contract, plan, or policy that provides](#)
19 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)
20 [on or after January 1, 2026, shall provide coverage for at least one type of buprenorphine for each](#)
21 [form of administration. There shall be no copayment required and no deductible shall need to be](#)
22 [met by the contract, plan, or policy, every twelve \(12\) month plan year. A deductible may be applied](#)
23 [to health plans that are paired with a federally qualified health savings account pursuant to 26 U.S.C](#)
24 [§ 223. Nothing in this section would prohibit a health plan from implementing this benefit prior to](#)
25 [January 1, 2026.](#)

26 SECTION 5. This act shall take effect on January 1, 2026.

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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 require every individual or group health insurance contract, plan, or policy
2 that provides prescription coverage and that is delivered, issued for delivery, prescribed, or renewed
3 in this state on or after January 1, 2026, to provide coverage for at least one type of buprenorphine
4 for each form of administration.

5 This act would take effect on January 1, 2026.

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