

2025 -- S 0465

LC000289

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

A N A C T

RELATING TO INSURANCE -- LIFE INSURANCE POLICIES AND RESERVES

Introduced By: Senators Bell, Mack, Kallman, Burke, Euer, Quezada, Valverde, Acosta,
Ujifusa, and Raptakis

Date Introduced: February 26, 2025

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-4 of the General Laws entitled "Life Insurance Policies and
2 Reserves" is hereby amended by adding thereto the following section:

3 **27-4-28.1. Prohibition on preexisting condition exclusion in obtaining life insurance.**

4 (a) A life insurance policy offered, issued, issued for delivery, or issued to cover a resident
5 of this state by a life insurance company licensed pursuant to this title and/or chapter shall not limit
6 or exclude coverage for any individual because of a previous denial for coverage or due to
7 preexisting medical conditions of that individual.

8 (b) As used in this section, "preexisting condition exclusion" means any limitation or
9 exclusion of benefits, including a denial of coverage, applicable to an individual as a result of
10 information relating to an individual's health status before the individual's effective date of
11 coverage, or if the coverage is denied, the date of denial, under the terms of the life insurance
12 policy, such as a condition (whether physical or mental) identified as a result of a pre-enrollment
13 questionnaire or physical examination given to the individual, or review of medical records relating
14 to the pre-enrollment period.

15 (c) Any preexisting condition exclusion language included in a life insurance application,
16 binder or life insurance policy issued to or covering a resident of this state is void and
17 unenforceable.

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

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE -- LIFE INSURANCE POLICIES AND RESERVES

- 1 This act would prohibit a person from being denied life insurance for preexisting conditions
- 2 or previous denials.
- 3 This act would take effect upon passage.

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