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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

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A N A C T

RELATING TO INSURANCE -- AUTISM SPECTRUM DISORDERS

Introduced By: Senators Gallo, Lawson, Tikoian, DiPalma, Zurier, Murray, Mack, and  
McKenney  
Date Introduced: March 14, 2025  
Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1           SECTION 1. Sections 27-20.11-1 and 27-20.11-3 of the General Laws in Chapter 27-20.11  
2   entitled "Autism Spectrum Disorders" are hereby amended to read as follows:

3           **27-20.11-1. Mandatory coverage for autism spectrum disorders.**

4           (a) Every group and individual health insurance contract, or every group hospital or  
5   medical expense insurance policy, plan, or group policy delivered, issued for delivery, or renewed  
6   in this state, by any health insurance carrier, on or after January 1, 2012, shall provide coverage for  
7   autism spectrum disorders; ~~provided, however, the provisions of this chapter shall not apply to~~  
8   ~~contracts, plans or group policies subject to the Small Employer Health Insurance Availability Act,~~  
9   ~~chapter 50 of this title, Medical Assistance, chapter 8 of title 40, or subject to the Individual Health~~  
10   ~~Insurance Coverage Act, chapter 18.5 of this title.~~

11           **27-20.11-3. Scope of coverage.**

12           (a) Benefits under this ~~section~~ chapter shall include coverage for pharmaceuticals, applied  
13   behavior analysis, physical therapy, speech therapy, psychology, psychiatric and occupational  
14   therapy services for the treatment of autism spectrum disorders, as defined in the most recent edition  
15   of the DSM. Provided, however:

16           (1) Coverage for physical therapy, speech therapy, and occupational therapy and  
17   psychology, psychiatry, and pharmaceutical services shall be, to the extent such services are a  
18   covered benefit for other diseases and conditions under such policy; and

19           (2) Applied behavior analysis.

1 (b) Benefits under this ~~section~~ chapter shall continue until the covered individual reaches  
2 age fifteen (15); provided, however, on or after January 1, 2026, no benefits shall be limited by the  
3 age of the covered individual.

4 (c) The healthcare benefits outlined in this chapter 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 chapter 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 SECTION 2. Chapter 27-20.11 of the General Laws entitled "Autism Spectrum Disorders"  
10 is hereby amended by adding thereto the following section:

11 **27-20.11-9. Applied behavioral analysis reimbursement rates.**

12 Every group and individual health insurance contract, or every group hospital or medical  
13 expense insurance policy plan, or group policy delivered, issued for delivery, or renewed in this  
14 state, by any health insurance carrier, on or after January 1, 2026, shall reimburse certified, applied  
15 behavior analysis providers, who are designated by the executive office of health and human  
16 services, for applied behavior analysis services at rates of reimbursement equal to, or greater than,  
17 the prevailing integrated state Medicaid rate for applied behavior analysis services as established  
18 by the executive office of health and human services.

19 SECTION 3. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
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- 1           This act would remove the age restriction for benefits coverage and would require, for  
2 health insurance policies issued or renewed on or after January 1, 2026, that coverage shall include  
3 reimbursement for applied behavior analysis provider services. This act would also set a minimum  
4 reimbursement rate for applied behavior analysis services at equal to, or greater than, the prevailing  
5 integrated state Medicaid rate as established by the executive office of health and human services.  
6           This act would take effect upon passage.

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