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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: Senators Gu, and DiPalma

Date Introduced: March 14, 2025

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 27-18-69 of the General Laws in Chapter 27-18 entitled "Accident
2 and Sickness Insurance Policies" is hereby amended to read as follows:

3 **27-18-69. Licensed ambulance service.**

4 (a) No individual or group health insurance contract, plan or policy delivered, issued for
5 delivery, or renewed in this state on or after January 1, 2009 shall provide for a co-payment for
6 ground ambulance services in excess of fifty dollars (\$50.00).

7 (b) As used in this section, the term “ground ambulance services” shall mean those services
8 provided by an ambulance service licensed to operate in Rhode Island in accordance with § 23-4.1-
9 6. The term excludes air and water ambulance services and ambulance services provided outside
10 of Rhode Island.

11 (c) Subsections (a) and (b) of this ~~This~~ section shall not apply to insurance coverage
12 providing benefits for: (1) hospital confinement indemnity; (2) disability income; (3) accident only;
13 (4) long-term care; (5) Medicare supplement; (6) limited benefit health; (7) specified disease
14 indemnity; (8) sickness or bodily injury or death by accident or both; and (9) other limited benefit
15 policies.

16 (d) Individual and group health insurance contracts, plans, and policies issued for delivery,
17 or renewed in this state on or after January 1, 2026 shall provide reimbursement rates for ambulance
18 services equal to reimbursement rates provided by Medicare for the same medical services. For
19 purposes of this section, "ambulance" means any publicly or privately owned vehicle, designed,

1 [constructed, equipped, and operated for emergency medical treatment and/or transportation of](#)
2 [persons who are sick or injured.](#)

3 SECTION 2. Section 27-19-60 of the General Laws in Chapter 27-19 entitled "Nonprofit
4 Hospital Service Corporations" is hereby amended to read as follows:

5 **27-19-60. Licensed ambulance service.**

6 (a) No individual or group health insurance contract, plan, or policy delivered, issued for
7 delivery, or renewed in this state on or after January 1, 2009, shall provide for a copayment for
8 ground ambulance services in excess of fifty dollars (\$50.00).

9 (b) As used in this section, the term "ground ambulance services" shall mean those services
10 provided by an ambulance service licensed to operate in Rhode Island in accordance with § 23-4.1-
11 6. The term excludes air and water ambulance services and ambulance services provided outside
12 of Rhode Island.

13 (c) [Subsections \(a\) and \(b\) of this](#) ~~This~~ section shall not apply to insurance coverage
14 providing benefits for: (1) Hospital confinement indemnity; (2) Disability income; (3) Accident
15 only; (4) Long-term care; (5) Medicare supplement; (6) Limited benefit health; (7) Specified
16 disease indemnity; (8) Sickness or bodily injury or death by accident, or both; and (9) Other limited
17 benefit policies.

18 [\(d\) Individual and group health insurance contracts, plans, and policies issued for delivery,](#)
19 [or renewed in this state on or after January 1, 2026 shall provide reimbursement rates for ambulance](#)
20 [services equal to reimbursement rates provided by Medicare for the same medical services. For](#)
21 [purposes of this section, "ambulance" means any publicly or privately owned vehicle, designed,](#)
22 [constructed, equipped, and operated for emergency medical treatment and/or transportation of](#)
23 [persons who are sick or injured.](#)

24 SECTION 3. Section 27-20-55 of the General Laws in Chapter 27-20 entitled "Nonprofit
25 Medical Service Corporations" is hereby amended to read as follows:

26 **27-20-55. Licensed ambulance service.**

27 (a) No individual or group health insurance contract, plan, or policy delivered, issued for
28 delivery, or renewed in this state on or after January 1, 2009, shall provide for a copayment for
29 ground ambulance services in excess of fifty dollars (\$50.00).

30 (b) As used in this section, the term "ground ambulance services" shall mean those services
31 provided by an ambulance service licensed to operate in Rhode Island in accordance with § 23-4.1-
32 6. The term excludes air and water ambulance services and ambulance services provided outside
33 of Rhode Island.

34 (c) [Subsections \(a\) and \(b\) of this](#) ~~This~~ section shall not apply to insurance coverage

1 providing benefits for: (1) Hospital confinement indemnity; (2) Disability income; (3) Accident
2 only; (4) Long-term care; (5) Medicare supplement; (6) Limited benefit health; (7) Specified
3 disease indemnity; (8) Sickness or bodily injury or death by accident, or both; and (9) Other limited
4 benefit policies.

5 (d) Individual and group health insurance contracts, plans, and policies issued for delivery,
6 or renewed in this state on or after January 1, 2026 shall provide reimbursement rates for ambulance
7 services equal to reimbursement rates provided by Medicare for the same medical services. For
8 purposes of this section, "ambulance" means any publicly or privately owned vehicle, designed,
9 constructed, equipped, and operated for emergency medical treatment and/or transportation of
10 persons who are sick or injured.

11 SECTION 4. Section 27-41-73 of the General Laws in Chapter 27-41 entitled "Health
12 Maintenance Organizations" is hereby amended to read as follows:

13 **27-41-73. Licensed ambulance service.**

14 (a) No individual or group health insurance contract, plan, or policy delivered, issued for
15 delivery, or renewed in this state on or after January 1, 2009, shall provide for a copayment for
16 ground ambulance services in excess of fifty dollars (\$50.00).

17 (b) As used in this section, the term "ground ambulance services" shall mean those services
18 provided by an ambulance service licensed to operate in Rhode Island in accordance with § 23-4.1-
19 6. The term excludes air and water ambulance services and ambulance services provided outside
20 of Rhode Island.

21 (c) Subsections (a) and (b) of this ~~This~~ section shall not apply to insurance coverage
22 providing benefits for: (1) Hospital confinement indemnity; (2) Disability income; (3) Accident
23 only; (4) Long-term care; (5) Medicare supplement; (6) Limited benefit health; (7) Specified
24 disease indemnity; (8) Sickness or bodily injury or death by accident or both; and (9) Other limited
25 benefit policies.

26 (d) Individual and group health insurance contracts, plans, and policies issued for delivery,
27 or renewed in this state on or after January 1, 2026 shall provide reimbursement rates for ambulance
28 services equal to reimbursement rates provided by Medicare for the same medical services. For
29 purposes of this section, "ambulance" means any publicly or privately owned vehicle, designed,
30 constructed, equipped, and operated for emergency medical treatment and/or transportation of
31 persons who are sick or injured.

32 SECTION 5. Chapter 40-8 of the General Laws entitled "Medical Assistance" is hereby
33 amended by adding thereto the following section:

34 **40-8-33. Medicaid reimbursement rate increase.**

1 Medicaid reimbursement rates for ambulance services shall be equal to reimbursement
2 rates provided by Medicare for the same medical services. For purposes of this section,
3 "ambulance" means any publicly or privately owned vehicle, designed, constructed, equipped, and
4 operated for emergency medical treatment and/or transportation of persons who are sick or injured.

5 SECTION 6. 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 increase individual, group, and Medicaid insurance rates of reimbursement
2 for ambulance services to be equal to reimbursement rates provided by Medicare for the same
3 medical services.
4 This act would take effect on January 1, 2026.

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