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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO INSURANCE -- TELEMEDICINE COVERAGE ACT

Introduced By: Representatives Hopkins, McNamara, Nardone, J. Brien, Casimiro,
Shanley, Perez, Fascia, Read, and Tanzi
Date Introduced: January 23, 2026

Referred To: House Health & Human Services

It is enacted by the General Assembly as follows:

- 1 SECTION 1. Section 27-81-3 of the General Laws in Chapter 27-81 entitled "Telemedicine
2 Coverage Act" is hereby amended to read as follows:
- 3 **27-81-3. Definitions.**
- 4 As used in this chapter:
- 5 (1) "Clinically appropriate" means care that is delivered in the appropriate medical setting.
- 6 (2) "Distant site" means a site at which a healthcare provider is located while providing
7 healthcare services by means of telemedicine.
- 8 (3) "Healthcare facility" means an institution providing healthcare services or a healthcare
9 setting, including, but not limited to: hospitals and other licensed inpatient centers; ambulatory
10 surgical or treatment centers; skilled nursing centers; residential treatment centers; diagnostic,
11 laboratory and imaging centers; and rehabilitation and other therapeutic health settings.
- 12 (4) "Healthcare professional" means a physician or other healthcare practitioner licensed,
13 accredited, or certified to perform specified healthcare services consistent with state law.
- 14 (5) "Healthcare provider" means a healthcare professional or a healthcare facility.
- 15 (6) "Healthcare services" means any services included in the furnishing to any individual
16 of medical, podiatric, or dental care, or hospitalization, or incident to the furnishing of that care or
17 hospitalization, and the furnishing to any person of any and all other services for the purpose of
18 preventing, alleviating, curing, or healing human illness, injury, or physical disability.
- 19 (7) "Health insurer" means any person, firm, or corporation offering and/or insuring

1 healthcare services on a prepaid basis, including, but not limited to, a nonprofit service corporation,
2 a health maintenance organization, the Rhode Island Medicaid program, including its contracted
3 managed care entities, or an entity offering a policy of accident and sickness insurance.

4 (8) “Health maintenance organization” means a health maintenance organization as defined
5 in chapter 41 of this title.

6 (9) “Medically necessary” means medical, surgical, or other services required for the
7 prevention, diagnosis, cure, or treatment of a health-related condition, including services necessary
8 to prevent a decremental change in either medical or mental health status.

9 (10) “Nonprofit service corporation” means a nonprofit hospital service corporation as
10 defined in chapter 19 of this title, or a nonprofit medical service corporation as defined in chapter
11 20 of this title.

12 (11) “Originating site” means a site at which a patient is located at the time healthcare
13 services are provided to them by means of telemedicine, which can include a patient’s home where
14 medically necessary and clinically appropriate.

15 (12) “Policy of accident and sickness insurance” means a policy of accident and sickness
16 insurance as defined in chapter 18 of this title.

17 (13) “Rhode Island Medicaid program” means a state-administered, medical assistance
18 program that is funded by the state and federal governments under Title XIX and Title XXI of the
19 U.S. Social Security Act and any general or public laws and administered by the executive office
20 of health and human services.

21 (14) “Store-and-forward technology” means the technology used to enable the transmission
22 of a patient’s medical information from an originating site to the healthcare provider at the distant
23 site without the patient being present.

24 (15) “Telemedicine” means the delivery of clinical healthcare services [consistent with the](#)
25 [standard of care](#) by use of [store-and-forward technology](#); real time, two-way synchronous audio,
26 video, telephone-audio-only communications; or electronic media or other telecommunications
27 technology including, but not limited to: online adaptive interviews, remote patient monitoring
28 devices, audiovisual communications, including the application of secure video conferencing or
29 store-and-forward technology to provide or support healthcare delivery, which facilitate
30 assessment, diagnosis, counseling and prescribing treatment, and care management of a patient’s
31 health care while such patient is at an originating site and the healthcare provider is at a distant site,
32 consistent with applicable federal laws and regulations. “Telemedicine” does not include an email
33 message or facsimile transmission between the provider and patient, or an automated computer
34 program used to diagnose and/or treat ocular or refractive conditions.

1 SECTION 2. 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 permit healthcare professionals to diagnose and treat patients remotely with
2 store and forward technology when provision of services in such manner is consistent with the
3 standard of care.
4 This act would take effect upon passage.

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