

2026 -- H 7628

LC004442

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES-
NON-OPIOID PAIN TREATMENT

Introduced By: Representatives Handy, Donovan, Fogarty, and Chippendale

Date Introduced: February 11, 2026

Referred To: House Health & Human Services

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 **27-18-96. Access to pain management services.**

4 (a) 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, 2027, shall develop a plan to provide adequate coverage of and access to a
7 broad spectrum of pain management services including, but not limited to, nonopioid, nonnarcotic
8 medication for pain management and nonmedication pain management services that serve as
9 alternatives to the prescribing of opioid or narcotic drugs in accordance with guidelines developed
10 by the bureau.

11 (b) Approval by health insurance commissioner. Every individual or group health
12 insurance carrier shall file a plan required under subsection (a) of this section with the
13 commissioner for approval. In its review, the commissioner shall consider the adequacy of access
14 to a broad spectrum of pain management services under the plan and whether any policies adopted
15 by the carrier may create undue preferential coverage of and access to prescribed opioids for pain
16 management without consideration of other pain management services.

17 (c) Information for enrollees. Every individual or group health insurance carrier shall
18 distribute educational materials to network providers about a pain management access plan under

1 [subsection \(a\) of this section and post information about the pain management access plan on the](#)
2 [carrier's publicly accessible website.](#)

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

5 **27-19-88. Access to pain management services.**

6 [\(a\) Every individual or group health insurance contract, plan, or policy that provides](#)
7 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)
8 [on or after January 1, 2027, shall develop a plan to provide adequate coverage of and access to a](#)
9 [broad spectrum of pain management services including, but not limited to, nonopioid, nonnarcotic](#)
10 [medication for pain management and nonmedication pain management services that serve as](#)
11 [alternatives to the prescribing of opioid or narcotic drugs in accordance with guidelines developed](#)
12 [by the bureau.](#)

13 [\(b\) Approval by health insurance commissioner. Every individual or group health](#)
14 [insurance carrier shall file a plan required under subsection \(a\) of this section with the](#)
15 [commissioner for approval. In its review, the commissioner shall consider the adequacy of access](#)
16 [to a broad spectrum of pain management services under the plan and whether any policies adopted](#)
17 [by the carrier may create unduly preferential coverage of and access to prescribed opioids for pain](#)
18 [management without consideration of other pain management services.](#)

19 [\(c\) Information for enrollees. Every individual or group health insurance carrier shall](#)
20 [distribute educational materials to network providers about a pain management access plan under](#)
21 [subsection \(a\) and post information about the pain management access plan on the carrier's publicly](#)
22 [accessible website.](#)

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

25 **27-20-84. Access to pain management services.**

26 [\(a\) Every individual or group health insurance contract, plan, or policy that provides](#)
27 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)
28 [on or after January 1, 2027, shall develop a plan to provide adequate coverage of and access to a](#)
29 [broad spectrum of pain management services including, but not limited to, nonopioid, nonnarcotic](#)
30 [medication for pain management and nonmedication pain management services that serve as](#)
31 [alternatives to the prescribing of opioid or narcotic drugs in accordance with guidelines developed](#)
32 [by the bureau.](#)

33 [\(b\) Approval by health insurance commissioner. Every individual or group health](#)
34 [insurance carrier shall file a plan required under subsection \(a\) of this section with the](#)

1 commissioner for approval. In its review, the commissioner shall consider the adequacy of access
2 to a broad spectrum of pain management services under the plan and whether any policies adopted
3 by the carrier may create unduly preferential coverage of and access to prescribed opioids for pain
4 management without consideration of other pain management services.

5 (c) Information for enrollees. Every individual or group health insurance carrier shall
6 distribute educational materials to network providers about a pain management access plan under
7 subsection (a) and post information about the pain management access plan on the carrier's publicly
8 accessible website.

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

11 **27-41-101. Access to pain management services.**

12 (a) Every individual or group health insurance contract, plan, or policy that provides
13 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state
14 on or after January 1, 2027, shall develop a plan to provide adequate coverage of, and access to, a
15 broad spectrum of pain management services including, but not limited to, nonopioid, nonnarcotic
16 medication for pain management and nonmedication pain management services that serve as
17 alternatives to the prescribing of opioid or narcotic drugs in accordance with guidelines developed
18 by the bureau.

19 (b) Approval by health insurance commissioner. Every individual or group health
20 insurance carrier shall file a plan required under subsection (a) of this section with the
21 commissioner for approval. In its review, the commissioner shall consider the adequacy of access
22 to a broad spectrum of pain management services under the plan and whether any policies adopted
23 by the carrier may create unduly preferential coverage of and access to prescribed opioids for pain
24 management without consideration of other pain management services.

25 (c) Information for enrollees. Every individual or group health insurance carrier shall
26 distribute educational materials to network providers about a pain management access plan under
27 subsection (a) and post information about the pain management access plan on the carrier's publicly
28 accessible website.

29 SECTION 5. 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 -- ACCIDENT AND SICKNESS INSURANCE POLICIES-
NON-OPIOID PAIN TREATMENT

1 This act would require health insurers to develop a plan to provide adequate coverage, of
2 and access to, a broad spectrum of pain management services including, but not limited to,
3 nonopioid, nonnarcotic medication for pain management and nonmedication pain management
4 services that serve as alternatives to the prescribing of opioid or narcotic drugs in accordance with
5 guidelines developed by the bureau.

6 This act would take effect upon passage.

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