

2026 -- H 7816

LC005053

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

Introduced By: Representative Charlene Lima

Date Introduced: February 26, 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. Coverage denial justification and notification.**

4 (a) Notwithstanding any other provision of law, a pharmacy benefit manager as defined in  
5 § 27-18-33.2 shall not deny coverage for a prescription drug without first providing a written notice  
6 containing a medically sound justification for the denial, delivered simultaneously to both the  
7 prescribing provider and the patient. The notice shall include sufficient detail to permit the provider  
8 and patient to understand the basis for denial and, if appropriate, submit an appeal or request for  
9 prior authorization.

10 (1) Medical oversight requirement. Any medically sound justification required under this  
11 section must be provided or reviewed by a licensed physician, licensed pharmacist, or other health  
12 care professional authorized under Rhode Island law to provide such clinical determinations, and  
13 the name and license information of the reviewing professional must be included in the written  
14 notice.

15 (2) Definition of medically sound justification. For purposes of this section, "medically  
16 sound justification" means a reason based on recognized clinical standards or evidence-based  
17 guidelines appropriate to the patient's condition.

18 (3) Plan compliance. Nothing in this section shall prevent a pharmacy benefit manager  
19 from denying coverage in accordance with the terms of the insurance plan or prescription drug

1 [benefit contract; provided that, the written justification requirement and medical oversight](#)  
2 [requirements are met.](#)

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. Coverage denial justification and notification.**

6 [\(a\) Notwithstanding any other provision of law, a pharmacy benefit manager as defined in](#)  
7 [§ 27-19-26.2 shall not deny coverage for a prescription drug without first providing a written notice](#)  
8 [containing a medically sound justification for the denial, delivered simultaneously to both the](#)  
9 [prescribing provider and the patient. The notice shall include sufficient detail to permit the provider](#)  
10 [and patient to understand the basis for denial and, if appropriate, submit an appeal or request for](#)  
11 [prior authorization.](#)

12 [\(1\) Medical oversight requirement. Any medically sound justification required under this](#)  
13 [section must be provided or reviewed by a licensed physician, licensed pharmacist, or other health](#)  
14 [care professional authorized under Rhode Island law to provide such clinical determinations, and](#)  
15 [the name and license information of the reviewing professional must be included in the written](#)  
16 [notice.](#)

17 [\(2\) Definition of medically sound justification. For purposes of this section, "medically](#)  
18 [sound justification" means a reason based on recognized clinical standards or evidence-based](#)  
19 [guidelines appropriate to the patient's condition.](#)

20 [\(3\) Plan compliance. Nothing in this section shall prevent a pharmacy benefit manager](#)  
21 [from denying coverage in accordance with the terms of the insurance plan or prescription drug](#)  
22 [benefit contract; provided that, the written justification requirement and medical oversight](#)  
23 [requirements are met.](#)

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

26 **27-20-84. Coverage denial justification and notification.**

27 [\(a\) Notwithstanding any other provision of law, a pharmacy benefit manager as defined in](#)  
28 [§ 27-20-23.2 shall not deny coverage for a prescription drug without first providing a written notice](#)  
29 [containing a medically sound justification for the denial, delivered simultaneously to both the](#)  
30 [prescribing provider and the patient. The notice shall include sufficient detail to permit the provider](#)  
31 [and patient to understand the basis for denial and, if appropriate, submit an appeal or request for](#)  
32 [prior authorization.](#)

33 [\(1\) Medical oversight requirement. Any medically sound justification required under this](#)  
34 [section must be provided or reviewed by a licensed physician, licensed pharmacist, or other health](#)

1 care professional authorized under Rhode Island law to provide such clinical determinations, and  
2 the name and license information of the reviewing professional must be included in the written  
3 notice.

4 (2) Definition of medically sound justification. For purposes of this section, "medically  
5 sound justification" means a reason based on recognized clinical standards or evidence-based  
6 guidelines appropriate to the patient's condition.

7 (3) Plan compliance. Nothing in this section shall prevent a pharmacy benefit manager  
8 from denying coverage in accordance with the terms of the insurance plan or prescription drug  
9 benefit contract; provided that, the written justification requirement and medical oversight  
10 requirements are met.

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

13 **27-41-101. Coverage denial justification and notification.**

14 (a) Notwithstanding any other provision of law, a pharmacy benefit manager as defined in  
15 § 27-41-38.2 shall not deny coverage for a prescription drug without first providing a written notice  
16 containing a medically sound justification for the denial, delivered simultaneously to both the  
17 prescribing provider and the patient. The notice shall include sufficient detail to permit the provider  
18 and patient to understand the basis for denial and, if appropriate, submit an appeal or request for  
19 prior authorization.

20 (1) Medical oversight requirement. Any medically sound justification required under this  
21 section must be provided or reviewed by a licensed physician, licensed pharmacist, or other health  
22 care professional authorized under Rhode Island law to provide such clinical determinations, and  
23 the name and license information of the reviewing professional must be included in the written  
24 notice.

25 (2) Definition of medically sound justification. For purposes of this section, "medically  
26 sound justification" means a reason based on recognized clinical standards or evidence-based  
27 guidelines appropriate to the patient's condition.

28 (3) Plan compliance. Nothing in this section shall prevent a pharmacy benefit manager  
29 from denying coverage in accordance with the terms of the insurance plan or prescription drug  
30 benefit contract; provided that, the written justification requirement and medical oversight  
31 requirements are met.

32 SECTION 5. This act shall take effect on January 1, 2027.

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

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- 1           This act would require pharmacy benefit managers to provide medical justification for
- 2 denying any claim for prescription drug benefits.
- 3           This act would take effect on January 1, 2027.

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