

2026 -- H 7858

LC005396

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: Representatives Furtado, McGaw, Donovan, O'Brien, Casey, Solomon,
Casimiro, Alzate, Messier, and Cruz

Date Introduced: February 27, 2026

Referred To: House Corporations

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. Disability income insurance coverage for state employees -- Age**
4 **nondiscrimination.**

5 (a) Any insurer, health maintenance organization, or other entity authorized to issue
6 disability income insurance or short-term disability insurance in this state that submits a bid,
7 proposal, or contract to provide short-term disability insurance coverage to employees of the State
8 of Rhode Island shall offer such coverage on a nondiscriminatory basis with respect to age.

9 (b) Coverage offered pursuant to subsection (a) of this section shall be made available to
10 all eligible state employees actively employed by the state, regardless of age, including employees
11 seventy (70) years of age or older.

12 (c) No policy, contract, certificate, rider, or plan document issued pursuant to this section
13 shall:

14 (1) Exclude an otherwise eligible employee solely on the basis of age;

15 (2) Terminate coverage solely due to the attainment of a specified age; or

16 (3) Impose different eligibility standards based solely on age.

17 (d) Nothing in this section shall be construed to require coverage for an employee who is
18 not otherwise actively employed or eligible under the terms of employment established by the state.

19 (e) The provisions of this section shall apply only to disability income or short-term

1 [disability insurance policies issued or renewed pursuant to a bid, contract, or agreement with the](#)
2 [State of Rhode Island.](#)

3 SECTION 2. This act shall take effect on January 1, 2027.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

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1 This act would require that any private short-term disability insurance (STDI) carrier that
2 bids to provide coverage to Rhode Island state employees would cover all eligible employees,
3 regardless of age.

4 This act would take effect on January 1, 2027.

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