

2026 -- H 8134

=====
LC005024
=====

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 Casimiro, Tanzi, Donovan, Spears, Potter, Alzate,
Stewart, McGaw, and Shallcross Smith

Date Introduced: February 27, 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 of emergency medical services mental health and substance use**
4 **disorder treatment.**

5 (a) As used in this section, "emergency medical services" or "EMS" means the
6 practitioners, ambulance vehicles, and ambulance service entities licensed in accordance with
7 chapter 4.1 of title 23 to provide emergency medical care, transportation, and preventive care to
8 mitigate loss of life or exacerbation of illness or injury, including, but not limited to, EMS
9 responding to the 911 system established under chapter 21.1 of title 39.

10 (b) Emergency medical services shall be permitted to allow licensed providers who
11 evaluate and treat mental health disorders, including substance use disorders, to accompany EMS.
12 Such providers shall be permitted to evaluate and treat EMS patients when medically necessary
13 and appropriate. Such evaluation and treatment shall be permitted to occur in the community.

14 (c) Emergency medical services shall be permitted to transport to the following facilities
15 designated by the director of the department of health:

16 (1) Emergency room diversion facilities, as defined in § 23-17.26-2; and

17 (2) Community-based behavioral health facilities designed to provide immediate assistance
18 to a person in crisis.

19 (d) Commencing January 1, 2027, every individual or group health insurance contract, plan

1 or policy issued for delivery or renewed in this state that provides medical coverage that includes
2 coverage for emergency medical services, shall provide coverage for evaluation and treatment
3 described in subsection (b) of this section and shall reimburse such services at a rate not lower than
4 the same service would have been had that service been delivered in a traditional office setting.

5 (e) Commencing January 1, 2027, every individual or group health insurance contract, plan
6 or policy issued for delivery or renewed in this state that provides medical coverage that includes
7 coverage for emergency medical services, shall provide coverage for transportation and described
8 in subsection (c) of this section and shall reimburse such services at a rate not lower than the same
9 rate as for transport to an emergency department.

10 (f) Treatment and coverage for mental health disorders, including substance use disorders,
11 as described in this section shall be provided in accordance with chapter 38.2 of title 27.

12 (g) The department of health with the collaboration of the ambulance service coordinating
13 advisory board shall promulgate any rules, regulations, standing orders, protocols, and procedures
14 necessary and proper for the efficient administration and enforcement of this section.

15 (h) The office of the health insurance commissioner may promulgate such rules and
16 regulations as are necessary and proper to effectuate the purpose and for the efficient administration
17 and enforcement of this section.

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

20 **27-19-88. Coverage of emergency medical services mental health and substance use**
21 **disorder treatment.**

22 (a) As used in this section, "emergency medical services" or "EMS" means the
23 practitioners, ambulance vehicles, and ambulance service entities licensed in accordance with
24 chapter 4.1 of title 23 to provide emergency medical care, transportation, and preventive care to
25 mitigate loss of life or exacerbation of illness or injury, including, but not limited to, EMS
26 responding to the 911 system established under chapter 21.1 of title 39.

27 (b) Emergency medical services shall be permitted to allow licensed providers who
28 evaluate and treat mental health disorders, including substance use disorders, to accompany EMS.
29 Such providers shall be permitted to evaluate and treat EMS patients when medically necessary
30 and appropriate. Such evaluation and treatment shall be permitted to occur in the community.

31 (c) Emergency medical services shall be permitted to transport to the following facilities
32 designated by the director of the department of health:

33 (1) Emergency room diversion facilities, as defined in § 23-17.26-2; and

34 (2) Community-based behavioral health facilities designed to provide immediate assistance

1 to a person in crisis.

2 (d) Commencing January 1, 2027, every individual or group health insurance contract, plan
3 or policy issued for delivery or renewed in this state that provides medical coverage that includes
4 coverage for emergency medical services, shall provide coverage for evaluation and treatment
5 described in subsection (b) of this section and shall reimburse such services at a rate not lower than
6 the same service would have been had that service been delivered in a traditional office setting.

7 (e) Commencing January 1, 2027, every individual or group health insurance contract, plan
8 or policy issued for delivery or renewed in this state that provides medical coverage that includes
9 coverage for emergency medical services, shall provide coverage for transportation and described
10 in subsection (c) of this section and shall reimburse such services at a rate not lower than the same
11 rate as for transport to an emergency department.

12 (f) Treatment and coverage for mental health disorders, including substance use disorders,
13 as described in this section shall be provided in accordance with chapter 38.2 of title 27.

14 (g) The department of health with the collaboration of the ambulance service coordinating
15 advisory board shall promulgate any rules, regulations, standing orders, protocols, and procedures
16 necessary and proper for the efficient administration and enforcement of this section.

17 (h) The office of the health insurance commissioner may promulgate such rules and
18 regulations as are necessary and proper to effectuate the purpose and for the efficient administration
19 and enforcement of this section.

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

22 **27-20-84. Coverage of emergency medical services mental health and substance use**
23 **disorder treatment.**

24 (a) As used in this section, "emergency medical services" or "EMS" means the
25 practitioners, ambulance vehicles, and ambulance service entities licensed in accordance with
26 chapter 4.1 of title 23 to provide emergency medical care, transportation, and preventive care to
27 mitigate loss of life or exacerbation of illness or injury, including, but not limited to, EMS
28 responding to the 911 system established under chapter 21.1 of title 39.

29 (b) Emergency medical services shall be permitted to allow licensed providers who
30 evaluate and treat mental health disorders, including substance use disorders, to accompany EMS.
31 Such providers shall be permitted to evaluate and treat EMS patients when medically necessary
32 and appropriate. Such evaluation and treatment shall be permitted to occur in the community.

33 (c) Emergency medical services shall be permitted to transport to the following facilities
34 designated by the director of the department of health:

1 (1) Emergency room diversion facilities, as defined in § 23-17.26-2; and
2 (2) Community-based behavioral health facilities designed to provide immediate assistance
3 to a person in crisis.

4 (d) Commencing January 1, 2027, every individual or group health insurance contract, plan
5 or policy issued for delivery or renewed in this state that provides medical coverage that includes
6 coverage for emergency medical services, shall provide coverage for evaluation and treatment
7 described in subsection (b) of this section and shall reimburse such services at a rate not lower than
8 the same service would have been had that service been delivered in a traditional office setting.

9 (e) Commencing January 1, 2027, every individual or group health insurance contract, plan
10 or policy issued for delivery or renewed in this state that provides medical coverage that includes
11 coverage for emergency medical services, shall provide coverage for transportation and described
12 in subsection (c) of this section and shall reimburse such services at a rate not lower than the same
13 rate as for transport to an emergency department.

14 (f) Treatment and coverage for mental health disorders, including substance use disorders,
15 as described in this section shall be provided in accordance with chapter 38.2 of title 27.

16 (g) The department of health with the collaboration of the ambulance service coordinating
17 advisory board shall promulgate any rules, regulations, standing orders, protocols, and procedures
18 necessary and proper for the efficient administration and enforcement of this section.

19 (h) The office of the health insurance commissioner may promulgate such rules and
20 regulations as are necessary and proper to effectuate the purpose and for the efficient administration
21 and enforcement of this section.

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

24 **27-41-101. Coverage of emergency medical services mental health and substance use**
25 **disorder treatment.**

26 (a) As used in this section, "emergency medical services" or "EMS" means the
27 practitioners, ambulance vehicles, and ambulance service entities licensed in accordance with
28 chapter 4.1 of title 23 to provide emergency medical care, transportation, and preventive care to
29 mitigate loss of life or exacerbation of illness or injury, including, but not limited to, EMS
30 responding to the 911 system established under chapter 21.1 of title 39.

31 (b) Emergency medical services shall be permitted to allow licensed providers who
32 evaluate and treat mental health disorders, including substance use disorders, to accompany EMS.
33 Such providers shall be permitted to evaluate and treat EMS patients when medically necessary
34 and appropriate. Such evaluation and treatment shall be permitted to occur in the community.

1 (c) Emergency medical services shall be permitted to transport to the following facilities
2 designated by the director of the department of health:

3 (1) Emergency room diversion facilities, as defined in § 23-17.26-2; and

4 (2) Community-based behavioral health facilities designed to provide immediate assistance
5 to a person in crisis.

6 (d) Commencing January 1, 2027, every individual or group health insurance contract, plan
7 or policy issued for delivery or renewed in this state that provides medical coverage that includes
8 coverage for emergency medical services, shall provide coverage for evaluation and treatment
9 described in subsection (b) of this section and shall reimburse such services at a rate not lower than
10 the same service would have been had that service been delivered in a traditional office setting.

11 (e) Commencing January 1, 2027, every individual or group health insurance contract, plan
12 or policy issued for delivery or renewed in this state that provides medical coverage that includes
13 coverage for emergency medical services, shall provide coverage for transportation and described
14 in subsection (c) of this section and shall reimburse such services at a rate not lower than the same
15 rate as for transport to an emergency department.

16 (f) Treatment and coverage for mental health disorders, including substance use disorders,
17 as described in this section shall be provided in accordance with chapter 38.2 of title 27.

18 (g) The department of health with the collaboration of the ambulance service coordinating
19 advisory board shall promulgate any rules, regulations, standing orders, protocols, and procedures
20 necessary and proper for the efficient administration and enforcement of this section.

21 (h) The office of the health insurance commissioner may promulgate such rules and
22 regulations as are necessary and proper to effectuate the purpose and for the efficient administration
23 and enforcement of this section.

24 SECTION 5. Chapter 42-7.2 of the General Laws entitled "Office of Health and Human
25 Services" is hereby amended by adding thereto the following section:

26 **42-7.2-21. Coverage for emergency medical services mental health and substance use**
27 **disorder.**

28 (a) As used in this section, "emergency medical services" or "EMS" means the
29 practitioners, ambulance vehicles, and ambulance service entities licensed in accordance with
30 chapter 4.1 of title 23 to provide emergency medical care, transportation, and preventive care to
31 mitigate loss of life or exacerbation of illness or injury, including, but not limited to, EMS
32 responding to the 911 system established under chapter 21.1 of title 39.

33 (b) Emergency medical services shall be permitted to allow licensed providers who
34 evaluate and treat mental health disorders, including substance use disorders, to accompany EMS.

1 Such providers shall be permitted to evaluate and treat EMS patients when medically necessary
2 and appropriate. Such evaluation and treatment shall be permitted to occur in the community.

3 (c) Emergency medical services shall be permitted to transport to the following facilities
4 designated by the director of the department of health:

5 (1) Emergency room diversion facilities, as defined in § 23-17.26-2; and

6 (2) Community-based behavioral health facilities designed to provide immediate assistance
7 to a person in crisis.

8 (d) Rhode Island Medicaid and its contracted managed care entities shall provide coverage
9 for transportation, evaluation, and treatment described in subsections (c) and (d) of this section and
10 shall reimburse such services at a rate not lower than the same service would have been had that
11 service been delivered in a traditional office setting or for transport to an emergency department.

12 (e) The executive office of health and human services shall set the reimbursement rates for
13 the services described in this section.

14 SECTION 6. This act shall take effect upon passage.

=====
LC005024
=====

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

- 1 This act would permit licensed providers to accompany emergency medical services and
- 2 treat patients within the community for mental health disorders, including substance use disorders.
- 3 This act would take effect upon passage.

=====
LC005024
=====