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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 McNamara, Kennedy, Read, and Marszalkowski

Date Introduced: April 01, 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. Methods of payment.**
- 4 (a) No contract between a dental plan or other healthcare entity and a dentist for the
- 5 provision of services to beneficiaries shall require the dentist to accept payment exclusively by
- 6 means of any form of payment method that requires dentists to pay fees or charges to release
- 7 payment including virtual credit cards. A dental plan or other healthcare entity may initiate or
- 8 change to a payment methodology that requires dentists to pay fees or charges to release payment,
- 9 including virtual credit card payments, if the dental plan or healthcare entity:
- 10 (1) Informs the dentist of all available methods of payment;
- 11 (2) Provides clear and accessible instructions for the selection of an alternative method of
- 12 payment;
- 13 (3) Ensures that the dentist may exercise such selection without restriction; and
- 14 (4) The provider or a designee of the provider elects, through express acceptance, to accept
- 15 a payment of the claim using the credit card or electronic funds transfer payment method. Violation
- 16 of express acceptance nullifies any election on claim payment methodology until such time as
- 17 express agreement is executed.
- 18 (b) Neither the dental plan, the healthcare entity, nor any affiliated healthcare payments
- 19 platform shall impose any fee or charge upon the dentist for access to payment or claims data; the

1 transmission or processing of payment; or the issuance or mailing of payment.

2 (c) As used in this section, the following terms have the following meanings, unless the
3 context clearly indicates otherwise:

4 (1) "Alternative payment method" means any form of payment other than virtual credit
5 cards such as electronic funds transfers ("EFT") or automated clearing house payment ("ACH") or
6 paper check.

7 (2) "Dental plan" means a policy or program that provides a specified level of dental
8 benefits for procedures rendered by a dentist or hygienist, to a member or subscriber.

9 (3) "Dentist" means a licensed individual under chapter 31.1 of title 5 ("dentists and dental
10 hygienists").

11 (4) "Express acceptance" means a clear and direct agreement to the terms of payment
12 method, communicated explicitly by the dental plan to the dentist, in writing, signifying acceptance
13 of the payment method without any ambiguity or implied actions.

14 (5) "Healthcare entity" means any for profit or nonprofit dental service corporation or any
15 for profit or nonprofit hospital service corporation providing dental plans or any other entity
16 providing dental plans and entering into provider contracts with dentists in the State of Rhode
17 Island.

18 (6) "Healthcare payments platform" means any form of payment processor directly linked
19 to or under contract with a healthcare entity.

20 (7) "Virtual credit card" means a form of electronic funds transfer utilizing a single-use
21 series of numbers and specific payment amount which the payee is required to process manually.

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

24 **27-19-88. Methods of payment.**

25 (a) No contract between a dental plan or other healthcare entity and a dentist for the
26 provision of services to beneficiaries shall require the dentist to accept payment exclusively by
27 means of any form of payment method that requires dentists to pay fees or charges to release
28 payment including virtual credit cards. A dental plan or other healthcare entity may initiate or
29 change to a payment methodology that requires dentists to pay fees or charges to release payment,
30 including virtual credit card payments, if the dental plan or healthcare entity:

31 (1) Informs the dentist of all available methods of payment;

32 (2) Provides clear and accessible instructions for the selection of an alternative method of
33 payment;

34 (3) Ensures that the dentist may exercise such selection without restriction; and

1 (4) The provider or a designee of the provider elects, through express acceptance, to accept
2 a payment of the claim using the credit card or electronic funds transfer payment method. Violation
3 of express acceptance nullifies any election on claim payment methodology until such time as
4 express agreement is executed.

5 (b) Neither the dental plan, the healthcare entity, nor any affiliated healthcare payments
6 platform shall impose any fee or charge upon the dentist for access to payment or claims data; the
7 transmission or processing of payment; or the issuance or mailing of payment.

8 (c) As used in this section, the following terms have the following meanings, unless the
9 context clearly indicates otherwise:

10 (1) "Alternative payment method" means any form of payment other than virtual credit
11 cards such as electronic funds transfers ("EFT") or automated clearing house payment ("ACH") or
12 paper check.

13 (2) "Dental plan" means a policy or program that provides a specified level of dental
14 benefits for procedures rendered by a dentist or hygienist, to a member or subscriber.

15 (3) "Dentist" means a licensed individual under chapter 31.1 of title 5 ("dentists and dental
16 hygienists").

17 (4) "Express acceptance" means a clear and direct agreement to the terms of payment
18 method, communicated explicitly by the dental plan to the dentist, in writing, signifying acceptance
19 of the payment method without any ambiguity or implied actions.

20 (5) "Healthcare entity" means any for profit or nonprofit dental service corporation or any
21 for profit or nonprofit hospital service corporation providing dental plans or any other entity
22 providing dental plans and entering into provider contracts with dentists in the State of Rhode
23 Island.

24 (6) "Healthcare payments platform" means any form of payment processor directly linked
25 to or under contract with a healthcare entity.

26 (7) "Virtual credit card" means a form of electronic funds transfer utilizing a single-use
27 series of numbers and specific payment amount which the payee is required to process manually.

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

30 **27-20-84. Methods of payment.**

31 (a) No contract between a dental plan or other healthcare entity and a dentist for the
32 provision of services to beneficiaries shall require the dentist to accept payment exclusively by
33 means of any form of payment method that requires dentists to pay fees or charges to release
34 payment including virtual credit cards. A dental plan or other healthcare entity may initiate or

1 change to a payment methodology that requires dentists to pay fees or charges to release payment,
2 including virtual credit card payments, if the dental plan or healthcare entity:

3 (1) Informs the dentist of all available methods of payment;

4 (2) Provides clear and accessible instructions for the selection of an alternative method of
5 payment;

6 (3) Ensures that the dentist may exercise such selection without restriction; and

7 (4) The provider or a designee of the provider elects, through express acceptance, to accept
8 a payment of the claim using the credit card or electronic funds transfer payment method. Violation
9 of express acceptance nullifies any election on claim payment methodology until such time as
10 express agreement is executed.

11 (b) Neither the dental plan, the healthcare entity, nor any affiliated healthcare payments
12 platform shall impose any fee or charge upon the dentist for access to payment or claims data; the
13 transmission or processing of payment; or the issuance or mailing of payment.

14 (c) As used in this section, the following terms have the following meanings, unless the
15 context clearly indicates otherwise:

16 (1) "Alternative payment method" means any form of payment other than virtual credit
17 cards such as electronic funds transfers ("EFT") or automated clearing house payment ("ACH") or
18 paper check.

19 (2) "Dental plan" means a policy or program that provides a specified level of dental
20 benefits for procedures rendered by a dentist or hygienist, to a member or subscriber.

21 (3) "Dentist" means a licensed individual under chapter 31.1 of title 5 ("dentists and dental
22 hygienists").

23 (4) "Express acceptance" means a clear and direct agreement to the terms of payment
24 method, communicated explicitly by the dental plan to the dentist, in writing, signifying acceptance
25 of the payment method without any ambiguity or implied actions.

26 (5) "Healthcare entity" means any for profit or nonprofit dental service corporation or any
27 for profit or nonprofit hospital service corporation providing dental plans or any other entity
28 providing dental plans and entering into provider contracts with dentists in the State of Rhode
29 Island.

30 (6) "Healthcare payments platform" means any form of payment processor directly linked
31 to or under contract with a healthcare entity.

32 (7) "Virtual credit card" means a form of electronic funds transfer utilizing a single-use
33 series of numbers and specific payment amount which the payee is required to process manually.

34 SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance

Organizations" is hereby amended by adding thereto the following section:

27-41-101. Methods of payment.

(a) No contract between a dental plan or other healthcare entity and a dentist for the provision of services to beneficiaries shall require the dentist to accept payment exclusively by means of any form of payment method that requires dentists to pay fees or charges to release payment including virtual credit cards. A dental plan or other healthcare entity may initiate or change to a payment methodology that requires dentists to pay fees or charges to release payment, including virtual credit card payments, if the dental plan or healthcare entity:

(1) Informs the dentist of all available methods of payment;

(2) Provides clear and accessible instructions for the selection of an alternative method of payment;

(3) Ensures that the dentist may exercise such selection without restriction; and

(4) The provider or a designee of the provider elects, through express acceptance, to accept a payment of the claim using the credit card or electronic funds transfer payment method. Violation of express acceptance nullifies any election on claim payment methodology until such time as express agreement is executed.

(b) Neither the dental plan, the healthcare entity, nor any affiliated healthcare payments platform shall impose any fee or charge upon the dentist for access to payment or claims data; the transmission or processing of payment; or the issuance or mailing of payment.

(c) As used in this section, the following terms have the following meanings, unless the context clearly indicates otherwise:

(1) "Alternative payment method" means any form of payment other than virtual credit cards such as electronic funds transfers ("EFT") or automated clearing house payment ("ACH") or paper check.

(2) "Dental plan" means a policy or program that provides a specified level of dental benefits for procedures rendered by a dentist or hygienist, to a member or subscriber.

(3) "Dentist" means a licensed individual under chapter 31.1 of title 5 ("dentists and dental hygienists").

(4) "Express acceptance" means a clear and direct agreement to the terms of payment method, communicated explicitly by the dental plan to the dentist, in writing, signifying acceptance of the payment method without any ambiguity or implied actions.

(5) "Healthcare entity" means any for profit or nonprofit dental service corporation or any for profit or nonprofit hospital service corporation providing dental plans or any other entity providing dental plans and entering into provider contracts with dentists in the State of Rhode

1 Island.

2 (6) "Healthcare payments platform" means any form of payment processor directly linked
3 to or under contract with a healthcare entity.

4 (7) "Virtual credit card" means a form of electronic funds transfer utilizing a single-use
5 series of numbers and specific payment amount which the payee is required to process manually.

6 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

1 This act would provide that no contract between a dental plan or other healthcare entity
2 and a dentist for the provision of services to beneficiaries would require the dentist to accept
3 payment exclusively by means of any form of payment method that requires dentists to pay fees or
4 charges to release payment including virtual credit cards.

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

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