

2026 -- S 2034

=====

LC003363

=====

S T A T E O F R H O D E I S L A N D

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators Rogers, de la Cruz, Paolino, Murray, and Raptakis

Date Introduced: January 09, 2026

Referred To: Senate 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. Buprenorphine.**

4 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 provide coverage for at least one type of buprenorphine for each
7 form of administration. There shall be no copayment required and no deductible shall need to be
8 met by the contract, plan, or policy, every twelve (12) month plan year. A deductible may be applied
9 to health plans that are paired with a federally qualified health savings account pursuant to 26 U.S.C
10 § 223. Nothing in this section would prohibit a health plan from implementing this benefit prior to
11 January 1, 2027.

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

14 **27-19-88. Buprenorphine.**

15 Every individual or group health insurance contract, plan, or policy that provides
16 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state
17 on or after January 1, 2027, shall provide coverage for at least one type of buprenorphine for each
18 form of administration. There shall be no copayment required and no deductible shall need to be
19 met by the contract, plan, or policy, every twelve (12) month plan year. A deductible may be applied

1 to health plans that are paired with a federally qualified health savings account pursuant to 26 U.S.C
2 § 223. Nothing in this section would prohibit a health plan from implementing this benefit prior to
3 January 1, 2027.

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

6 **27-20-84. Buprenorphine.**

7 Every individual or group health insurance contract, plan, or policy that provides
8 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state
9 on or after January 1, 2027, shall provide coverage for at least one type of buprenorphine for each
10 form of administration. There shall be no copayment required and no deductible shall need to be
11 met by the contract, plan, or policy, every twelve (12) month plan year. A deductible may be applied
12 to health plans that are paired with a federally qualified health savings account pursuant to 26 U.S.C
13 § 223. Nothing in this section would prohibit a health plan from implementing this benefit prior to
14 January 1, 2027.

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

17 **27-41-101. Buprenorphine.**

18 Every individual or group health insurance contract, plan, or policy that provides
19 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state
20 on or after January 1, 2027, shall provide coverage for at least one type of buprenorphine for each
21 form of administration. There shall be no copayment required and no deductible shall need to be
22 met by the contract, plan, or policy, every twelve (12) month plan year. A deductible may be applied
23 to health plans that are paired with a federally qualified health savings account pursuant to 26 U.S.C
24 § 223. Nothing in this section would prohibit a health plan from implementing this benefit prior to
25 January 1, 2027.

26 SECTION 5. This act shall take effect upon passage.

=====
LC003363
=====

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

- 1 This act would require insurers to cover buprenorphine without a copayment or deductible.
- 2 This act would take effect upon passage.

=====
LC003363
=====