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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: 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.

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

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