

2026 -- S 2560

LC004840

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 DiMario, Murray, Britto, Mack, DiPalma, Lauria, Vargas,  
Thompson, Dimitri, and Kallman

Date Introduced: February 13, 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. 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.

=====  
LC004840  
=====

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.

=====  
LC004840  
=====