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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

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A N A C T

RELATING TO EDUCATION -- POST-SECONDARY STUDENT HEALTH INSURANCE
PLAN ACT

Introduced By: Senators Vargas, Thompson, Appollonio, Murray, DiPalma, McKenney,
Valverde, Pearson, and Euer

Date Introduced: March 05, 2026

Referred To: Senate Education

It is enacted by the General Assembly as follows:

1 SECTION 1. Title 16 of the General Laws entitled "EDUCATION" is hereby amended by
2 adding thereto the following chapter:

3 CHAPTER 117

4 POST-SECONDARY STUDENT HEALTH INSURANCE PLAN ACT

5 **16-117-1. Short Title.**

6 This chapter shall be known and may be cited as the "Post-Secondary Student Health
7 Insurance Plan Act".

8 **16-117-2. Definitions.**

9 For purposes of this chapter, the following terms shall be defined as follows:

10 (1) "Institution(s) of higher education" means a public or private college or university
11 located in the State of Rhode Island.

12 (2) "Student" means any student of an institution of higher education regardless of the
13 number of credits for which the student is or intends to be enrolled.

14 **16-117-3. Applicability.**

15 This chapter shall apply to all public and private institutions of higher education recognized
16 by the office of the post-secondary commissioner.

17 **16-117-4. Affirmative plan enrollment required.**

18 (a) No institution of higher education shall automatically enroll any student in a student

1 health insurance plan. Institutions of higher education shall provide on a tuition bill a prompt for
2 the student to expressly accept or reject the student health insurance plan. No application for
3 admission or registration shall be accepted as complete by an institution of higher education unless
4 and until a student has affirmatively expressly accepted or rejected the student health insurance
5 plan coverage in writing or by affirmation through an electronic platform.

6 (b) An institution of higher education shall not assess any fees or premiums for student
7 health insurance coverage upon any student who has rejected coverage.

8 (c) Nothing in this chapter shall be construed to prevent any institution of higher education
9 from requiring all students to maintain health insurance coverage as a condition of attending the
10 institution of higher education.

11 **16-117-5. Recordkeeping.**

12 All institutions of higher education shall maintain records of all student elections to accept
13 or reject coverage by a student health insurance plan for a minimum of three (3) years.

14 **16-117-6. Enforcement.**

15 The office of the post-secondary commissioner shall promulgate regulations to enforce
16 compliance with this chapter.

17 SECTION 2. 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 EDUCATION -- POST-SECONDARY STUDENT HEALTH INSURANCE
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1 This act would prohibit public and private colleges and universities from charging students
2 for institution provided health insurance in the absence of affirmative action by the student opting
3 in to coverage.

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

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