

2026 -- S 3022

LC005923

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 Bissailon, Murray, DiMario, and DiPalma

Date Introduced: March 05, 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. Access to pain management services.**

4 (a) 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 develop a plan to provide adequate coverage of and access to a
7 broad spectrum of pain management services including, but not limited to, nonopioid, nonnarcotic
8 medication for pain management and nonmedication pain management services that serve as
9 alternatives to the prescribing of opioid or narcotic drugs in accordance with guidelines developed
10 by the office of the health insurance commissioner.

11 (b)(1) Approval by health insurance commissioner. Every individual or group health
12 insurance carrier shall file a plan required under subsection (a) of this section with the
13 commissioner for approval. In its review, the commissioner shall consider the adequacy of access
14 to a broad spectrum of pain management services under the plan and whether any policies adopted
15 by the carrier may create undue preferential coverage of and access to prescribed opioids for pain
16 management without consideration of other pain management services.

17 (2) No individual or group health insurance contract, plan, or policy that provides
18 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state
19 on or after January 1, 2027 shall apply any utilization review, including without limitation, prior

1 authorization or step therapy protocols, for clinically appropriate nonopioid prescription drugs
2 approved by the United States Food and Drug Administration for the treatment or management of
3 moderate to severe pain, that is more restrictive or extensive than the least restrictive or extensive
4 utilization review applicable to any clinically appropriate opioid or narcotic drug.

5 (c) Information for enrollees. Every individual or group health insurance carrier shall
6 distribute educational materials to network providers about a pain management access plan under
7 subsection (a) of this section and post information about the pain management access plan on the
8 carrier's publicly accessible website.

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

11 **27-19-88. Access to pain management services.**

12 (a) Every individual or group health insurance contract, plan, or policy that provides
13 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state
14 on or after January 1, 2027, shall develop a plan to provide adequate coverage of and access to a
15 broad spectrum of pain management services including, but not limited to, nonopioid, nonnarcotic
16 medication for pain management and nonmedication pain management services that serve as
17 alternatives to the prescribing of opioid or narcotic drugs in accordance with guidelines developed
18 by the office of the health insurance commissioner.

19 (b)(1) Approval by health insurance commissioner. Every individual or group health
20 insurance carrier shall file a plan required under subsection (a) of this section with the
21 commissioner for approval. In its review, the commissioner shall consider the adequacy of access
22 to a broad spectrum of pain management services under the plan and whether any policies adopted
23 by the carrier may create unduly preferential coverage of and access to prescribed opioids for pain
24 management without consideration of other pain management services.

25 (2) No individual or group health insurance contract, plan, or policy that provides
26 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state
27 on or after January 1, 2027 shall apply any utilization review, including without limitation, prior
28 authorization or step therapy protocols, for clinically appropriate nonopioid prescription drugs
29 approved by the United States Food and Drug Administration for the treatment or management of
30 moderate to severe pain, that is more restrictive or extensive than the least restrictive or extensive
31 utilization review applicable to any clinically appropriate opioid or narcotic drug.

32 (c) Information for enrollees. Every individual or group health insurance carrier shall
33 distribute educational materials to network providers about a pain management access plan under
34 subsection (a) of this section and post information about the pain management access plan on the

1 [carrier's publicly accessible website.](#)

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

4 **27-20-84. Access to pain management services.**

5 [\(a\) Every individual or group health insurance contract, plan, or policy that provides](#)
6 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)
7 [on or after January 1, 2027, shall develop a plan to provide adequate coverage of and access to a](#)
8 [broad spectrum of pain management services including, but not limited to, nonopioid, nonnarcotic](#)
9 [medication for pain management and nonmedication pain management services that serve as](#)
10 [alternatives to the prescribing of opioid or narcotic drugs in accordance with guidelines developed](#)
11 [by the office of the health insurance commissioner.](#)

12 [\(b\)\(1\) Approval by health insurance commissioner. Every individual or group health](#)
13 [insurance carrier shall file a plan required under subsection \(a\) of this section with the](#)
14 [commissioner for approval. In its review, the commissioner shall consider the adequacy of access](#)
15 [to a broad spectrum of pain management services under the plan and whether any policies adopted](#)
16 [by the carrier may create undue preferential coverage of and access to prescribed opioids for pain](#)
17 [management without consideration of other pain management services.](#)

18 [\(2\) No 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 apply any utilization review, including without limitation, prior](#)
21 [authorization or step therapy protocols, for clinically appropriate nonopioid prescription drugs](#)
22 [approved by the United States Food and Drug Administration for the treatment or management of](#)
23 [moderate to severe pain, that is more restrictive or extensive than the least restrictive or extensive](#)
24 [utilization review applicable to any clinically appropriate opioid or narcotic drug.](#)

25 [\(c\) Information for enrollees. Every individual or group health insurance carrier shall](#)
26 [distribute educational materials to network providers about a pain management access plan under](#)
27 [subsection \(a\) of this section and post information about the pain management access plan on the](#)
28 [carrier's publicly accessible website.](#)

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

31 **27-41-101. Access to pain management services.**

32 [\(a\) Every individual or group health insurance contract, plan, or policy that provides](#)
33 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)
34 [on or after January 1, 2027, shall develop a plan to provide adequate coverage of and access to a](#)

1 broad spectrum of pain management services including, but not limited to, nonopioid, nonnarcotic
2 medication for pain management and nonmedication pain management services that serve as
3 alternatives to the prescribing of opioid or narcotic drugs in accordance with guidelines developed
4 by the office of the health insurance commissioner.

5 (b)(1) Approval by health insurance commissioner. Every individual or group health
6 insurance carrier shall file a plan required under subsection (a) of this section with the
7 commissioner for approval. In its review, the commissioner shall consider the adequacy of access
8 to a broad spectrum of pain management services under the plan and whether any policies adopted
9 by the carrier may create unduly preferential coverage of and access to prescribed opioids for pain
10 management without consideration of other pain management services.

11 (2) No individual or group health insurance contract, plan, or policy that provides
12 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state
13 on or after January 1, 2027 shall apply any utilization review, including without limitation, prior
14 authorization or step therapy protocols, for clinically appropriate nonopioid prescription drugs
15 approved by the United States Food and Drug Administration for the treatment or management of
16 moderate to severe pain, that is more restrictive or extensive than the least restrictive or extensive
17 utilization review applicable to any clinically appropriate opioid or narcotic drug.

18 (c) Information for enrollees. Every individual or group health insurance carrier shall
19 distribute educational materials to network providers about a pain management access plan under
20 subsection (a) of this section and post information about the pain management access plan on the
21 carrier's publicly accessible website.

22 SECTION 5. Chapter 40-21 of the General Laws entitled "Medical Assistance —
23 Prescription Drugs" is hereby amended by adding thereto the following section:

24 **40-21-4. Access to nonopioid pain treatment.**

25 (a) The Rhode Island medical assistance program, as defined under chapter 8 of this title,
26 and any contract between the Rhode Island medical assistance program and a managed care
27 organization, shall not apply any utilization review, including without limitation prior authorization
28 or step therapy protocols, for clinically appropriate nonopioid prescription drugs approved by the
29 United States Food and Drug Administration for the treatment or management of moderate to
30 severe pain, that is more restrictive or extensive than the least restrictive or extensive utilization
31 review applicable to any clinically appropriate opioid or narcotic drug.

32 (b) The Rhode Island medical assistance program shall require, through amending current
33 and future medical assistance managed care contracts, that managed care organizations meet the
34 provisions of this section.

1 (c) This section applies to all policies, contracts, and plans executed, delivered, issued for
2 delivery, continued or renewed in this state on or after January 1, 2027.

3 SECTION 6. 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 develop plans for coverage and access to nonnarcotic,
2 nonopioid and nonmedication pain management for moderate to severe pain. This act would further
3 restrict utilization review for nonopioid drugs.

4 This act would take effect upon passage.

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