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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 INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators Vargas, Murray, Appollonio, Thompson, Tikoian, Lauria,
Pearson, and Euer

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. Insurance coverage for lung cancer screening.**

4 (a) The Rhode Island general assembly recognizes that lung cancer remains the leading
5 cause of cancer deaths in Rhode Island and further that early detection of lung cancer will ensure
6 that patients get the critical care they need without delay. Accordingly, it is in the best interests of
7 the people of the state to promote widespread availability by eliminating out-of-pocket costs for
8 lung cancer screenings.

9 (b) Every individual or group health insurance contract, plan, or policy that provides
10 coverage and that is delivered, issued for delivery, prescribed, or renewed in this state on or after
11 January 1, 2027, shall provide coverage for follow-up screening or diagnostic services for lung
12 cancer upon the recommendation of a health care provider acting within the provider's scope of
13 practice, and as recommended by current American Cancer Society guidelines for lung cancer
14 screening. There shall be no copayment required, and no deductible shall need to be met for follow-
15 up screening or diagnostic services for lung cancer. A deductible may be applied to health plans
16 that are paired with a federally qualified health savings account pursuant to 26 U.S.C. § 223.
17 Nothing in this section would prohibit a health plan from implementing this benefit prior to January
18 1, 2027.

19 (c) Nothing in this section shall be construed to prevent medical management or utilization

1 [review of the services, including preauthorization, to ensure that such services are consistent with](#)
2 [current American Cancer Society guidelines for lung cancer screening.](#)

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

5 **27-19-88. Insurance coverage for lung cancer screening.**

6 [\(a\) The Rhode Island general assembly recognizes that lung cancer remains the leading](#)
7 [cause of cancer deaths in Rhode Island and further that early detection of lung cancer will ensure](#)
8 [that patients get the critical care they need without delay. Accordingly, it is in the best interests of](#)
9 [the people of the state to promote widespread availability by eliminating out-of-pocket costs for](#)
10 [lung cancer screenings.](#)

11 [\(b\) Every individual or group health insurance contract, plan, or policy that provides](#)
12 [coverage and that is delivered, issued for delivery, prescribed, or renewed in this state on or after](#)
13 [January 1, 2027, shall provide coverage for all follow-up screening or diagnostic services for lung](#)
14 [cancer that are administered at a frequency identified in the current American Cancer Society](#)
15 [guidelines, including follow up examinations. Follow up examinations include, but are not limited](#)
16 [to, chest x-ray, computed tomography scan, magnetic resonance imaging, positron emission](#)
17 [tomography, or biopsy. There shall be no copayment, coinsurance, or any other cost-sharing](#)
18 [required, and no deductible shall need to be met for follow-up screening or diagnostic services for](#)
19 [lung cancer. A deductible may be applied to health plans that are paired with a federally qualified](#)
20 [health savings account pursuant to 26 U.S.C. § 223. Nothing in this section would prohibit a health](#)
21 [plan from implementing this benefit prior to January 1, 2027.](#)

22 [\(c\) Nothing in this section shall be construed to prevent medical management or utilization](#)
23 [review of the services, including preauthorization, to ensure that such services are consistent with](#)
24 [current American Cancer Society guidelines for lung cancer screening.](#)

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

27 **27-20-84. Insurance coverage for lung cancer screening.**

28 [\(a\) The Rhode Island general assembly recognizes that lung cancer remains the leading](#)
29 [cause of cancer deaths in Rhode Island and further that early detection of lung cancer will ensure](#)
30 [that patients get the critical care they need without delay. Accordingly, it is in the best interests of](#)
31 [the people of the state to promote widespread availability by eliminating out-of-pocket costs for](#)
32 [lung cancer screenings.](#)

33 [\(b\) Every individual or group health insurance contract, plan, or policy that provides](#)
34 [coverage and that is delivered, issued for delivery, prescribed, or renewed in this state on or after](#)

1 January 1, 2027, shall provide coverage for all follow-up screening or diagnostic services for lung
2 cancer upon the recommendation of a health care provider acting within the provider's scope of
3 practice, and as recommended by current American Cancer Society guidelines for lung cancer
4 screening. There shall be no copayment, coinsurance, or any other cost-sharing required, and no
5 deductible shall need to be met for follow-up screening or diagnostic services for lung cancer. A
6 deductible may be applied to health plans that are paired with a federally qualified health savings
7 account pursuant to 26 U.S.C. § 223. Nothing in this section would prohibit a health plan from
8 implementing this benefit prior to January 1, 2027.

9 (c) Nothing in this section shall be construed to prevent medical management or utilization
10 review of the services, including preauthorization, to ensure that such services are consistent with
11 current American Cancer Society guidelines for lung cancer screening.

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

14 **27-41-101. Insurance coverage for lung cancer screening.**

15 (a) The Rhode Island general assembly recognizes that lung cancer remains the leading
16 cause of cancer deaths in Rhode Island and further that early detection of lung cancer will ensure
17 that patients get the critical care they need without delay. Accordingly, it is in the best interests of
18 the people of the state to promote widespread availability by eliminating out-of-pocket costs for
19 lung cancer screenings.

20 (b) Every individual or group health insurance contract, plan, or policy that provides
21 coverage and that is delivered, issued for delivery, prescribed, or renewed in this state on or after
22 January 1, 2027, shall provide coverage for all follow-up screening or diagnostic services for lung
23 cancer that are administered at a frequency identified in the current American Cancer Society
24 guidelines, including follow up examinations. Follow up examinations include, but are not limited
25 to, chest x-ray, computed tomography scan, magnetic resonance imaging, positron emission
26 tomography, or biopsy. There shall be no copayment, coinsurance, or any other cost-sharing
27 required, and no deductible shall need to be met for follow-up screening or diagnostic services for
28 lung cancer. A deductible may be applied to health plans that are paired with a federally qualified
29 health savings account pursuant to 26 U.S.C. § 223. Nothing in this section would prohibit a health
30 plan from implementing this benefit prior to January 1, 2027.

31 (c) Nothing in this section shall be construed to prevent medical management or utilization
32 review of the services, including preauthorization, to ensure that such services are consistent with
33 current American Cancer Society guidelines for lung cancer screening.

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

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
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RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

- 1 This act would mandate health insurance coverage by eliminating out-of-pocket costs for
- 2 lung cancer screenings in order to enable patients to get the critical care they need without delay.
- 3 This act would take effect upon passage.

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