

2021 -- H 5903

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2021

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A N A C T

RELATING TO INSURANCE -- PET INSURANCE

Introduced By: Representatives Carson, Serpa, and C Lima

Date Introduced: February 24, 2021

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1 SECTION 1. Title 27 of the General Laws entitled "INSURANCE" is hereby amended by
2 adding thereto the following chapter:

3 CHAPTER 82

4 PET INSURANCE

5 **27-82-1. Definitions.**

6 As used in this chapter:

7 (1) "Chronic condition" means a condition that can be treated or managed, but not cured.

8 (2) "Congenital anomaly or disorder" means a condition that is present from birth, whether
9 inherited or caused by the environment, which may cause or otherwise contribute to illness or
10 disease.

11 (3) "Hereditary disorder" means an abnormality that is genetically transmitted from parent
12 to offspring and may cause illness or disease.

13 (4) "Pet insurance" means an individual or group insurance policy that provides coverage
14 for veterinary expenses.

15 (5) "Preexisting condition" means any condition for which a veterinarian provided medical
16 advice, the pet received treatment for, or the pet displayed signs or symptoms consistent with the
17 stated condition prior to the effective date of a pet insurance policy or during any waiting period.

18 (6) "Veterinarian" means an individual who holds a valid license to practice veterinary
19 medicine in the state of Rhode Island.

1 (7) "Veterinary expenses" means the costs associated with medical advice, diagnosis, care
2 or treatment provided by a veterinarian, including, but not limited to, the cost of drugs prescribed
3 by a veterinarian.

4 (8) "Waiting or affiliation period" means the period of time specified in a pet insurance
5 policy that is required to transpire before some or all of the coverage in the policy takes effect.

6 **27-82-2. Required notice.**

7 A policy of pet insurance that is marketed, issued, amended, renewed, or delivered, whether
8 or not in Rhode Island, to a Rhode Island resident, on or after July 1, 2021, regardless of the situs
9 of the contract or master group policyholder, or the jurisdiction in which the contract was issued or
10 delivered, shall disclose in bold print of the policy:

11 (1) Any coverage exclusion due to any of the following:

12 (i) A preexisting condition;

13 (ii) A hereditary disorder;

14 (iii) A congenital anomaly or disorder;

15 (iv) A chronic condition.

16 (2) If the policy contains any other exclusion, then the following statement shall be
17 included: "Other exclusions may apply. Please refer to the exclusions section of the policy for more
18 information."

19 (3) If the coverage is reduced through a waiting or affiliation period, a deductible,
20 coinsurance, or an annual or lifetime policy limit.

21 (4) Reduces coverage or premiums are increased based on the insured's claim history.

22 **27-82-3. Wellness coverage.**

23 (a) Any pet insurance policy marketed, issued, amended, renewed, or delivered pursuant
24 to the provisions of this chapter may offer options for the reimbursement of routine and preventive
25 pet care expenses related to and/or associated with, at a minimum, the following services and care,
26 collectively to be known as "wellness care":

27 (1) Urinalysis testing, heartworm prevention, flea and tick prevention, and blood, fecal and
28 parasite exams;

29 (2) Vaccinations and tilters;

30 (3) Spay/neuter surgery and associated follow-up care;

31 (4) Cremation or burial;

32 (5) Hip dysplasia examinations, Radiographs, or other Orthopedic Foundation for Animals
33 ("OFA") testing; and

34 (6) Annual examinations.

1 (b) Any pet insurance policy marketed, issued, amended, renewed, or delivered pursuant
2 to the provisions of this chapter may offer options for reimbursement of wellness care in the form
3 of:

4 (1) Additional coverage under the pet insurance policy, subject the policy's terms,
5 conditions and exclusions as well as additional premium(s), copayment(s), and/or insurance
6 deductible(s); or

7 (2) Reimbursement-based plans as a product separate from the insurance coverage
8 provided under the policy whereby policyholders elect to set aside additional funds for wellness
9 care anticipated during the policy term with said funds to be repaid and reimbursed in full by the
10 carrier, and not subject premium(s), copayment(s) or insurance deductible(s), when said services
11 are provided during the policy term.

12 **27-82-5. Rules and regulations.**

13 The superintendent of insurance, department of business regulation shall promulgate rules
14 and regulations to implement the provisions of this chapter.

15 SECTION 2. This act shall take effect on July 1, 2021.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
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RELATING TO INSURANCE -- PET INSURANCE

1 This act would provide that pet insurance policies provide notice in bold print of coverage
2 exclusions and provide coverage for routine and preventative care and be allowed to provide
3 coverage for wellness visits.

4 This act would take effect on July 1, 2021.

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