

2022 -- H 7347

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LC004326  
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2022

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A N A C T

RELATING TO INSURANCE – ACCESSIBLE RESIDENCE MODIFICATIONS'  
COVERAGE

Introduced By: Representatives McNamara, Messier, Baginski, and Felix

Date Introduced: February 04, 2022

Referred To: House 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 **27-18-89. Coverage for accessible residence modifications.**

4 (a) Every individual or group hospital or medical expense insurance policy or individual  
5 or group hospital or medical services plan contract, delivered, issued for delivery, or renewed in  
6 this state on or after July 1, 2023, shall provide coverage for accessible residence modifications  
7 when determined to be medically necessary and ordered by a physician after making a thorough  
8 evaluation of the patient's physical or physiological limitations, and that absent the accessible  
9 residence modification, the patient would have to move into a long-term care residential facility.

10 (b) This section shall not apply to insurance coverage providing benefits for:

11 (1) Hospital confinement indemnity;

12 (2) Disability income;

13 (3) Accident only;

14 (4) Long-term care;

15 (5) Medicare supplement;

16 (6) Limited benefit health;

17 (7) Specified disease indemnity;

18 (8) Sickness or bodily injury or death by accident or both; and

1 [\(9\) Other limited benefit policies.](#)

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

4 **27-19-81. Coverage for accessible residence modifications.**

5 [\(a\) Every individual or group hospital or medical expense insurance policy or individual](#)  
6 [or group hospital or medical services plan contract, delivered, issued for delivery, or renewed in](#)  
7 [this state on or after July 1, 2023, shall provide coverage for accessible residence modifications](#)  
8 [when determined to be medically necessary and ordered by a physician after making a thorough](#)  
9 [evaluation of the patient's physical or physiological limitations, and that absent the accessible](#)  
10 [residence modification, the patient would have to move into a long-term care residential facility.](#)

11 [\(b\) This section shall not apply to insurance coverage providing benefits for:](#)

12 [\(1\) Hospital confinement indemnity;](#)

13 [\(2\) Disability income;](#)

14 [\(3\) Accident only;](#)

15 [\(4\) Long-term care;](#)

16 [\(5\) Medicare supplement;](#)

17 [\(6\) Limited benefit health;](#)

18 [\(7\) Specified disease indemnity;](#)

19 [\(8\) Sickness or bodily injury or death by accident or both; and](#)

20 [\(9\) Other limited benefit policies.](#)

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

23 **27-20-77. Coverage for accessible residence modifications.**

24 [\(a\) Every individual or group hospital or medical expense insurance policy or individual](#)  
25 [or group hospital or medical services plan contract, delivered, issued for delivery, or renewed in](#)  
26 [this state on or after July 1, 2023, shall provide coverage for accessible residence modifications](#)  
27 [when determined to be medically necessary and ordered by a physician after making a thorough](#)  
28 [evaluation of the patient's physical or physiological limitations, and that absent the accessible](#)  
29 [residence modification, the patient would have to move into a long-term care residential facility.](#)

30 [\(b\) This section shall not apply to insurance coverage providing benefits for:](#)

31 [\(1\) Hospital confinement indemnity;](#)

32 [\(2\) Disability income;](#)

33 [\(3\) Accident only;](#)

34 [\(4\) Long-term care;](#)

- 1           (5) Medicare supplement;
- 2           (6) Limited benefit health;
- 3           (7) Specified disease indemnity;
- 4           (8) Sickness or bodily injury or death by accident or both; and
- 5           (9) Other limited benefit policies.

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

8           **27-41-94. Coverage for accessible residence modifications.**

9           (a) Every individual or group hospital or medical expense insurance policy or individual  
10 or group hospital or medical services plan contract, delivered, issued for delivery, or renewed in  
11 this state on or after July 1, 2023, shall provide coverage for accessible residence modifications  
12 when determined to be medically necessary and ordered by a physician after making a thorough  
13 evaluation of the patient's physical or physiological limitations, and that absent the accessible  
14 residence modification, the patient would have to move into a long-term care residential facility.

15           (b) This section shall not apply to insurance coverage providing benefits for:

- 16           (1) Hospital confinement indemnity;
- 17           (2) Disability income;
- 18           (3) Accident only;
- 19           (4) Long-term care;
- 20           (5) Medicare supplement;
- 21           (6) Limited benefit health;
- 22           (7) Specified disease indemnity;
- 23           (8) Sickness or bodily injury or death by accident or both; and
- 24           (9) Other limited benefit policies.

25           SECTION 5. 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 – ACCESSIBLE RESIDENCE MODIFICATIONS'  
COVERAGE

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1           This act would require health insurance plans to provide coverage for accessible residence  
2 modifications, when those modifications are determined to be medically necessary, but only after  
3 a physician makes a determination that absent the accessible modifications, that the patient would  
4 have to move into a long-term care residential facility.

5           This act would take effect upon passage.

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