

2022 -- H 7454

LC004430

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2022

A N A C T

RELATING TO INSURANCE - ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Cassar, Felix, Williams, Morales, Slater, Caldwell,
Craven, Hull, Fenton-Fung, and McGaw

Date Introduced: February 11, 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 **27-18-71.1. Special enrollment - Pregnancy.**

4 In addition to any qualifying event under federal law, rule or regulation that makes one
5 eligible for a special enrollment period for enrollment in a qualified health plan in the state health
6 insurance exchange established pursuant to the federal Patient Protection and Affordable Care Act
7 (Pub. L. 111-148), the state health insurance exchange shall allow for the enrollment of a pregnant
8 individual at any time after the commencement of the pregnancy. Upon such enrollment, any
9 qualified health plan in the state health insurance exchange shall ensure that coverage is effective
10 as of the first of the month in which the individual receives certification of the pregnancy.

11 SECTION 2. Chapter 27-18.5 of the General Laws entitled "Individual Health Insurance
12 Coverage" is hereby amended by adding thereto the following section:

13 **27-18.5-10.1. Special enrollment - Pregnancy.**

14 In addition to any qualifying event under federal law, rule or regulation that makes one
15 eligible for a special enrollment period for enrollment in a qualified health plan in the state health
16 insurance exchange established pursuant to the federal Patient Protection and Affordable Care Act
17 (Pub. L. 111-148), the state health insurance exchange shall allow for the enrollment of a pregnant
18 individual at any time after the commencement of the pregnancy. Upon such enrollment, any
19 qualified health plan in the state health insurance exchange shall ensure that coverage is effective

1 [as of the first of the month in which the individual receives certification of the pregnancy.](#)

2 SECTION 3. Chapter 27-18.6 of the General Laws entitled "Large Group Health Insurance
3 Coverage" is hereby amended by adding thereto the following section:

4 **27-18.6-3.1. Special enrollment - Pregnancy.**

5 [In addition to any qualifying event under federal law, rule or regulation that makes one](#)
6 [eligible for a special enrollment period for enrollment in a qualified health plan in the state health](#)
7 [insurance exchange established pursuant to the federal Patient Protection and Affordable Care Act](#)
8 [\(Pub. L. 111-148\), the state health insurance exchange shall allow for the enrollment of a pregnant](#)
9 [individual at any time after the commencement of the pregnancy. Upon such enrollment, any](#)
10 [qualified health plan in the state health insurance exchange shall ensure that coverage is effective](#)
11 [as of the first of the month in which the individual receives certification of the pregnancy.](#)

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

14 **27-19-68.1. Special enrollment - Pregnancy.**

15 [In addition to any qualifying event under federal law, rule or regulation that makes one](#)
16 [eligible for a special enrollment period for enrollment in a qualified health plan in the state health](#)
17 [insurance exchange established pursuant to the federal Patient Protection and Affordable Care Act](#)
18 [\(Pub. L. 111-148\), the state health insurance exchange shall allow for the enrollment of a pregnant](#)
19 [individual at any time after the commencement of the pregnancy. Upon such enrollment, any](#)
20 [qualified health plan in the state health insurance exchange shall ensure that coverage is effective](#)
21 [as of the first of the month in which the individual receives certification of the pregnancy.](#)

22 SECTION 5. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service
23 Corporations" is hereby amended by adding thereto the following section:

24 **27-20-57.1. Special enrollment - Pregnancy.**

25 [In addition to any qualifying event under federal law, rule or regulation that makes one](#)
26 [eligible for a special enrollment period for enrollment in a qualified health plan in the state health](#)
27 [insurance exchange established pursuant to the federal Patient Protection and Affordable Care Act](#)
28 [\(Pub. L. 111-148\), the state health insurance exchange shall allow for the enrollment of a pregnant](#)
29 [individual at any time after the commencement of the pregnancy. Upon such enrollment, any](#)
30 [qualified health plan in the state health insurance exchange shall ensure that coverage is effective](#)
31 [as of the first of the month in which the individual receives certification of the pregnancy.](#)

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

34 **27-41-75.1. Special enrollment - Pregnancy.**

1 In addition to any qualifying event under federal law, rule or regulation that makes one
2 eligible for a special enrollment period for enrollment in a qualified health plan in the state health
3 insurance exchange established pursuant to the federal Patient Protection and Affordable Care Act
4 (Pub. L. 111-148), the state health insurance exchange shall allow for the enrollment of a pregnant
5 individual at any time after the commencement of the pregnancy. Upon such enrollment, any
6 qualified health plan in the state health insurance exchange shall ensure that coverage is effective
7 as of the first of the month in which the individual receives certification of the pregnancy.

8 SECTION 7. This act shall take effect on January 1, 2023, and shall apply to all health
9 insurance policies issued or renewed thereafter.

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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 establish a special enrollment provision for pregnant women to obtain
2 health insurance coverage at any time after the commencement of the pregnancy.

3 This act would take effect on January 1, 2023, and apply to all health insurance policies
4 issued or renewed thereafter.

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