

2022 -- H 7503 SUBSTITUTE A

LC004745/SUB A

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 Amore, and Henries

Date Introduced: February 16, 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. Mandatory coverage for treatment of pediatric autoimmune**
4 **neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset**
5 **neuropsychiatric syndrome.**

6 (a) Every group health insurance contract, or every group hospital or medical expense
7 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by
8 any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of
9 pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and
10 pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of
11 intravenous immunoglobulin therapy.

12 (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders
13 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall
14 be coded as autoimmune encephalitis until the American Medical Association and the Centers for
15 Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune
16 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
17 neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders
18 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may
19 be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated

1 with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.

2 (c) The health care benefits outlined in this section apply only to services delivered within
3 the state of Rhode Island; provided, that all health insurance carriers shall be required to provide
4 coverage for those benefits mandated by this section outside of the state of Rhode Island where it
5 can be established through a pre-authorization process that the required services are not available
6 in the state of Rhode Island from a provider in the health insurance carrier's network.

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

9 **27-19-81. Mandatory coverage for treatment of pediatric autoimmune**
10 **neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset**
11 **neuropsychiatric syndrome.**

12 (a) Every group health insurance contract, or every group hospital or medical expense
13 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by
14 any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of
15 pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and
16 pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of
17 intravenous immunoglobulin therapy.

18 (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders
19 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall
20 be coded as autoimmune encephalitis until the American Medical Association and the Centers for
21 Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune
22 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
23 neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders
24 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may
25 be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated
26 with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.

27 (c) The health care benefits outlined in this section apply only to services delivered within
28 the state of Rhode Island; provided, that all health insurance carriers shall be required to provide
29 coverage for those benefits mandated by this section outside of the state of Rhode Island where it
30 can be established through a pre-authorization process that the required services are not available
31 in the state of Rhode Island from a provider in the health insurance carrier's network.

32 (d) Each health insurance carrier shall collect and provide to the office of the health
33 insurance commissioner, in a form and frequency acceptable to the commissioner, information and
34 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On

1 or before January 1, 2025, the office of the health insurance commissioner shall report to the general
2 assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this
3 section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage
4 provided in this section produces a net savings to health insurance carriers and to policy holders.

5 (e) This section shall sunset and be repealed effective December 31, 2025.

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

8 **27-20-77. Mandatory coverage for treatment of pediatric autoimmune**
9 **neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset**
10 **neuropsychiatric syndrome.**

11 (a) Every group health insurance contract, or every group hospital or medical expense
12 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by
13 any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of
14 pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and
15 pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of
16 intravenous immunoglobulin therapy.

17 (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders
18 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall
19 be coded as autoimmune encephalitis until the American Medical Association and the Centers for
20 Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune
21 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
22 neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders
23 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may
24 be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated
25 with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.

26 (c) The health care benefits outlined in this section apply only to services delivered within
27 the state of Rhode Island; provided, that all health insurance carriers shall be required to provide
28 coverage for those benefits mandated by this section outside of the state of Rhode Island where it
29 can be established through a pre-authorization process that the required services are not available
30 in the state of Rhode Island from a provider in the health insurance carrier's network.

31 (d) Each health insurance carrier shall collect and provide to the office of the health
32 insurance commissioner, in a form and frequency acceptable to the commissioner, information and
33 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On
34 or before January 1, 2025, the office of the health insurance commissioner shall report to the general

1 assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this
2 section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage
3 provided in this section produces a net savings to health insurance carriers and to policy holders.

4 (e) This section shall sunset and be repealed effective December 31, 2025.

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

7 **27-41-94. Mandatory coverage for treatment of pediatric autoimmune**
8 **neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset**
9 **neuropsychiatric syndrome.**

10 (a) Every group health insurance contract, or every group hospital or medical expense
11 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by
12 any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of
13 pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and
14 pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of
15 intravenous immunoglobulin therapy.

16 (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders
17 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall
18 be coded as autoimmune encephalitis until the American Medical Association and the Centers for
19 Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune
20 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
21 neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders
22 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may
23 be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated
24 with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.

25 (c) The health care benefits outlined in this section apply only to services delivered within
26 the state of Rhode Island; provided, that all health insurance carriers shall be required to provide
27 coverage for those benefits mandated by this section outside of the state of Rhode Island where it
28 can be established through a pre-authorization process that the required services are not available
29 in the state of Rhode Island from a provider in the health insurance carrier's network.

30 (d) Each health insurance carrier shall collect and provide to the office of the health
31 insurance commissioner, in a form and frequency acceptable to the commissioner, information and
32 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On
33 or before January 1, 2025, the office of the health insurance commissioner shall report to the general
34 assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this

1 [section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage](#)
2 [provided in this section produces a net savings to health insurance carriers and to policy holders.](#)

3 [\(e\) This section shall sunset and be repealed effective December 31, 2025.](#)

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

=====
LC004745/SUB A
=====

EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

1 This act would require coverage for the treatment of pediatric autoimmune
2 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
3 neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobulin
4 therapy.

5 This act would take effect upon passage.

=====
LC004745/SUB A
=====