

2022 -- S 2203 SUBSTITUTE A

LC003422/SUB A

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2022

A N A C T

RELATING TO INSURANCE

Introduced By: Senators Lawson, DiMario, Burke, Murray, Cano, Quezada, and Valverde

Date Introduced: February 08, 2022

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 **27-18-89. 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 (d) Each health insurance carrier shall collect and provide to the office of the health
8 insurance commissioner, in a form and frequency acceptable to the commissioner, information and
9 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On
10 or before January 1, 2025, the office of the health insurance commissioner shall report to the general
11 assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this
12 section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage
13 provided in this section produces a net savings to health insurance carriers and to policy holders.

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

16 **27-19-81. Mandatory coverage for treatment of pediatric autoimmune**
17 **neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset**
18 **neuropsychiatric syndrome.**

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

25 (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders
26 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall
27 be coded as autoimmune encephalitis until the American Medical Association and the Centers for
28 Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune
29 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
30 neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders
31 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may
32 be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated
33 with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.

34 (c) The health care benefits outlined in this section apply only to services delivered within

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

5 (d) Each health insurance carrier shall collect and provide to the office of the health
6 insurance commissioner, in a form and frequency acceptable to the commissioner, information and
7 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On
8 or before January 1, 2025, the office of the health insurance commissioner shall report to the general
9 assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this
10 section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage
11 provided in this section produces a net savings to health insurance carriers and to policy holders.

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

14 **27-20-77. Mandatory coverage for treatment of pediatric autoimmune**
15 **neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset**
16 **neuropsychiatric syndrome.**

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

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

32 (c) The health care benefits outlined in this section apply only to services delivered within
33 the state of Rhode Island; provided, that all health insurance carriers shall be required to provide
34 coverage for those benefits mandated by this section outside of the state of Rhode Island where it

1 can be established through a pre-authorization process that the required services are not available
2 in the state of Rhode Island from a provider in the health insurance carrier's network.

3 (d) Each health insurance carrier shall collect and provide to the office of the health
4 insurance commissioner, in a form and frequency acceptable to the commissioner, information and
5 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On
6 or before January 1, 2025, the office of the health insurance commissioner shall report to the general
7 assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this
8 section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage
9 provided in this section produces a net savings to health insurance carriers and to policy holders.

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

12 **27-41-94. Mandatory coverage for treatment of pediatric autoimmune**
13 **neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset**
14 **neuropsychiatric syndrome.**

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

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

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

1 (d) Each health insurance carrier shall collect and provide to the office of the health
2 insurance commissioner, in a form and frequency acceptable to the commissioner, information and
3 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On
4 or before January 1, 2025, the office of the health insurance commissioner shall report to the general
5 assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this
6 section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage
7 provided in this section produces a net savings to health insurance carriers and to policy holders.

8 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

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.

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