

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2023

A N A C T

RELATING TO INSURANCE -- MEDICARE SUPPLEMENT INSURANCE POLICIES

Introduced By: Senators Miller, DiMario, Sosnowski, Ciccone, DiPalma, Murray,  
Pearson, and Lawson

Date Introduced: March 23, 2023

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-18.2 of the General Laws entitled "Medicare Supplement  
2 Insurance Policies" is hereby amended by adding thereto the following section:

3 **27-18.2-3.2. Medicare Part B special enrollment period for end of federal health**  
4 **emergency.**

5 (a) This section shall apply to any individual Medicare supplement policy and to any group  
6 Medicare supplement policy issued to a group of which an individual had privileges associated  
7 with group membership.

8 (b) A carrier that issues Medicare supplement policies in the State of Rhode Island shall  
9 issue any Medicare supplement policy that the carrier sells in the state to an individual eligible for  
10 Medicare if the individual:

11 (1) Is enrolled in Medicare Part B while enrolled in the Rhode Island medical assistance  
12 program;

13 (2) Remained in the Rhode Island medical assistance program due to a suspension of  
14 termination by the Rhode Island medical assistance program during a state of emergency and was  
15 not disenrolled or terminated until at least six (6) months following the effective date of enrollment  
16 in Medicare Part B;

17 (3) Applies for the Medicare supplement policy during the sixty-three (63) day period  
18 following the later of notice of termination or disenrollment or the date of termination from the  
19 Rhode Island medical assistance program; and

1           (4) Submits evidence of the date of termination or disenrollment from the Rhode Island  
2 medical assistance program with the application for the Medicare supplement policy.  
3           (c) With respect to an individual described in this section, a carrier shall not:  
4           (1) Deny or place a condition of the issuance or effectiveness of a Medicare supplement  
5 policy that is offered and is available for issuance to new enrollees by the carrier;  
6           (2) Discriminate on the pricing of a Medicare supplement policy because of health status,  
7 claims experience, receipt of health care, or medical condition; or  
8           (3) Impose an exclusion of benefits based on a preexisting condition under a Medicare  
9 supplement policy.  
10          (d) This section shall sunset on December 31, 2025.  
11          SECTION 2. This act shall take effect upon passage and sunset on December 31, 2025.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
A N A C T  
RELATING TO INSURANCE -- MEDICARE SUPPLEMENT INSURANCE POLICIES

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1           This act would provide a special enrollment period for applicants for Medicare Part B. This  
2 act would also prohibit state insurance carriers from denying or imposing conditions on new  
3 enrollees or discriminate on price based upon health status, claims experience or preexisting  
4 conditions.

5           This act would take effect upon passage and sunset on December 31, 2025.

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