

2023 -- S 1002

LC002945

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2023

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senator Roger Picard

Date Introduced: May 15, 2023

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 **27-18-91. Coverage for naturopathy.**

4 Every individual or group health insurance contract, plan, or policy contract delivered,  
5 issued for delivery, or renewed in this state on or after January 1, 2024, shall provide coverage for  
6 naturopathy performed by an individual licensed under chapter 36.1 of title 5.

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

9 **27-19-83. Coverage for naturopathy.**

10 Every individual or group health insurance contract, plan, or policy contract delivered,  
11 issued for delivery, or renewed in this state on or after January 1, 2024, shall provide coverage for  
12 naturopathy performed by an individual licensed under chapter 36.1 of title 5.

13 SECTION 4. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service  
14 Corporations" is hereby amended by adding thereto the following section:

15 **27-20-79. Coverage for naturopathy.**

16 Every individual or group health insurance contract, plan, or policy contract delivered,  
17 issued for delivery, or renewed in this state on or after January 1, 2024, shall provide coverage for  
18 naturopathy performed by an individual licensed under chapter 36.1 of title 5.

19 SECTION 5. Chapter 27-41 of the General Laws entitled "Health Maintenance

1 Organizations" is hereby amended by adding thereto the following section:

2 **27-41-96. Coverage for naturopathy.**

3 Every individual or group health insurance contract, plan, or policy contract delivered,  
4 issued for delivery, or renewed in this state on or after January 1, 2024, shall provide coverage for  
5 naturopathy performed by an individual licensed under chapter 36.1 of title 5.

6 SECTION 2. Section 27-38.2-1 of the General Laws in Chapter 27-38.2 entitled "Insurance  
7 Coverage for Mental Illness and Substance Abuse" is hereby amended to read as follows:

8 **27-38.2-1. Coverage for treatment of mental health and substance use disorders.**

9 (a) A group health plan and an individual or group health insurance plan shall provide  
10 coverage for the treatment of mental health and substance use disorders under the same terms and  
11 conditions as that coverage is provided for other illnesses and diseases.

12 (b) Coverage for the treatment of mental health and substance use disorders shall not  
13 impose any annual or lifetime dollar limitation.

14 (c) Financial requirements and quantitative treatment limitations on coverage for the  
15 treatment of mental health and substance use disorders shall be no more restrictive than the  
16 predominant financial requirements applied to substantially all coverage for medical conditions in  
17 each treatment classification.

18 (d) Coverage shall not impose non-quantitative treatment limitations for the treatment of  
19 mental health and substance use disorders unless the processes, strategies, evidentiary standards,  
20 or other factors used in applying the non-quantitative treatment limitation, as written and in  
21 operation, are comparable to, and are applied no more stringently than, the processes, strategies,  
22 evidentiary standards, or other factors used in applying the limitation with respect to  
23 medical/surgical benefits in the classification.

24 (e) The following classifications shall be used to apply the coverage requirements of this  
25 chapter: (1) Inpatient, in-network; (2) Inpatient, out-of-network; (3) Outpatient, in-network; (4)  
26 Outpatient, out-of-network; (5) Emergency care; and (6) Prescription drugs.

27 (f) Medication-assisted treatment or medication-assisted maintenance services of substance  
28 use disorders, opioid overdoses, and chronic addiction, including methadone, buprenorphine,  
29 naltrexone, or other clinically appropriate medications, is included within the appropriate  
30 classification based on the site of the service.

31 (g) Payors shall rely upon the criteria of the American Society of Addiction Medicine when  
32 developing coverage for levels of care for substance use disorder treatment.

33 (h) Patients with substance use disorders shall have access to evidence-based, non-opioid  
34 treatment for pain, therefore coverage shall apply to medically necessary chiropractic care and

1 osteopathic manipulative treatment performed by an individual licensed under § 5-37-2, [as well as](#)  
2 [coverage for naturopathy under chapter 36.1 of title 5 effective January 1, 2024.](#)

3 (i) Parity of cost-sharing requirements. Regardless of the professional license of the  
4 provider of care, if that care is consistent with the provider's scope of practice and the health plan's  
5 credentialing and contracting provisions, cost-sharing for behavioral health counseling visits and  
6 medication maintenance visits shall be consistent with the cost-sharing applied to primary care  
7 office visits.

8 SECTION 6. 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 -- ACCIDENT AND SICKNESS INSURANCE POLICIES

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1           This act would require health insurance contract plans or policies to provide coverage for  
2 the licensed practice of naturopathy as provided in chapter 36.1 of title 5 effective January 1, 2024.

3           This act would take effect upon passage.

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