It is enacted by the General Assembly as follows:

SECTION 1. Chapter 27-18 of the General Laws entitled "Accident and Sickness Insurance Policies" is hereby amended by adding thereto the following section:


(a) The Rhode Island general assembly recognizes that epinephrine cartridges and injectors are life-saving devices which must be administered quickly to be effective. Such administration is often done by persons who are not health care professionals, and is done in an emergency situation. Accordingly, it is in the best interests of the people of the state to promote the widespread availability of epinephrine cartridges and injectors.

(b) Every individual or group health insurance contract, plan, or policy that provides prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state on or after January 1, 2025, shall provide coverage for at least one type of epinephrine auto-injectors and cartridges. There shall be no copayment required, and no deductible shall need to be met, to obtain a two (2) pack of the epinephrine auto-injectors or cartridges covered by the contract, plan, or policy, once every twelve (12) month plan year. A deductible may be applied to health plans that are paired with federally qualified health savings account pursuant to 26 U.S Code § 223. Nothing in this section would prohibit a health plan from implementing this benefit prior to January 1, 2025.

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

(a) The Rhode Island general assembly recognizes that epinephrine cartridges and injectors are life-saving devices which must be administered quickly to be effective. Such administration is often done by persons who are not health care professionals, and is done in an emergency situation. Accordingly, it is in the best interests of the people of the state to promote the widespread availability of epinephrine cartridges and injectors.

(b) Every individual or group health insurance contract, plan, or policy that provides prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state on or after January 1, 2025, shall provide coverage for at least one type of epinephrine auto-injectors and cartridges. There shall be no copayment required, and no deductible shall need to be met, to obtain a two (2) pack of the epinephrine auto-injectors or cartridges covered by the contract, plan, or policy, once every twelve (12) month plan year. A deductible may be applied to health plans that are paired with federally qualified health savings account pursuant to 26 U.S Code § 223. Nothing in this section would prohibit a health plan from implementing this benefit prior to January 1, 2025.

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


(a) The Rhode Island general assembly recognizes that epinephrine cartridges and injectors are life-saving devices which must be administered quickly to be effective. Such administration is often done by persons who are not health care professionals, and is done in an emergency situation. Accordingly, it is in the best interests of the people of the state to promote the widespread availability of epinephrine cartridges and injectors.

(b) Every individual or group health insurance contract, plan, or policy that provides prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state on or after January 1, 2025, shall provide coverage for at least one type of epinephrine auto-injectors and cartridges. There shall be no copayment required, and no deductible shall need to be met, to obtain a two (2) pack of the epinephrine auto-injectors or cartridges covered by the contract, plan, or policy, once every twelve (12) month plan year. A deductible may be applied to health plans that are paired with federally qualified health savings account pursuant to 26 U.S Code § 223. Nothing in this section would prohibit a health plan from implementing this benefit prior to January 1, 2025.

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

27-41-96. Epinephrine injectors.

(a) The Rhode Island general assembly recognizes that epinephrine cartridges and injectors are life-saving devices which must be administered quickly to be effective. Such administration is
Often done by persons who are not health care professionals, and is done in an emergency situation. Accordingly, it is in the best interests of the people of the state to promote the widespread availability of epinephrine cartridges and injectors.

(b) Every individual or group health insurance contract, plan, or policy that provides prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state on or after January 1, 2025, shall provide coverage for at least one type of epinephrine auto-injectors and cartridges. There shall be no copayment required, and no deductible shall need to be met, to obtain a two (2) pack of the epinephrine auto-injectors or cartridges covered by the contract, plan, or policy, once every twelve (12) month plan year. A deductible may be applied to health plans that are paired with federally qualified health savings account pursuant to 26 U.S Code § 223. Nothing in this section would prohibit a health plan from implementing this benefit prior to January 1, 2025.

SECTION 5. This act shall take effect upon passage.
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 group health plans and health insurance issuers that provide
2 prescription benefits to cover at least one type of prescribed epinephrine auto-injectors and
3 cartridges. No copayment or deductible would be required to obtain prescribed epinephrine
4 injectors or cartridges.
5 This act would take effect upon passage.

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