

2012 -- H 7687

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LC01431  
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2012

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A N A C T

RELATING TO INSURANCE

Introduced By: Representatives Tanzi, Naughton, Cimini, Serpa, and Keable

Date Introduced: February 16, 2012

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1           SECTION 1. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service  
2 Corporations" is hereby amended by adding thereto the following section:

3           **27-20-65. Primary care provider designation requirement.** – Every individual or  
4 group health insurance contract, or every individual or group hospital or medical expense  
5 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state on  
6 or after January 1, 2013, shall require that the subscriber and each dependent designate a  
7 participating primary care provider and the insurer shall collect the designation from the insured.  
8 Designation of a primary care provider shall not be a condition of enrollment and failure to  
9 designate a primary care provider shall not constitute grounds for cancellation of coverage. For  
10 purposes of this section, "primary care provider" means the physician, practice or other medical  
11 provider considered by the insured to be his or her usual source of medical care.

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

14           **27-19-69. Primary care provider designation requirement.** – Every individual or  
15 group health insurance contract, or every individual or group hospital or medical expense  
16 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state on  
17 or after January 1, 2013, shall require that the subscriber and each dependent designate a  
18 participating primary care provider and the insurer shall collect the designation from the insured.  
19 Designation of a primary care provider shall not be a condition of enrollment and failure to

1 designate a primary care provider shall not constitute grounds for cancellation of coverage. For  
2 purposes of this section, "primary care provider" means the physician, practice or other medical  
3 provider considered by the insured to be his or her usual source of medical care.

4 SECTION 3. Chapter 27-18 of the General Laws entitled "Accident and Sickness  
5 Insurance Policies" is hereby amended by adding thereto the following section:

6 **27-18-78. Primary care provider designation requirement.** – (a) Every individual or  
7 group health insurance contract, or every individual or group hospital or medical expense  
8 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state on  
9 or after January 1, 2013, shall require that the subscriber and each dependent designate a  
10 participating primary care provider and the insurer shall collect the designation from the insured.  
11 Designation of a primary care provider shall not be a condition of enrollment and failure to  
12 designate a primary care provider shall not constitute grounds for cancellation of coverage. For  
13 purposes of this section, "primary care provider" means the physician, practice or other medical  
14 provider considered by the insured to be his or her usual source of medical care.

15 (b) Requirements for designating a primary care provider enumerated in subsection (a)  
16 shall not apply to insurance coverage providing benefits for:

17 (1) Hospital confinement indemnity;

18 (2) Disability income;

19 (3) Accident only;

20 (4) Long-term care;

21 (5) Medicare supplement;

22 (6) Limited benefit health;

23 (7) Specified disease indemnity;

24 (8) Sickness or bodily injury or death by accident or both; or

25 (9) Other limited benefit policies.

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

28 **27-41-82. Primary care provider designation requirement.** -- Every individual or  
29 group health insurance contract, or every individual or group hospital or medical expense  
30 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state on  
31 or after January 1, 2013, shall require that the subscriber and each dependent designate a  
32 participating primary care provider and the insurer shall collect the designation from the insured.  
33 Designation of a primary care provider shall not be a condition of enrollment and failure to  
34 designate a primary care provider shall not constitute grounds for cancellation of coverage. For

1 [purposes of this section, "primary care provider" means the physician, practice or other medical](#)  
2 [provider considered by the insured to be his or her usual source of medical care.](#)

3 SECTION 5. The health insurance commissioner is authorized to promulgate regulations  
4 to implement this act.

5 SECTION 6. This act shall take effect on January 1, 2013.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
A N A C T  
RELATING TO INSURANCE

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- 1 This act would require an insured to designate a participating primary care provider.
- 2 This act would take effect on January 1, 2013.

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