

2014 -- S 2716

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LC004616
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY
JANUARY SESSION, A.D. 2014

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A N A C T
RELATING TO INSURANCE

Introduced By: Senators Cool Rumsey, Archambault, Nesselbush, and Miller

Date Introduced: March 05, 2014

Referred To: Senate Judiciary

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 27-18-28 of the General Laws in Chapter 27-18 entitled "Accident
2 and Sickness Insurance Policies" is hereby repealed.

3 ~~27-18-28. Health insurance contracts — Abortion. — (a) No health insurance contract,~~
4 ~~plan, or policy, delivered or issued for delivery in the state, shall provide coverage for induced~~
5 ~~abortions, except where the life of the mother would be endangered if the fetus were carried to~~
6 ~~term or where the pregnancy resulted from rape or incest, and except by an optional rider for~~
7 ~~which there must be paid an additional premium. This section shall be applicable to all contracts,~~
8 ~~plans, or policies of:~~

9 ~~(1) All health insurers subject to this title;~~

10 ~~(2) All group and blanket health insurers subject to this title;~~

11 ~~(3) All nonprofit hospital, medical, surgical, dental, and health service corporations; and~~

12 ~~(4) All health maintenance organizations;~~

13 ~~(5) Any provision of medical, hospital, surgical, and funeral benefits, and of coverage~~
14 ~~against accidental death or injury, when the benefits or coverage are incidental to or part of other~~
15 ~~insurance authorized by the statutes of this state.~~

16 ~~(b) Nothing contained in this section shall be construed to pertain to insurance coverage~~
17 ~~for complications as the result of an abortion.~~

18 SECTION 2. Section 36-12-2.1 of the General Laws in Chapter 36-12 entitled "Insurance
19 Benefits" is hereby repealed.

1 ~~**36-12-2.1. Health insurance benefits -- Coverage for abortions excluded.**~~ (a) The
2 state of Rhode Island or any city or town shall not include in any health insurance contracts,
3 plans, or policies covering employees, any provision which shall provide coverage for induced
4 abortions (except where the life of the mother would be endangered if the fetus were carried to
5 term, or where the pregnancy resulted from rape or incest). This section shall be applicable to all
6 contracts, plans or policies of:

7 ~~(1) All health insurers subject to title 27;~~

8 ~~(2) All group and blanket health insurers subject to title 27;~~

9 ~~(3) All nonprofit hospital, medical, surgical, dental, and health service corporations;~~

10 ~~(4) All health maintenance organizations; and~~

11 ~~(5) Any provision of medical, hospital, surgical, and funeral benefits and of coverage~~
12 ~~against accidental death or injury when the benefits or coverage are incidental to or part of other~~
13 ~~insurance authorized by the statutes of this state.~~

14 ~~(b) Provided, however, that the provisions of this section shall not apply to benefits~~
15 ~~provided under existing collective bargaining agreements entered into prior to June 30, 1982.~~

16 ~~(c) Nothing contained herein shall be construed to pertain to insurance coverage for~~
17 ~~complications as the result of an abortion.~~

18 SECTION 3. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
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RELATING TO INSURANCE

1 This act would repeal the provisions of the general laws that prohibit health insurance
2 coverage for induced abortions for all contracts including those policies covering state and
3 municipal employees.

4 This act would take effect upon passage.

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