

2015 -- H 5176

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2015

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Casey, Costantino, Williams, and Phillips

Date Introduced: January 21, 2015

Referred To: House Corporations

It is enacted by the General Assembly as follows:

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

3 **27-18-82. Mandatory coverage for temporomandibular joint disorder. – Every**
4 **individual or group hospital or medical expense insurance policy or individual or group hospital**
5 **or medical services plan contract delivered, issued for delivery, or renewed in this state on or after**
6 **January 1, 2015 shall provide coverage for diagnostic testing and treatment of**
7 **temporomandibular joint disorder; provided, however, this section shall not apply to insurance**
8 **coverage providing benefits for:**

- 9 (1) Hospital confinement indemnity;
10 (2) Disability income;
11 (3) Accident only;
12 (4) Long-term care;
13 (5) Medicare supplement;
14 (6) Limited benefit health;
15 (7) Specified disease indemnity;
16 (8) Sickness or bodily injury or death by accident or both; and
17 (9) Other limited benefit policies.

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

1 **27-19-73. Mandatory coverage for temporomandibular joint disorder. --** Every
2 individual or group hospital or medical expense insurance policy or individual or group hospital
3 or medical services plan contract delivered, issued for delivery, or renewed in this state on or after
4 January 1, 2015, shall provide coverage for diagnostic testing and treatment of
5 temporomandibular joint disorder; provided, however, this section shall not apply to insurance
6 coverage providing benefits for:

- 7 (1) Hospital confinement indemnity;
- 8 (2) Disability income;
- 9 (3) Accident only;
- 10 (4) Long-term care;
- 11 (5) Medicare supplement;
- 12 (6) Limited benefit health;
- 13 (7) Specified disease indemnity;
- 14 (8) Sickness or bodily injury or death by accident or both; and
- 15 (9) Other limited benefit policies.

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

18 **27-20-69. Mandatory coverage for temporomandibular joint disorders. --** Every
19 individual or group hospital or medical expense insurance policy or individual or group hospital
20 or medical services plan contract delivered, issued for delivery, or renewed in this state on or after
21 January 1, 2015, shall provide coverage for diagnostic testing and treatment of
22 temporomandibular joint disorder; provided, however, this section shall not apply to insurance
23 coverage providing benefits for:

- 24 (1) Hospital confinement indemnity;
- 25 (2) Disability income;
- 26 (3) Accident only;
- 27 (4) Long-term care;
- 28 (5) Medicare supplement;
- 29 (6) Limited benefit health;
- 30 (7) Specified disease indemnity;
- 31 (8) Sickness or bodily injury or death by accident or both; and
- 32 (9) Other limited benefit policies.

33 SECTION 4. Chapter 27-20.1 of the General Laws entitled "Nonprofit Dental Service
34 Corporations" is hereby amended by adding thereto the following section:

1 **27-20.1-23. Mandatory coverage for temporomandibular joint disorder. -- Every**
2 individual or group hospital or medical expense insurance policy or individual or group hospital
3 or medical services plan contract delivered, issued for delivery, or renewed in this state on or after
4 January 1, 2015, shall provide coverage for diagnostic testing and treatment of
5 temporomandibular joint disorder; provided, however, this section shall not apply to insurance
6 coverage providing benefits for:

- 7 (1) Hospital confinement indemnity;
- 8 (2) Disability income;
- 9 (3) Accident only;
- 10 (4) Long-term care;
- 11 (5) Medicare supplement;
- 12 (6) Limited benefit health;
- 13 (7) Specified disease indemnity;
- 14 (8) Sickness or bodily injury or death by accident or both; and
- 15 (9) Other limited benefit policies.

16 SECTION 5. Chapter 27-41 of the General Laws entitled "Health Maintenance
17 Organizations" is hereby amended by adding thereto the following section:

18 **27-41-86. Mandatory coverage for temporomandibular joint disorder. -- Every**
19 individual or group hospital or medical expense insurance policy or individual or group hospital
20 or medical services plan contract delivered, issued for delivery, or renewed in this state on or after
21 January 1, 2015, shall provide coverage for diagnostic testing and treatment of
22 temporomandibular joint disorder; provided, however, this section shall not apply to insurance
23 coverage providing benefits for:

- 24 (1) Hospital confinement indemnity;
- 25 (2) Disability income;
- 26 (3) Accident only;
- 27 (4) Long-term care;
- 28 (5) Medicare supplement;
- 29 (6) Limited benefit health;
- 30 (7) Specified disease indemnity;
- 31 (8) Sickness or bodily injury or death by accident or both; and
- 32 (9) Other limited benefit policies.

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1 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

1 This act would require that health insurance policies include coverage for
2 temporomandibular joint disorder.

3 This act would take effect upon passage.

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