2015 -- H 5841

S T A T E   O F   R H O D E   I S L A N D

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2015

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A N   A C T

RELATING TO INSURANCE

Introduced By: Representatives Almeida, Ajello, Maldonado, Regunberg, and Tanzi

Date Introduced: March 11, 2015

Referred To: House 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2   and Sickness Insurance Policies" is hereby repealed.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19   Benefits" is hereby repealed.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

A N   A C T

RELATING TO INSURANCE

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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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