

2016 -- S 2692

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2016

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators Sosnowski, Miller, Conley, Archambault, and Goldin

Date Introduced: March 08, 2016

Referred To: Senate Health & Human Services

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. Gender rating.** – (a) No individual and/or group health insurance contract,  
4 plan, or policy delivered, issued for delivery, or renewed in this state, which provides medical  
5 coverage that includes coverage for physician services in a physician's office, and no policy  
6 which provides major medical and/or similar comprehensive-type coverage, excluding disability  
7 income, long-term care, and insurance supplemental policies which only provide coverage for  
8 specified diseases or other supplemental policies, shall vary the premium rate for a health  
9 coverage plan based on the gender of the individual policy holders, enrollees, subscribers, or  
10 members.

11 (b) This section shall not apply to insurance coverage providing benefits for any of the  
12 following:

13 (1) Hospital confinement indemnity;

14 (2) Disability income;

15 (3) Accident only;

16 (4) Long-term care;

17 (5) Medicare supplement;

18 (6) Limited benefit health;

19 (7) Specified disease indemnity;

1 [\(8\) Sickness of bodily injury or death by accident or both; and/or](#)

2 [\(9\) Other limited benefit policies.](#)

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

5 **27-19-73. Gender rating.** – [\(a\) No individual and/or group health insurance contract,](#)  
6 [plan, or policy delivered, issued for delivery, or renewed in this state, which provides medical](#)  
7 [coverage that includes coverage for physician services in a physician's office, and no policy](#)  
8 [which provides major medical and/or similar comprehensive-type coverage, excluding disability](#)  
9 [income, long-term care, and insurance supplemental policies which only provide coverage for](#)  
10 [specified diseases or other supplemental policies, shall vary the premium rate for a health](#)  
11 [coverage plan based on the gender of the individual policy holders, enrollees, subscribers, or](#)  
12 [members.](#)

13 [\(b\) This section shall not apply to insurance coverage providing benefits for any of the](#)  
14 [following:](#)

15 [\(1\) Hospital confinement indemnity;](#)

16 [\(2\) Disability income;](#)

17 [\(3\) Accident only;](#)

18 [\(4\) Long-term care;](#)

19 [\(5\) Medicare supplement;](#)

20 [\(6\) Limited benefit health;](#)

21 [\(7\) Specified disease indemnity;](#)

22 [\(8\) Sickness of bodily injury or death by accident or both; and/or](#)

23 [\(9\) Other limited benefit policies.](#)

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

26 **27-20-69. Gender rating.** – [\(a\) No individual and/or group health insurance contract,](#)  
27 [plan, or policy delivered, issued for delivery, or renewed in this state, which provides medical](#)  
28 [coverage that includes coverage for physician services in a physician's office, and no policy](#)  
29 [which provides major medical and/or similar comprehensive-type coverage, excluding disability](#)  
30 [income, long-term care, and insurance supplemental policies which only provide coverage for](#)  
31 [specified diseases or other supplemental policies, shall vary the premium rate for a health](#)  
32 [coverage plan based on the gender of the individual policy holders, enrollees, subscribers, or](#)  
33 [members.](#)

34 [\(b\) This section shall not apply to insurance coverage providing benefits for any of the](#)

1 following:

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

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

13 **27-41-86. Gender rating.** – (a) No individual and/or group health insurance contract,  
14 plan, or policy delivered, issued for delivery, or renewed in this state, which provides medical  
15 coverage that includes coverage for physician services in a physician's office, and no policy  
16 which provides major medical and/or similar comprehensive-type coverage, excluding disability  
17 income, long-term care, and insurance supplemental policies which only provide coverage for  
18 specified diseases or other supplemental policies, shall vary the premium rate for a health  
19 coverage plan based on the gender of the individual policy holders, enrollees, subscribers, or  
20 members.

21 (b) This section shall not apply to insurance coverage providing benefits for any of the  
22 following:

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

32 SECTION 5. 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

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1           This act would prohibit insurance companies from varying the premium rates charged for  
2 a health coverage plan based on the gender of the individual policy holder, enrollee, subscriber, or  
3 member.

4           This act would take effect upon passage.

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