

2016 -- S 2896

LC005607

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2016

A N A C T

RELATING TO INSURANCE - HEALTH INSURANCE - TYPE-1 DIABETES INSULIN  
TREATMENT

Introduced By: Senators Morgan, Pagliarini, Gee, Cote, and Lombardi

Date Introduced: April 07, 2016

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

SECTION 1. Section 27-18-38 of the General Laws in Chapter 27-18 entitled "Accident and Sickness Insurance Policies" is hereby amended to read as follows:

**27-18-38. Diabetes treatment.** -- (a) Every individual or group health insurance contract, plan, or policy delivered, issued for delivery or renewed in this state which provides medical coverage that includes coverage for physician services in a physician's office, and every policy which provides major medical or similar comprehensive-type coverage, except for supplemental policies which only provide coverage for specified diseases and other supplemental policies, shall include coverage for the following equipment and supplies for the treatment of insulin treated diabetes, non-insulin treated diabetes, and gestational diabetes, if medically appropriate and prescribed by a physician: blood glucose monitors and blood glucose monitors for the legally blind, test strips for glucose monitors and/or visual reading, insulin, [including, without limitation, all insulin medications used to control type-1 diabetes](#), injection aids, cartridges for the legally blind, syringes, insulin pumps and appurtenances to the pumps, insulin infusion devices, and oral agents for controlling blood sugar and therapeutic/molded shoes for the prevention of amputation.

(b) Upon the approval of new or improved diabetes equipment and supplies by the Food and Drug Administration, all policies governed by this section shall guarantee coverage of new diabetes equipment and supplies when medically appropriate and prescribed by a physician. These policies shall also include coverage, when medically necessary, for diabetes self-

1 management education to ensure that persons with diabetes are instructed in the self-management  
2 and treatment of their diabetes, including information on the nutritional management of diabetes.  
3 The coverage for self-management education and education relating to medical nutrition therapy  
4 shall be limited to medically necessary visits upon the diagnosis of diabetes, where a physician  
5 diagnoses a significant change in the patient's symptoms or conditions which necessitate changes  
6 in a patient's self-management, or where reeducation or refresher training is necessary. This  
7 education when medically necessary and prescribed by a physician, may be provided only by the  
8 physician or, upon his or her referral to an appropriately licensed and certified health care  
9 provider and may be conducted in group settings. Coverage for self-management education and  
10 education relating to medical nutrition therapy shall also include home visits when medically  
11 necessary.

12 (c) Benefit plans offered by an insurer may impose co-payment and/or deductibles for  
13 the benefits mandated by this chapter; however, in no instance shall the co-payment or deductible  
14 amount be greater than the co-payment or deductible amount imposed for other supplies,  
15 equipment or physician office visits. Benefits for services under this section shall be reimbursed  
16 in accordance with the respective principles and mechanisms of reimbursement for each insurer,  
17 hospital, or medical service corporation, or health maintenance organization.

18 SECTION 2. Section 27-19-35 of the General Laws in Chapter 27-19 entitled "Nonprofit  
19 Hospital Service Corporations" is hereby amended to read as follows:

20 **27-19-35. Diabetes treatment.** -- (a) Every individual or group health insurance contract,  
21 plan, or policy delivered, issued for delivery or renewed in this state which provides medical  
22 coverage that includes coverage for physician services in a physician's office, and every policy  
23 which provides major medical or similar comprehensive-type coverage, shall include coverage  
24 for the following equipment and supplies for the treatment of insulin treated diabetes, non-insulin  
25 treated diabetes, and gestational diabetes when medically appropriate and prescribed by a  
26 physician: blood glucose monitors and blood glucose monitors for the legally blind, test strips for  
27 glucose monitors and/or visual reading, insulin, [including, without limitation, all insulin](#)  
28 [medications used to control type-1 diabetes](#), injection aids, cartridges for the legally blind,  
29 syringes, insulin pumps and appurtenances to the pumps, insulin infusion devices, and oral agents  
30 for controlling blood sugar and therapeutic/molded shoes for the prevention of amputation. Upon  
31 the approval of new or improved diabetes equipment and supplies by the Food and Drug  
32 Administration, all policies governed by this chapter shall guarantee coverage of new diabetes  
33 equipment and supplies when medically appropriate and prescribed by a physician. The policies  
34 shall also include coverage, when medically necessary, for diabetes self-management education

1 to ensure that persons with diabetes are instructed in the self-management and treatment of their  
2 diabetes, including information on the nutritional management of diabetes. The coverage for self-  
3 management education and education relating to medical nutrition therapy shall be limited to  
4 medically necessary visits upon the diagnoses of diabetes, where a physician diagnosis a  
5 significant change in the patient's symptoms or conditions which necessitate changes in a patient's  
6 self-management, or where reeducation or refresher training is necessary. This education, when  
7 medically necessary and prescribed by a physician, may be provided only by the physician or  
8 upon his or her referral by an appropriately licensed and certified health care provider and may be  
9 conducted in group settings. Coverage for self-management education and education relating to  
10 medical nutrition therapy shall also include home visits when medically necessary.

11 (b) Benefit plans offered by a hospital service corporation may impose copayment and/or  
12 deductibles for the benefits mandated by this chapter, however, in no instance shall the  
13 copayment or deductible amount be greater than the copayment or deductible amount imposed for  
14 other supplies, equipment, or physician office visits. Benefits for services under this chapter shall  
15 be reimbursed in accordance with the respective principles and mechanisms of reimbursement for  
16 each insurer, hospital, or medical service corporation, or health maintenance organization.

17 SECTION 3. Section 27-20-30 of the General Laws in Chapter 27-20 entitled "Nonprofit  
18 Medical Service Corporations" is hereby amended to read as follows:

19 **27-20-30. Diabetes treatment.** -- (a) Every individual or group health insurance contract,  
20 plan, or policy delivered, issued for delivery or renewed in this state which provides medical  
21 coverage that includes coverage for physician services in a physician's office, and every policy  
22 which provides major medical or similar comprehensive-type coverage, shall include coverage  
23 for the following equipment and supplies for the treatment of insulin treated diabetes, non-insulin  
24 treated diabetes, and gestational diabetes when medically appropriate and prescribed by a  
25 physician: blood glucose monitors and blood glucose monitors for the legally blind, test strips for  
26 glucose monitors and/or visual reading, insulin, [including, without limitation, all insulin](#)  
27 [medications used to control type-1 diabetes](#), injection aids, cartridges for the legally blind,  
28 syringes, insulin pumps, and appurtenances to the pumps, insulin infusion devices, and oral  
29 agents for controlling blood sugar and therapeutic/molded shoes for the prevention of amputation.  
30 Upon the approval of new or improved diabetes equipment and supplies by the Food and Drug  
31 Administration, all policies governed by this chapter shall guarantee coverage of new diabetes  
32 equipment and supplies when medically appropriate and prescribed by a physician. These policies  
33 shall also include coverage, when medically necessary, for diabetes self-management education  
34 to ensure that persons with diabetes are instructed in the self-management and treatment of their

1 diabetes, including information on the nutritional management of diabetes. The coverage for self-  
2 management education and education relating to medical nutrition therapy shall be limited to  
3 medically necessary visits upon the diagnosis of diabetes, where a physician diagnosis a  
4 significant change in the patient's symptoms or conditions which necessitate changes in a patient's  
5 self-management, or where reeducation or refresher training is necessary. This education, when  
6 medically necessary and prescribed by a physician, may be provided only by the physician or,  
7 upon his or her referral, to an appropriately licensed and certified health care provider, and may  
8 be conducted in group settings. Coverage for self-management education and education relating  
9 to medical nutrition therapy shall also include home visits when medically necessary.

10 (b) Benefit plans offered by a hospital service corporation may impose copayment and/or  
11 deductibles for the benefits mandated by this chapter, however, in no instance shall the  
12 copayment or deductible amount be greater than the copayment or deductible amount imposed for  
13 other supplies, equipment, or physician office visits. Benefits for services under this chapter shall  
14 be reimbursed in accordance with the respective principles and mechanisms of reimbursement for  
15 each insurer, hospital, or medical service corporation, or health maintenance organization.

16 SECTION 4. Section 27-41-44 of the General Laws in Chapter 27-41 entitled "Health  
17 Maintenance Organizations" is hereby amended to read as follows:

18 **27-41-44. Diabetes treatment.** -- (a) Every individual or group health insurance contract,  
19 plan, or policy delivered, issued for delivery or renewed in this state which provides medical  
20 coverage that includes coverage for physician services in a physician's office and every policy  
21 which provides major medical or similar comprehensive-type coverage shall include coverage for  
22 the following equipment and supplies for the treatment of insulin treated diabetes, non-insulin  
23 treated diabetes, and gestational diabetes when medically appropriate and prescribed by a  
24 physician blood glucose monitors and blood glucose monitors for the legally blind, test strips for  
25 glucose monitors and visual reading, insulin, [including, without limitation, all insulin medications](#)  
26 [used to control type-1 diabetes](#), injection aids, cartridges for the legally blind, syringes, insulin  
27 pumps and appurtenances to them, insulin infusion devices, oral agents for controlling blood  
28 sugar and therapeutic/molded shoes for the prevention of amputation. Upon the approval of new  
29 or improved diabetes equipment and supplies by the Food and Drug Administration, all policies  
30 governed by this chapter shall guarantee coverage of this new diabetes equipment and supplies  
31 when medically appropriate and prescribed by a physician. These policies shall also include  
32 coverage, when medically necessary, for diabetes self-management education to ensure that  
33 persons with diabetes are instructed in the self-management and treatment of their diabetes,  
34 including information on the nutritional management of diabetes. This coverage for self-

1 management education and education relating to medical nutrition therapy shall be limited to  
2 medically necessary visits upon the diagnosis of diabetes, where a physician diagnoses a  
3 significant change in the patient's symptoms or conditions which necessitate changes in a patient's  
4 self-management, or where reeducation or refresher training is necessary. This education, when  
5 medically necessary and prescribed by a physician, may be provided only by the physician or,  
6 upon his or her referral to an appropriately licensed and certified health care provider and may be  
7 conducted in group settings. Coverage for self-management education and education relating to  
8 medical nutrition therapy shall also include home visits when medically necessary.

9 (b) Benefit plans offered by a health maintenance organization may impose copayment  
10 and/or deductibles for the benefits mandated by this chapter. However, in no instance shall the  
11 copayment or deductible amount be greater than the copayment or deductible amount imposed for  
12 other supplies, equipment, or physician office visits. Benefits for services under this chapter shall  
13 be reimbursed in accordance with the respective principles and mechanisms of reimbursement for  
14 each insurer, hospital, or medical service corporation, or health maintenance organization.

15 SECTION 5. This act shall take effect on January 1, 2017.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
A N A C T  
RELATING TO INSURANCE - HEALTH INSURANCE - TYPE-1 DIABETES INSULIN  
TREATMENT

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- 1           This act would require health insurance contracts, plans, and policies to provide coverage
- 2   for all insulin medications used to control type-1 diabetes.
- 3           This act would take effect on January 1, 2017.

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