

2017 -- S 0644

LC002206

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2017

A N A C T

RELATING TO INSURANCE -- COMMUNICATION ACCESS SERVICES

Introduced By: Senators Archambault, Miller, Sosnowski, Calkin, and Crowley

Date Introduced: March 29, 2017

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 **27-18-83. Communication access services.**

4 (a) Every individual or group health insurance contract, or every individual or group
5 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
6 or renewed in this state on or after January 1, 2018, shall provide coverage for effective
7 communication access services for the deaf and hard of hearing patients or identified clients.

8 (b) For the purposes of this section:

9 (1) "Communication access services" means any effective communication access
10 services recognized by either the Rehabilitation Act of 1973 or the Americans with Disabilities
11 Act to guarantee full communication access between the patients or identified clients who are
12 deaf and hard of hearing and doctors or other health care professionals to ensure that each party is
13 understood regarding their health needs and treatments. Examples of effective communication
14 access services are interpreters for the deaf, communication access real-time translation (CART)
15 service, remote video interpreting service for the deaf, remote CART service, etc.

16 (c) This section shall not apply to equipment purchased as part of communication access
17 accommodations. Examples are TTYs, videophones, assistive listening devices, etc.

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 **27-19-74. Communication access services.**

2 (a) Every individual or group health insurance contract, or every individual or group
3 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
4 or renewed in this state on or after January 1, 2018, shall provide coverage for effective
5 communication access services for the deaf and hard of hearing patients or identified clients.

6 (b) For the purposes of this section:

7 (1) "Communication access services" means any effective communication access
8 services recognized by either the Rehabilitation Act of 1973 or the Americans with Disabilities
9 Act to guarantee full communication access between the patients or identified clients who are
10 deaf and hard of hearing and doctors or other health care professionals to ensure that each party is
11 understood regarding their health needs and treatments. Examples of effective communication
12 access services are interpreters for the deaf, communication access real-time translation (CART)
13 service, remote video interpreting service for the deaf, remote CART service, etc.

14 (c) This section shall not apply to equipment purchased as part of communication access
15 accommodations. Examples are TTYs, videophones, assistive listening devices, etc.

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 **27-20-70. Communication access services.**

19 (a) Every individual or group health insurance contract, or every individual or group
20 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
21 or renewed in this state on or after January 1, 2018, shall provide coverage for effective
22 communication access services for the deaf and hard of hearing patients or identified clients.

23 (b) For the purposes of this section:

24 (1) "Communication access services" means any effective communication access
25 services recognized by either the Rehabilitation Act of 1973 or the Americans with Disabilities
26 Act to guarantee full communication access between the patients or identified clients who are
27 deaf and hard of hearing and doctors or other health care professionals to ensure that each party is
28 understood regarding their health needs and treatments. Examples of effective communication
29 access services are interpreters for the deaf, communication access real-time translation (CART)
30 service, remote video interpreting service for the deaf, remote CART service, etc.

31 (c) This section shall not apply to equipment purchased as part of communication access
32 accommodations. Examples are TTYs, videophones, assistive listening devices, etc.

33 SECTION 4. Chapter 27-38.2 of the General Laws entitled "Insurance Coverage for
34 Mental Illness and Substance Abuse" is hereby amended by adding thereto the following section:

1 **27-38.2-6. Communication access services.**

2 (a) Every individual or group health insurance contract, or every individual or group
3 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
4 or renewed in this state on or after January 1, 2018, shall provide coverage for effective
5 communication access services for the deaf and hard of hearing patients or identified clients.

6 (b) For the purposes of this section:

7 (1) "Communication access services" means any effective communication access
8 services recognized by either the Rehabilitation Act of 1973 or the Americans with Disabilities
9 Act to guarantee full communication access between the patients or identified clients who are
10 deaf and hard of hearing and doctors or other health care professionals to ensure that each party is
11 understood regarding their health needs and treatments. Examples of effective communication
12 access services are interpreters for the deaf, communication access real-time translation (CART)
13 service, remote video interpreting service for the deaf, remote CART service, etc.

14 (c) This section shall not apply to equipment purchased as part of communication access
15 accommodations. Examples are TTYs, videophones, assistive listening devices, etc.

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 **27-41-87. Communication access services.**

19 (a) Every individual or group health insurance contract, or every individual or group
20 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
21 or renewed in this state on or after January 1, 2018, shall provide coverage for effective
22 communication access services for the deaf and hard of hearing patients or identified clients.

23 (b) For the purposes of this section:

24 (1) "Communication access services" means any effective communication access
25 services recognized by either the Rehabilitation Act of 1973 or the Americans with Disabilities
26 Act to guarantee full communication access between the patients or identified clients who are
27 deaf and hard of hearing and doctors or other health care professionals to ensure that each party is
28 understood regarding their health needs and treatments. Examples of effective communication
29 access services are interpreters for the deaf, communication access real-time translation (CART)
30 service, remote video interpreting service for the deaf, remote CART service, etc.

31 (c) This section shall not apply to equipment purchased as part of communication access
32 accommodations. Examples are TTYs, videophones, assistive listening devices, etc.

1 SECTION 6. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

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RELATING TO INSURANCE -- COMMUNICATION ACCESS SERVICES

1 This act would require insurance plans to include coverage for effective communication
2 access services between patients who are deaf and their health care professionals in order to
3 ensure that their health needs and treatments are clearly communicated and understood.

4 This act would take effect upon passage.

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