LC004005

2018 -- H 7368

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2018

AN ACT

RELATING TO INSURANCE -- COMMUNICATION ACCESS SERVICES

Introduced By: Representatives Handy, Vella-Wilkinson, Nardolillo, Ajello, and Almeida Date Introduced: January 31, 2018

Referred To: House Health, Education & Welfare

It is enacted by the General Assembly as follows:

- SECTION 1. Chapter 27-18 of the General Laws entitled "Accident and Sickness
 Insurance Policies" is hereby amended by adding thereto the following section:
- 3 <u>27-18-84. Communication access services.</u>
- 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, 2019, shall provide coverage for effective
- 7 communication access services for the deaf and hard-of-hearing insured patients or identified
- 8 <u>clients.</u>
- 9 (b) For the purposes of this section:
- 10 (1) "Communication access services" means any effective communication access
- 11 services recognized by either the Rehabilitation Act of 1973 or the Americans with Disabilities
- 12 Act to guarantee full communication access between the patients or identified clients who are
- 13 deaf and hard of hearing and doctors or other health care professionals to ensure that each party is
- 14 understood regarding their health needs and treatments. Effective communication access services
- 15 <u>shall include</u>, but are not limited to:
- 16 <u>(i) Interpreters for the deaf;</u>
- 17 (ii) Communication access real-time translation (CART) service;
- 18 (iii) Remote video interpreting service for the deaf; and
- 19 <u>(iv) Remote CART service.</u>

1 (c) This section shall not apply to equipment purchased as part of communication access 2 accommodations, to include, but not limited to: 3 (1) TTYs, videophones, assistive listening devices. 4 SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service 5 Corporations" is hereby amended by adding thereto the following section: 6 27-19-76. Communication access services. 7 (a) Every individual or group health insurance contract, or every individual or group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, 8 9 or renewed in this state on or after January 1, 2019, shall provide coverage for effective 10 communication access services for the deaf and hard-of-hearing insured patients or identified 11 clients. 12 (b) For the purposes of this section: 13 (1) "Communication access services" means any effective communication access 14 services recognized by either the Rehabilitation Act of 1973 or the Americans with Disabilities 15 Act to guarantee full communication access between the patients or identified clients who are deaf and hard of hearing and doctors or other health care professionals to ensure that each party is 16 17 understood regarding their health needs and treatments. Effective communication access services 18 shall include, but are not limited to: 19 (i) Interpreters for the deaf; 20 (ii) Communication access real-time translation (CART) service; 21 (iii) Remote video interpreting service for the deaf; and 22 (iv) Remote CART service. 23 (c) This section shall not apply to equipment purchased as part of communication access accommodations, to include, but not limited to: 24 25 (1) TTYs, videophones, assistive listening devices. 26 SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service 27 Corporations" is hereby amended by adding thereto the following section: 28 27-20-72. Communication access services. 29 (a) Every individual or group health insurance contract, or every individual or group 30 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, 31 or renewed in this state on or after January 1, 2019, shall provide coverage for effective 32 communication access services for the deaf and hard-of-hearing insured patients or identified 33 clients. 34 (b) For the purposes of this section:

1 (1) "Communication access services" means any effective communication access 2 services recognized by either the Rehabilitation Act of 1973 or the Americans with Disabilities 3 Act to guarantee full communication access between the patients or identified clients who are 4 deaf and hard of hearing and doctors or other health care professionals to ensure that each party is 5 understood regarding their health needs and treatments. Effective communication access services 6 shall include, but are not limited to: 7 (i) Interpreters for the deaf; 8 (ii) Communication access real-time translation (CART) service; 9 (iii) Remote video interpreting service for the deaf; and 10 (iv) Remote CART service. 11 (c) This section shall not apply to equipment purchased as part of communication access 12 accommodations, to include, but not limited to: 13 (1) TTYs, videophones, assistive listening devices. 14 SECTION 4. Chapter 27-38.2 of the General Laws entitled "Insurance Coverage for 15 Mental Illness and Substance Abuse" is hereby amended by adding thereto the following section: 16 27-38.2-6. Communication access services. 17 (a) Every individual or group health insurance contract, or every individual or group 18 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, 19 or renewed in this state on or after January 1, 2019, shall provide coverage for effective 20 communication access services for the deaf and hard-of-hearing insured patients or identified 21 clients. 22 (b) For the purposes of this section: (1) "Communication access services" means any effective communication access 23 services recognized by either the Rehabilitation Act of 1973 or the Americans with Disabilities 24 25 Act to guarantee full communication access between the patients or identified clients who are deaf and hard of hearing and doctors or other health care professionals to ensure that each party is 26 27 understood regarding their health needs and treatments. Effective communication access services 28 shall include, but are not limited to: 29 (i) Interpreters for the deaf; 30 (ii) Communication access real-time translation (CART) service; 31 (iii) Remote video interpreting service for the deaf; and 32 (iv) Remote CART service. 33 (c) This section shall not apply to equipment purchased as part of communication access 34 accommodations, to include, but not limited to:

- 1 (1) TTYs, videophones, assistive listening devices. 2 SECTION 5. Chapter 27-41 of the General Laws entitled "Health Maintenance 3 Organizations" is hereby amended by adding thereto the following section: 4 27-41-89. Communication access services. 5 (a) Every individual or group health insurance contract, or every individual or group hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery, 6 7 or renewed in this state on or after January 1, 2019, shall provide coverage for effective 8 communication access services for the deaf and hard-of-hearing insured patients or identified 9 clients. 10 (b) For the purposes of this section: 11 (1) "Communication access services" means any effective communication access 12 services recognized by either the Rehabilitation Act of 1973 or the Americans with Disabilities 13 Act to guarantee full communication access between the patients or identified clients who are 14 deaf and hard of hearing and doctors or other health care professionals to ensure that each party is 15 understood regarding their health needs and treatments. Effective communication access services 16 shall include, but are not limited to: 17 (i) Interpreters for the deaf; 18 (ii) Communication access real-time translation (CART) service; 19 (iii) Remote video interpreting service for the deaf; and 20 (iv) Remote CART service. (c) This section shall not apply to equipment purchased as part of communication access 21 22 accommodations, to include, but not limited to: 23 (1) TTYs, videophones, assistive listening devices.
- 24 SECTION 6. This act shall take effect on January 1, 2019.

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EXPLANATION

BY THE LEGISLATIVE COUNCIL

OF

AN ACT

RELATING TO INSURANCE -- COMMUNICATION ACCESS SERVICES

1 This act would require health insurance plans to include coverage for effective 2 communication access services between patients who are deaf and their health care professionals 3 in order to ensure that their health needs and treatments are clearly communicated and 4 understood.

This act would take effect on January 1, 2019.

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