

2019 -- H 5814

LC002025

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2019

A N A C T

RELATING TO INSURANCE -- PAYMENT TO HEALTH CARE PROVIDERS

Introduced By: Representatives Millea, McKiernan, O'Brien, and Jacquard

Date Introduced: March 07, 2019

Referred To: House Health, Education & Welfare

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 **27-18-85. Health care providers refusal to accept virtual credit card payment.**

4 An individual or group health insurance plan or policy delivered, issued for delivery, or
5 renewed in this state on or after January 1, 2020, shall, at least once during the term of the
6 contract year, permit a licensed health care provider who provides covered services to an insured,
7 to refuse to accept reimbursement for such services by way of a virtual credit card. Such refusal
8 shall apply to all covered services by the provider during the term of the contract year. As used in
9 this section, "virtual credit card" means a single-use credit card provided exclusively in an
10 electronic or digital format.

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

13 **27-19-77. Health care providers refusal to accept virtual credit card payment.**

14 An individual or group health insurance plan or policy delivered, issued for delivery, or
15 renewed in this state on or after January 1, 2020, shall, at least once during the term of the
16 contract year, permit a licensed health care provider who provides covered services to an insured,
17 to refuse to accept reimbursement for such services by way of a virtual credit card. Such refusal
18 shall apply to all covered services by the provider during the term of the contract year. As used in
19 this section, "virtual credit card" means a single-use credit card provided exclusively in an

1 [electronic or digital format.](#)

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

4 **27-20-73. Health care providers refusal to accept virtual credit card payment.**

5 [An individual or group health insurance plan or policy delivered, issued for delivery, or](#)
6 [renewed in this state on or after January 1, 2020, shall, at least once during the term of the](#)
7 [contract year, permit a licensed health care provider who provides covered services to an insured,](#)
8 [to refuse to accept reimbursement for such services by way of a virtual credit card. Such refusal](#)
9 [shall apply to all covered services by the provider during the term of the contract year. As used in](#)
10 [this section, "virtual credit card" means a single-use credit card provided exclusively in an](#)
11 [electronic or digital format.](#)

12 SECTION 4. Chapter 27-20.1 of the General Laws entitled "Nonprofit Dental Service
13 Corporations" is hereby amended by adding thereto the following section:

14 **27-20.1-23. Health care providers refusal to accept virtual credit card payment.**

15 [An individual or group health insurance plan or policy delivered, issued for delivery, or](#)
16 [renewed in this state on or after January 1, 2020, shall, at least once during the term of the](#)
17 [contract year, permit a licensed health care provider who provides covered services to an insured,](#)
18 [to refuse to accept reimbursement for such services by way of a virtual credit card. Such refusal](#)
19 [shall apply to all covered services by the provider during the term of the contract year. As used in](#)
20 [this section, "virtual credit card" means a single-use credit card provided exclusively in an](#)
21 [electronic or digital format.](#)

22 SECTION 5. Chapter 27-41 of the General Laws entitled "Health Maintenance
23 Organizations" is hereby amended by adding thereto the following section:

24 **27-41-90. Health care providers refusal to accept virtual credit card payment.**

25 [An individual or group health insurance plan or policy delivered, issued for delivery, or](#)
26 [renewed in this state on or after January 1, 2020, shall, at least once during the term of the](#)
27 [contract year, permit a licensed health care provider who provides covered services to an insured,](#)
28 [to refuse to accept reimbursement for such services by way of a virtual credit card. Such refusal](#)
29 [shall apply to all covered services by the provider during the term of the contract year. As used in](#)
30 [this section, "virtual credit card" means a single-use credit card provided exclusively in an](#)
31 [electronic or digital format.](#)

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

EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE -- PAYMENT TO HEALTH CARE PROVIDERS

- 1 This act would allow health care providers to refuse to accept payment by virtual credit
- 2 card payment (a single-use digital credit card) at least once each health insurance contract year.
- 3 This act would take effect upon passage.

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