

2019 -- S 0677

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LC001703  
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2019

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A N A C T

RELATING TO INSURANCE -- PAYMENT TO HEALTH CARE PROVIDERS

Introduced By: Senators Ciccone, and Lombardi

Date Introduced: March 21, 2019

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 **27-18-85. 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.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF

A N A C T

RELATING TO INSURANCE -- PAYMENT TO HEALTH CARE PROVIDERS

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- 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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