

2021 -- S 0877

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LC002805
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2021

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A N A C T

RELATING TO INSURANCE

Introduced By: Senators DiMario, Valverde, Sosnowski, Acosta, Lawson, Mendes,
Anderson, and Kallman

Date Introduced: May 07, 2021

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 Insurance
2 Policies" is hereby amended by adding thereto the following section:

3 **27-18-85. Health insurance contracts - copayments exemption for COVID-19**
4 **vaccinations.**

5 (a) Any individual or group health insurance plan or policy shall not impose any
6 copayment, coinsurance or charge any out-of-pocket deductible to the insured for COVID-19
7 related services, including, but not limited to, emergency services, inpatient services, provider
8 office visits, and inpatient hospital stays, as long as the COVID-19 state of emergency remains in
9 effect.

10 (b) Any individual or group health insurance plan or policy shall not impose any
11 copayment, coinsurance or charge any out-of-pocket deductible to the insured for the
12 administration of the COVID-19 vaccine or a COVID-19 test.

13 (c) The health insurance commissioner shall promulgate rules and regulations to enforce a
14 carrier's compliance with this section.

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

17 **27-19-77. Health insurance contracts - copayments exemption for COVID-19**
18 **vaccinations.**

19 (a) Any individual or group health insurance plan or policy shall not impose any

1 copayment, coinsurance or charge any out-of-pocket deductible to the insured for COVID-19
2 related services, including, but not limited to, emergency services, inpatient services, provider
3 office visits, and inpatient hospital stays, as long as the COVID-19 state of emergency remains in
4 effect.

5 (b) Any individual or group health insurance plan or policy shall not impose any
6 copayment, coinsurance or charge any out-of-pocket deductible to the insured for the
7 administration of the COVID-19 vaccine or a COVID-19 test.

8 (c) The health insurance commissioner shall promulgate rules and regulations to enforce a
9 carrier's compliance with this section.

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

12 **27-20-73. Health insurance contracts - copayments exemption for COVID-19**
13 **vaccinations.**

14 (a) Any individual or group health insurance plan or policy shall not impose any
15 copayment, coinsurance or charge any out-of-pocket deductible to the insured for COVID-19
16 related services, including, but not limited to, emergency services, inpatient services, provider
17 office visits, and inpatient hospital stays, as long as the COVID-19 state of emergency remains in
18 effect.

19 (b) Any individual or group health insurance plan or policy shall not impose any
20 copayment, coinsurance or charge any out-of-pocket deductible to the insured for the
21 administration of the COVID-19 vaccine or a COVID-19 test.

22 (c) The health insurance commissioner shall promulgate rules and regulations to enforce a
23 carrier's compliance with this section.

24 SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance
25 Organizations" is hereby amended by adding thereto the following section:

26 **27-41-90. Health insurance contracts - copayments exemption for COVID-19**
27 **vaccinations.**

28 (a) Any individual or group health insurance plan or policy shall not impose any
29 copayment, coinsurance or charge any out-of-pocket deductible to the insured for COVID-19
30 related services, including, but not limited to, emergency services, inpatient services, provider
31 office visits, and inpatient hospital stays, as long as the COVID-19 state of emergency remains in
32 effect.

33 (b) Any individual or group health insurance plan or policy shall not impose any
34 copayment, coinsurance or charge any out-of-pocket deductible to the insured for the

1 [administration of the COVID-19 vaccine or a COVID-19 test.](#)

2 [\(c\) The health insurance commissioner shall promulgate rules and regulations to enforce a](#)
3 [carrier's compliance with this section.](#)

4 SECTION 5. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
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RELATING TO INSURANCE

1 This act would prohibit insurance carriers from charging any out-of-pocket expenses to the
2 insured for treatment related to the COVID-19 pandemic while the state of emergency order is in
3 effect. This act would further mandate that all COVID-19 testing or vaccination is free during and
4 upon the expiration of the state of emergency order.

5 This act would take effect upon passage.

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