2022 -- S 2203 SUBSTITUTE B AS AMENDED

LC003422/SUB B

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2022

AN ACT

RELATING TO INSURANCE

Introduced By: Senators Lawson, DiMario, Burke, Murray, Cano, Quezada, and Valverde Date Introduced: February 08, 2022

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:
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 27-18-89. Mandatory coverage for treatment of pediatric autoimmune

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 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
- 5 <u>neuropsychiatric syndrome.</u>
- 6 (a) Every group health insurance contract, or every group hospital or medical expense 7 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by 8 any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of 9 pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and 10 pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of 11 intravenous immunoglobin therapy. 12 (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders 13 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall 14 be coded as autoimmune encephalitis until the American Medical Association and the Centers for 15 Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset 16 17 neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders 18 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may
- 19 be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated

1 with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.

(c) The health care benefits outlined in this section apply only to services delivered within
the state of Rhode Island; provided, that all health insurance carriers shall be required to provide
coverage for those benefits mandated by this section outside of the state of Rhode Island where it
can be established through a pre-authorization process that the required services are not available
in the state of Rhode Island from a provider in the health insurance carrier's network.

- 7 (d) Each health insurance carrier shall collect and provide to the office of the health
- 8 insurance commissioner, in a form and frequency acceptable to the commissioner, information and
- 9 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On
- 10 or before January 1, 2025, the office of the health insurance commissioner shall report to the general

11 assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this

- 12 section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage
- 13 provided in this section produces a net savings to health insurance carriers and to policy holders.
- 14 (e) This section shall sunset and be repealed effective December 31, 2025.
- 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 <u>27-19-81. Mandatory coverage for treatment of pediatric autoimmune</u>
- 18 <u>neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset</u>
- 19 <u>neuropsychiatric syndrome.</u>
- 20 (a) Every group health insurance contract, or every group hospital or medical expense
 21 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by

22 any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of

23 pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and

24 pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of

25 <u>intravenous immunoglobin therapy.</u>

26 (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders 27 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall 28 be coded as autoimmune encephalitis until the American Medical Association and the Centers for 29 Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune 30 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset 31 neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders 32 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may 33 be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated

34 <u>with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.</u>

(c) The health care benefits outlined in this section apply only to services delivered within
the state of Rhode Island; provided, that all health insurance carriers shall be required to provide
coverage for those benefits mandated by this section outside of the state of Rhode Island where it
can be established through a pre-authorization process that the required services are not available
in the state of Rhode Island from a provider in the health insurance carrier's network.
(d) Each health insurance carrier shall collect and provide to the office of the health

- 7 insurance commissioner, in a form and frequency acceptable to the commissioner, information and
- 8 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On
- 9 or before January 1, 2025, the office of the health insurance commissioner shall report to the general
- 10 assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this
- 11 section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage
- 12 provided in this section produces a net savings to health insurance carriers and to policy holders.
- 13 (e) This section shall sunset and be repealed effective December 31, 2025.

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

- 16 <u>27-20-77. Mandatory coverage for treatment of pediatric autoimmune</u> 17 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
- 18 neuropsychiatric syndrome.
- 19 (a) Every group health insurance contract, or every group hospital or medical expense 20 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by 21 any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of 22 pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and 23 pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of 24 intravenous immunoglobin therapy. 25 (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders 26 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall
- 27 <u>be coded as autoimmune encephalitis until the American Medical Association and the Centers for</u>
- 28 Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune
- 29 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset
- 30 <u>neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders</u>
- 31 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may
- 32 <u>be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated</u>
- 33 with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.
- 34 (c) The health care benefits outlined in this section apply only to services delivered within

1 the state of Rhode Island; provided, that all health insurance carriers shall be required to provide

2 coverage for those benefits mandated by this section outside of the state of Rhode Island where it

3 can be established through a pre-authorization process that the required services are not available

- 4 in the state of Rhode Island from a provider in the health insurance carrier's network.
- 5 (d) Each health insurance carrier shall collect and provide to the office of the health
- insurance commissioner, in a form and frequency acceptable to the commissioner, information and 6
- 7 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On
- 8 or before January 1, 2025, the office of the health insurance commissioner shall report to the general
- 9 assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this
- 10 section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage
- 11 provided in this section produces a net savings to health insurance carriers and to policy holders.
- 12 (e) This section shall sunset and be repealed effective December 31, 2025.
- 13 SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance 14 Organizations" is hereby amended by adding thereto the following section:
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27-41-94. Mandatory coverage for treatment of pediatric autoimmune 16 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset

- 17 neuropsychiatric syndrome.
- 18 (a) Every group health insurance contract, or every group hospital or medical expense 19 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by 20 any health insurance carrier, on or after January 1, 2023, shall provide coverage for treatment of 21 pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and 22 pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin therapy. 23
- 24 (b) For billing and diagnosis purposes, pediatric autoimmune neuropsychiatric disorders 25 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall 26 be coded as autoimmune encephalitis until the American Medical Association and the Centers for 27 Medicare and Medicaid Services create and assign a specific code for pediatric autoimmune 28 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset 29 neuropsychiatric syndrome. Thereafter, pediatric autoimmune neuropsychiatric disorders 30 associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome may 31 be coded as autoimmune encephalitis, pediatric autoimmune neuropsychiatric disorders associated 32 with streptococcal infections, or pediatric acute onset neuropsychiatric syndrome.
- 33 (c) The health care benefits outlined in this section apply only to services delivered within
- 34 the state of Rhode Island; provided, that all health insurance carriers shall be required to provide

- 1 coverage for those benefits mandated by this section outside of the state of Rhode Island where it
- 2 <u>can be established through a pre-authorization process that the required services are not available</u>
- 3 in the state of Rhode Island from a provider in the health insurance carrier's network.
- 4 (d) Each health insurance carrier shall collect and provide to the office of the health
- 5 insurance commissioner, in a form and frequency acceptable to the commissioner, information and
- 6 data reflecting the costs and the savings of adding the benefit coverage provided in this section. On
- 7 <u>or before January 1, 2025, the office of the health insurance commissioner shall report to the general</u>
- 8 assembly a cost-benefit analysis of the implementation of the benefit coverage provided in this
- 9 section. The intent of this cost-benefit analysis is to determine if adding the benefit coverage
- 10 provided in this section produces a net savings to health insurance carriers and to policy holders.
- 11 (e) This section shall sunset and be repealed effective December 31, 2025.
- 12 SECTION 5. This act shall take effect upon passage.

LC003422/SUB B

EXPLANATION

BY THE LEGISLATIVE COUNCIL

OF

AN ACT

RELATING TO INSURANCE

1 This act would require coverage for the treatment of pediatric autoimmune 2 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset 3 neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobin 4 therapy.

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This act would take effect upon passage.

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