

2025 -- H 5253

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

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A N A C T

RELATING TO INSURANCE -- AUTISM SPECTRUM DISORDERS

Introduced By: Representatives Spears, McGaw, Cotter, Noret, Fogarty, Boylan,  
Speakman, Tanzi, Kislak, and Casey

Date Introduced: January 31, 2025

Referred To: House Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 27-20.11-3 of the General Laws in Chapter 27-20.11 entitled "Autism  
2 Spectrum Disorders" is hereby amended to read as follows:

3 **27-20.11-3. Scope of coverage.**

4 (a) Benefits under this section shall include coverage for pharmaceuticals, applied behavior  
5 analysis, physical therapy, speech therapy, psychology, psychiatric and occupational therapy  
6 services for the treatment of autism spectrum disorders, as defined in the most recent edition of the  
7 DSM. Provided, however:

8 (1) Coverage for physical therapy, speech therapy, and occupational therapy and  
9 psychology, psychiatry, and pharmaceutical services shall be, to the extent such services are a  
10 covered benefit for other diseases and conditions under such policy; and

11 (2) Applied behavior analysis.

12 (b) Benefits under this section shall continue until the covered individual reaches age  
13 fifteen (15); provided, however, on or after January 1, 2026, no benefits shall be limited by the age  
14 of the covered individual.

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

1           SECTION 2. Chapter 27-20.11 of the General Laws entitled "Autism Spectrum Disorders"  
2 is hereby amended by adding thereto the following section:

3           **27-20.11-9. Applied behavioral analysis reimbursement rates.**

4           (d) Every group health insurance contract, or every group hospital or medical expense  
5 insurance policy, plan, or group policy delivered, issued for delivery, or renewed in this state, by  
6 any health insurance carrier, on or after January 1, 2026, shall reimburse certified, applied behavior  
7 analysis providers, who are designated by the executive office of health and human services, for  
8 applied behavior analysis services at rates of reimbursement equal to, or greater than, the prevailing  
9 integrated state Medicaid rate for applied behavior analysis services as established by the executive  
10 office of health and human services. The provisions of this section shall not apply to contracts,  
11 plans, or group policies subject to the small employer health insurance availability act, medical  
12 assistance or subject to the individual health insurance coverage act.

13           SECTION 3. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
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1           This act would remove the age restriction for benefits coverage and require, for health  
2 insurance policies issued or renewed on or after January 1, 2026, that coverage must include  
3 reimbursement for applied behavior analysis provider services. This act would also set a minimum  
4 reimbursement rate for applied behavior analysis services.

5           This act would take effect upon passage.

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