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LC002543

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Tanzi, Potter, Cruz, Morales, Kislak, Diaz, Casimiro,
McGaw, and Felix

Date Introduced: March 21, 2025

Referred To: House 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 **27-18-95. Community health workers.**

4 (a) As used in this section, "community health worker" means a trained professional
5 providing services that are considered medically necessary for patients with one or more chronic
6 health, including behavioral health, conditions, patients who are at risk for a chronic health
7 condition, and/or who face barriers meeting their health or health-related social needs. Services that
8 can be provided by community health workers can include, but are not limited to:

- 9 (1) Health and promotion coaching;
10 (2) Health education and training;
11 (3) Health system navigation and resource coordination services;
12 (4) Care planning; and
13 (5) Follow-up care recommendations.

14 (b)(1) Every individual or group health insurance contract, or every individual or group
15 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
16 or renewed in this state on or after January 1, 2026, shall provide coverage for the services of a
17 community health worker in accordance with each health insurer's respective principles and
18 mechanisms of reimbursement, credentialing, and contracting, if the services are within the
19 community health worker's area of professional competence as defined by the community health

1 worker certification standard developed and maintained by the Rhode Island certification board in
2 collaboration with the department of health, and are currently reimbursed when rendered by any
3 other healthcare provider.

4 (2) No insurer or hospital or medical service corporation may require supervision,
5 signature, or referral by any other healthcare provider as a condition of reimbursement, except when
6 those requirements are also applicable to other categories of healthcare providers.

7 (3) No insurer or hospital or medical service corporation or patient may be required to pay
8 for duplicate services actually rendered by both a community health worker and any other
9 healthcare provider.

10 (c) Every individual or group health insurance contract, or every individual or group
11 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
12 or renewed in this state that is required to cover community health worker services as defined in
13 subsections (a) and (b) of this section, shall report utilization and cost information related to
14 community health worker services to the office of the health insurance commissioner on or before
15 July 1, 2027 and each July 1 thereafter. The office of the health insurance commissioner shall define
16 the utilization and cost information required to be reported.

17 (d) This section shall not apply to insurance coverage providing benefits for:

18 (1) Hospital confinement indemnity;

19 (2) Disability income;

20 (3) Accident only;

21 (4) Long-term care;

22 (5) Limited benefit health;

23 (6) Specified disease indemnity;

24 (7) Sickness or bodily injury or death by accident or both; and

25 (8) Other limited benefit policies.

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

28 **27-19-87. Community health workers.**

29 (a) As used in this section, "community health worker" means a trained professional
30 providing services that are considered medically necessary for patients with one or more chronic
31 health, including behavioral health, conditions, patients who are at risk for a chronic health
32 condition, and/or who face barriers meeting their health or health-related social needs. Services that
33 can be provided by community health workers can include, but are not limited to:

34 (1) Health and promotion coaching;

1 (2) Health education and training;

2 (3) Health system navigation and resource coordination services;

3 (4) Care planning; and

4 (5) Follow-up care recommendations.

5 (b)(1) Every individual or group health insurance contract, or every individual or group
6 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
7 or renewed in this state on or after January 1, 2026, shall provide coverage for the services of a
8 community health worker in accordance with each health insurer's respective principles and
9 mechanisms of reimbursement, credentialing, and contracting, if the services are within the
10 community health worker's area of professional competence as defined by the community health
11 worker certification standard developed and maintained by the Rhode Island certification board in
12 collaboration with the department of health, and are currently reimbursed when rendered by any
13 other healthcare provider.

14 (2) No insurer or hospital or medical service corporation may require supervision,
15 signature, or referral by any other healthcare provider as a condition of reimbursement, except when
16 those requirements are also applicable to other categories of healthcare providers.

17 (3) No insurer or hospital or medical service corporation or patient may be required to pay
18 for duplicate services actually rendered by both a community health worker and any other
19 healthcare provider.

20 (c) Every individual or group health insurance contract, or every individual or group
21 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
22 or renewed in this state that is required to cover community health worker services as defined in
23 subsections (a) and (b) of this section, shall report utilization and cost information related to
24 community health worker services to the office of the health insurance commissioner on or before
25 July 1, 2027 and each July 1 thereafter. The office of the health insurance commissioner shall define
26 the utilization and cost information required to be reported.

27 (d) This section shall not apply to insurance coverage providing benefits for:

28 (1) Hospital confinement indemnity;

29 (2) Disability income;

30 (3) Accident only;

31 (4) Long-term care;

32 (5) Limited benefit health;

33 (6) Specified disease indemnity;

34 (7) Sickness or bodily injury or death by accident or both; and

1 (8) Other limited benefit policies.

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 **27-20-83. Community health workers.**

5 (a) As used in this section, "community health worker" means a trained professional
6 providing services that are considered medically necessary for patients with one or more chronic
7 health, including behavioral health, conditions, patients who are at risk for a chronic health
8 condition, and/or who face barriers meeting their health or health-related social needs. Services that
9 can be provided by community health workers can include, but are not limited to:

10 (1) Health and promotion coaching;

11 (2) Health education and training;

12 (3) Health system navigation and resource coordination services;

13 (4) Care planning; and

14 (5) Follow-up care recommendations.

15 (b)(1) Every individual or group health insurance contract, or every individual or group
16 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
17 or renewed in this state on or after January 1, 2026, shall provide coverage for the services of a
18 community health worker in accordance with each health insurer's respective principles and
19 mechanisms of reimbursement, credentialing, and contracting, if the services are within the
20 community health worker's area of professional competence as defined by the community health
21 worker certification standard developed and maintained by the Rhode Island certification board in
22 collaboration with the department of health, and are currently reimbursed when rendered by any
23 other healthcare provider.

24 (2) No insurer or hospital or medical service corporation may require supervision,
25 signature, or referral by any other healthcare provider as a condition of reimbursement, except when
26 those requirements are also applicable to other categories of healthcare providers.

27 (3) No insurer or hospital or medical service corporation or patient may be required to pay
28 for duplicate services actually rendered by both a community health worker and any other
29 healthcare provider.

30 (c) Every individual or group health insurance contract, or every individual or group
31 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
32 or renewed in this state that is required to cover community health worker services as defined in
33 subsections (a) and (b) of this section, shall report utilization and cost information related to
34 community health worker services to the office of the health insurance commissioner on or before

1 July 1, 2027 and each July 1 thereafter. The office of the health insurance commissioner shall define
2 the utilization and cost information required to be reported.

3 (d) This section shall not apply to insurance coverage providing benefits for:

4 (1) Hospital confinement indemnity;

5 (2) Disability income;

6 (3) Accident only;

7 (4) Long-term care;

8 (5) Limited benefit health;

9 (6) Specified disease indemnity;

10 (7) Sickness or bodily injury or death by accident or both; and

11 (8) Other limited benefit policies.

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

14 **27-41-100. Community health workers.**

15 (a) As used in this section, "community health worker" means a trained professional
16 providing services that are considered medically necessary for patients with one or more chronic
17 health, including behavioral health, conditions, patients who are at risk for a chronic health
18 condition, and/or who face barriers meeting their health or health-related social needs. Services that
19 can be provided by community health workers can include, but are not limited to:

20 (1) Health and promotion coaching;

21 (2) Health education and training;

22 (3) Health system navigation and resource coordination services;

23 (4) Care planning; and

24 (5) Follow-up care recommendations.

25 (b)(1) Every individual or group health insurance contract, or every individual or group
26 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
27 or renewed in this state on or after January 1, 2026, shall provide coverage for the services of a
28 community health worker in accordance with each health insurer's respective principles and
29 mechanisms of reimbursement, credentialing, and contracting, if the services are within the
30 community health worker's area of professional competence as defined by the community health
31 worker certification standard developed and maintained by the Rhode Island certification board in
32 collaboration with the department of health, and are currently reimbursed when rendered by any
33 other healthcare provider.

34 (2) No insurer or hospital or medical service corporation may require supervision,

1 signature, or referral by any other healthcare provider as a condition of reimbursement, except when
2 those requirements are also applicable to other categories of healthcare providers.

3 (3) No insurer or hospital or medical service corporation or patient may be required to pay
4 for duplicate services actually rendered by both a community health worker and any other
5 healthcare provider.

6 (c) Every individual or group health insurance contract, or every individual or group
7 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
8 or renewed in this state that is required to cover community health worker services as defined in
9 subsections (a) and (b) of this section, shall report utilization and cost information related to
10 community health worker services to the office of the health insurance commissioner on or before
11 July 1, 2027 and each July 1 thereafter. The office of the health insurance commissioner shall define
12 the utilization and cost information required to be reported.

13 (d) This section shall not apply to insurance coverage providing benefits for:

14 (1) Hospital confinement indemnity;

15 (2) Disability income;

16 (3) Accident only;

17 (4) Long-term care;

18 (5) Limited benefit health;

19 (6) Specified disease indemnity;

20 (7) Sickness or bodily injury or death by accident or both; and

21 (8) Other limited benefit policies.

22 SECTION 5. Chapter 27-18.2 of the General Laws entitled "Medicare Supplement
23 Insurance Policies" is hereby amended by adding thereto the following section:

24 **27-18.2-12. Community health workers.**

25 (a) As used in this section. "community health worker" means a trained professional
26 providing services that are considered medically necessary for patients with one or more chronic
27 health, including behavioral health, conditions, patients who are at risk for a chronic health
28 condition, and/or who face barriers meeting their health or health-related social needs. Services that
29 can be provided by community health workers can include. but are not limited to:

30 (1) Health and promotion coaching;

31 (2) Health education and training;

32 (3) Health system navigation and resource coordination services;

33 (4) Care planning; and

34 (5) Follow-up care recommendations.

1 **(b)(1) Every individual or group health insurance contract, or every individual or group**
2 **hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,**
3 **or renewed in this state on or after January 1, 2026, shall provide coverage for the services of a**
4 **community health worker in accordance with each health insurer's respective principles and**
5 **mechanisms of reimbursement, credentialing, and contracting, if the services are within the**
6 **community health worker's area of professional competence as defined by the community health**
7 **worker certification standard developed and maintained by the Rhode Island certification board in**
8 **collaboration with the department of health, and are currently reimbursed when rendered by any**
9 **other healthcare provider.**

10 **(2) No insurer or hospital or medical service corporation may require supervision,**
11 **signature, or referral by any other healthcare provider as a condition of reimbursement, except when**
12 **those requirements are also applicable to other categories of healthcare providers.**

13 **(3) No insurer or hospital or medical service corporation or patient may be required to pay**
14 **for duplicate services actually rendered by both a community health worker and any other**
15 **healthcare provider.**

16 **(c) Every individual or group health insurance contract, or every individual or group**
17 **hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,**
18 **or renewed in this state that is required to cover community health worker services as defined in**
19 **subsections (a) and (b) of this section, shall report utilization and cost information related to**
20 **community health worker services to the office of the health insurance commissioner on or before**
21 **July 1, 2027 and each July 1 thereafter. The office of the health insurance commissioner shall define**
22 **the utilization and cost information required to be reported.**

23 **(d) This section shall not apply to insurance coverage providing benefits for:**

- 24 **(1) Hospital confinement indemnity;**
- 25 **(2) Disability income;**
- 26 **(3) Accident only;**
- 27 **(4) Long-term care;**
- 28 **(5) Limited benefit health;**
- 29 **(6) Specified disease indemnity;**
- 30 **(7) Sickness or bodily injury or death by accident or both; and**
- 31 **(8) Other limited benefit policies.**

32 **SECTION 6. This act shall take effect on January 1, 2026.**

EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

1 This act would require insurance coverage for all community health workers' services to
2 include, but not be limited to, health and promotion coaching, health education and training, health
3 system navigation and resource coordination services, care planning and follow-up care
4 recommendations. Coverage would not be provided for insurance coverage providing benefits for
5 hospital confinement indemnity, disability income, accident only, long-term care, Medicare
6 supplement, limited benefit health, specified disease indemnity, sickness or bodily injury or death
7 by accident, or both, and other limited benefit policies.

8 This act would take effect on January 1, 2026.

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