

2026 -- H 8309

LC006086

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO INSURANCE -- FEE SCHEDULE TRANSPARENCY AND FAIR BILLING  
ACT

Introduced By: Representatives Place, Hopkins, Cotter, Santucci, Shanley, Stewart,  
Noret, and Knight

Date Introduced: March 18, 2026

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1 SECTION 1. Title 27 of the General Laws entitled "INSURANCE" is hereby amended by  
2 adding thereto the following chapter:

3 CHAPTER 84

4 FEE SCHEDULE TRANSPARENCY AND FAIR BILLING ACT

5 **27-84-1. Short title.**

6 This chapter shall be known and may be cited as the "Fee Schedule Transparency and Fair  
7 Billing Act."

8 **27-84-2. Publication of fee schedules.**

9 (a) Every insurer shall publish and provide participating physicians, physician practices,  
10 physician corporations, physician partnerships or any other entity providing medical services, with  
11 a complete, current fee schedule listing the maximum allowable reimbursement for every covered  
12 service and procedure code.

13 (b) Physicians, physician practices, physician corporations, physician partnerships or any  
14 other entity providing medical services shall include, but not be limited to, those healthcare  
15 providers in chapters 18, 19, 20 and 41 of title 27.

16 (c) Updates must be provided within thirty (30) days of any change via secure provider  
17 portals.

18 **27-84-3. Fair reimbursement.**

1           An insurer shall reimburse any claim submitted at or below the published maximum  
2 allowable rate in full, without requiring inflated “usual and customary” charges. No reductions,  
3 bundling restrictions, or penalties shall be applied solely based on the charge amount when it does  
4 not exceed the published maximum.

5           **27-84-4. Insurer – Definition.**

6           For purposes of this chapter, “insurer” means every nonprofit medical service corporation,  
7 hospital service corporation, health maintenance organization, or other insurer offering and/or  
8 insuring health services; the term shall in addition include any entity defined as an insurer under §  
9 42-62-4.

10          **27-84-5. Enforcement.**

11          (a) The office of the health insurance commissioner shall oversee compliance and may  
12 impose penalties of up to twenty-five thousand dollars (\$25,000) for each violation of this chapter.

13          (b) Annual reports on fee schedule availability and billing disputes shall be published by  
14 the office of the health insurance commissioner by July 1 of each year.

15          SECTION 2. This act shall take effect ninety (90) days after passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF

A N A C T

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ACT

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1           This act would require that every insurer providing health coverage insurance provide  
2 every physician or physician group with a complete fee schedule listing the maximum allowable  
3 reimbursement for each covered service.

4           This act would take effect ninety (90) days after passage.

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