

**2026 -- S 3022 SUBSTITUTE A**

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LC005923/SUB A  
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**STATE OF RHODE ISLAND**

**IN GENERAL ASSEMBLY**

**JANUARY SESSION, A.D. 2026**

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**A N A C T**

**RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES**

Introduced By: Senators Bissailon, Murray, DiMario, and DiPalma

Date Introduced: March 05, 2026

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           **27-18-96. Access to pain management services.**

4           (a) Every individual or group health insurance contract, plan, or policy that provides  
5 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state  
6 on or after January 1, 2027, shall develop a plan to provide adequate coverage of and access to a  
7 broad spectrum of pain management services including, but not limited to, nonopioid, nonnarcotic  
8 medication for pain management and nonmedication pain management services that serve as  
9 alternatives to the prescribing of opioid or narcotic drugs in accordance with guidelines developed  
10 by the department of health.

11           (b)(1) Approval by department of health. Every individual or group health insurance carrier  
12 shall file a plan required under subsection (a) of this section with the director for approval. In its  
13 review, the director shall consider the adequacy of access to a broad spectrum of pain management  
14 services under the plan and whether any policies adopted by the carrier may create unduly  
15 preferential coverage of and access to prescribed opioids for pain management without  
16 consideration of other pain management services.

17           (2) No individual or group health insurance contract, plan, or policy that provides  
18 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state  
19 on or after January 1, 2027 shall apply any utilization review, including without limitation, prior

1 authorization or step therapy protocols, for clinically appropriate nonopioid prescription drugs  
2 approved by the United States Food and Drug Administration for the treatment or management of  
3 moderate to severe pain, that is more restrictive or extensive than the least restrictive or extensive  
4 utilization review applicable to any clinically appropriate opioid or narcotic drug.

5 (c) Information for enrollees. Every individual or group health insurance carrier shall  
6 distribute educational materials to network providers about a pain management access plan under  
7 subsection (a) of this section and post information about the pain management access plan on the  
8 carrier's publicly accessible website.

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

11 **27-19-88. Access to pain management services.**

12 (a) Every individual or group health insurance contract, plan, or policy that provides  
13 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state  
14 on or after January 1, 2027, shall develop a plan to provide adequate coverage of and access to a  
15 broad spectrum of pain management services including, but not limited to, nonopioid, nonnarcotic  
16 medication for pain management and nonmedication pain management services that serve as  
17 alternatives to the prescribing of opioid or narcotic drugs in accordance with guidelines developed  
18 by the department of health.

19 (b)(1) Approval by department of health. Every individual or group health insurance carrier  
20 shall file a plan required under subsection (a) of this section with the director for approval. In its  
21 review, the director shall consider the adequacy of access to a broad spectrum of pain management  
22 services under the plan and whether any policies adopted by the carrier may create unduly  
23 preferential coverage of and access to prescribed opioids for pain management without  
24 consideration of other pain management services.

25 (2) No individual or group health insurance contract, plan, or policy that provides  
26 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state  
27 on or after January 1, 2027 shall apply any utilization review, including without limitation, prior  
28 authorization or step therapy protocols, for clinically appropriate nonopioid prescription drugs  
29 approved by the United States Food and Drug Administration for the treatment or management of  
30 moderate to severe pain, that is more restrictive or extensive than the least restrictive or extensive  
31 utilization review applicable to any clinically appropriate opioid or narcotic drug.

32 (c) Information for enrollees. Every individual or group health insurance carrier shall  
33 distribute educational materials to network providers about a pain management access plan under  
34 subsection (a) of this section and post information about the pain management access plan on the

1 [carrier's publicly accessible website.](#)

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 **27-20-84. Access to pain management services.**

5 [\(a\) Every individual or group health insurance contract, plan, or policy that provides](#)  
6 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)  
7 [on or after January 1, 2027, shall develop a plan to provide adequate coverage of and access to a](#)  
8 [broad spectrum of pain management services including, but not limited to, nonopioid, nonnarcotic](#)  
9 [medication for pain management and nonmedication pain management services that serve as](#)  
10 [alternatives to the prescribing of opioid or narcotic drugs in accordance with guidelines developed](#)  
11 [by the department of health.](#)

12 [\(b\)\(1\) Approval by department of health. Every individual or group health insurance carrier](#)  
13 [shall file a plan required under subsection \(a\) of this section with the director for approval. In its](#)  
14 [review, the director shall consider the adequacy of access to a broad spectrum of pain management](#)  
15 [services under the plan and whether any policies adopted by the carrier may create undue](#)  
16 [preferential coverage of and access to prescribed opioids for pain management without](#)  
17 [consideration of other pain management services.](#)

18 [\(2\) No individual or group health insurance contract, plan, or policy that provides](#)  
19 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)  
20 [on or after January 1, 2027 shall apply any utilization review, including without limitation, prior](#)  
21 [authorization or step therapy protocols, for clinically appropriate nonopioid prescription drugs](#)  
22 [approved by the United States Food and Drug Administration for the treatment or management of](#)  
23 [moderate to severe pain, that is more restrictive or extensive than the least restrictive or extensive](#)  
24 [utilization review applicable to any clinically appropriate opioid or narcotic drug.](#)

25 [\(c\) Information for enrollees. Every individual or group health insurance carrier shall](#)  
26 [distribute educational materials to network providers about a pain management access plan under](#)  
27 [subsection \(a\) of this section and post information about the pain management access plan on the](#)  
28 [carrier's publicly accessible website.](#)

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

31 **27-41-101. Access to pain management services.**

32 [\(a\) Every individual or group health insurance contract, plan, or policy that provides](#)  
33 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)  
34 [on or after January 1, 2027, shall develop a plan to provide adequate coverage of and access to a](#)

1 broad spectrum of pain management services including, but not limited to, nonopioid, nonnarcotic  
2 medication for pain management and nonmedication pain management services that serve as  
3 alternatives to the prescribing of opioid or narcotic drugs in accordance with guidelines developed  
4 by the department of health.

5 (b)(1) Approval by department of health. Every individual or group health insurance carrier  
6 shall file a plan required under subsection (a) of this section with the director for approval. In its  
7 review, the director shall consider the adequacy of access to a broad spectrum of pain management  
8 services under the plan and whether any policies adopted by the carrier may create undue  
9 preferential coverage of and access to prescribed opioids for pain management without  
10 consideration of other pain management services.

11 (2) No individual or group health insurance contract, plan, or policy that provides  
12 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state  
13 on or after January 1, 2027 shall apply any utilization review, including without limitation, prior  
14 authorization or step therapy protocols, for clinically appropriate nonopioid prescription drugs  
15 approved by the United States Food and Drug Administration for the treatment or management of  
16 moderate to severe pain, that is more restrictive or extensive than the least restrictive or extensive  
17 utilization review applicable to any clinically appropriate opioid or narcotic drug.

18 (c) Information for enrollees. Every individual or group health insurance carrier shall  
19 distribute educational materials to network providers about a pain management access plan under  
20 subsection (a) of this section and post information about the pain management access plan on the  
21 carrier's publicly accessible website.

22 SECTION 5. Chapter 40-21 of the General Laws entitled "Medical Assistance —  
23 Prescription Drugs" is hereby amended by adding thereto the following section:

24 **40-21-4. Access to nonopioid pain treatment.**

25 (a) The Rhode Island medical assistance program, as defined under chapter 8 of this title,  
26 and any contract between the Rhode Island medical assistance program and a managed care  
27 organization, shall not apply any utilization review, including without limitation prior authorization  
28 or step therapy protocols, for clinically appropriate nonopioid prescription drugs approved by the  
29 United States Food and Drug Administration for the treatment or management of moderate to  
30 severe pain, that is more restrictive or extensive than the least restrictive or extensive utilization  
31 review applicable to any clinically appropriate opioid or narcotic drug.

32 (b) The Rhode Island medical assistance program shall require, through amending current  
33 and future medical assistance managed care contracts, that managed care organizations meet the  
34 provisions of this section.

1            [\(c\) This section applies to all policies, contracts, and plans executed, delivered, issued for](#)  
2 [delivery, continued or renewed in this state on or after January 1, 2027.](#)

3            SECTION 6. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

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1           This act would require insurers to develop plans for coverage and access to nonnarcotic,  
2 nonopioid and nonmedication pain management for moderate to severe pain. This act would further  
3 restrict utilization review for nonopioid drugs.

4           This act would take effect upon passage.

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