

2023 -- H 5176 SUBSTITUTE A

LC000151/SUB A

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2023

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives McGaw, Shekarchi, Ajello, Speakman, Donovan, Kislak,
Tanzi, Cotter, Stewart, and Felix

Date Introduced: January 19, 2023

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 **27-18-91. Epinephrine injectors.**

4 (a) The Rhode Island general assembly recognizes that epinephrine cartridges and injectors
5 are life-saving devices which must be administered quickly to be effective. Such administration is
6 often done by persons who are not health care professionals, and is done in an emergency situation.
7 Accordingly, it is in the best interests of the people of the state to promote the widespread
8 availability of epinephrine cartridges and injectors.

9 (b) Every individual or group health insurance contract, plan, or policy that provides
10 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state
11 on or after January 1, 2025, shall provide coverage for at least one type of epinephrine auto-injectors
12 and cartridges. There shall be no copayment required, and no deductible shall need to be met, to
13 obtain a two (2) pack of the epinephrine auto-injectors or cartridges covered by the contract, plan,
14 or policy, once every twelve (12) month plan year. A deductible may be applied to health plans that
15 are paired with federally qualified health savings account pursuant to 26 U.S Code § 223. Nothing
16 in this section would prohibit a health plan from implementing this benefit prior to January 1, 2025.

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

19 **27-19-83. Epinephrine injectors.**

1 (a) The Rhode Island general assembly recognizes that epinephrine cartridges and injectors
2 are life-saving devices which must be administered quickly to be effective. Such administration is
3 often done by persons who are not health care professionals, and is done in an emergency situation.
4 Accordingly, it is in the best interests of the people of the state to promote the widespread
5 availability of epinephrine cartridges and injectors.

6 (b) Every individual or group health insurance contract, plan, or policy that provides
7 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state
8 on or after January 1, 2025, shall provide coverage for at least one type of epinephrine auto-injectors
9 and cartridges. There shall be no copayment required, and no deductible shall need to be met, to
10 obtain a two (2) pack of the epinephrine auto-injectors or cartridges covered by the contract, plan,
11 or policy, once every twelve (12) month plan year. A deductible may be applied to health plans that
12 are paired with federally qualified health savings account pursuant to 26 U.S Code § 223. Nothing
13 in this section would prohibit a health plan from implementing this benefit prior to January 1, 2025.

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

16 **27-20-79. Epinephrine injectors.**

17 (a) The Rhode Island general assembly recognizes that epinephrine cartridges and injectors
18 are life-saving devices which must be administered quickly to be effective. Such administration is
19 often done by persons who are not health care professionals, and is done in an emergency situation.
20 Accordingly, it is in the best interests of the people of the state to promote the widespread
21 availability of epinephrine cartridges and injectors.

22 (b) Every individual or group health insurance contract, plan, or policy that provides
23 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state
24 on or after January 1, 2025, shall provide coverage for at least one type of epinephrine auto-injectors
25 and cartridges. There shall be no copayment required, and no deductible shall need to be met, to
26 obtain a two (2) pack of the epinephrine auto-injectors or cartridges covered by the contract, plan,
27 or policy, once every twelve (12) month plan year. A deductible may be applied to health plans that
28 are paired with federally qualified health savings account pursuant to 26 U.S Code § 223. Nothing
29 in this section would prohibit a health plan from implementing this benefit prior to January 1, 2025.

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

32 **27-41-96. Epinephrine injectors.**

33 (a) The Rhode Island general assembly recognizes that epinephrine cartridges and injectors
34 are life-saving devices which must be administered quickly to be effective. Such administration is

1 often done by persons who are not health care professionals, and is done in an emergency situation.
2 Accordingly, it is in the best interests of the people of the state to promote the widespread
3 availability of epinephrine cartridges and injectors.

4 (b) 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, 2025, shall provide coverage for at least one type of epinephrine auto-injectors
7 and cartridges. There shall be no copayment required, and no deductible shall need to be met, to
8 obtain a two (2) pack of the epinephrine auto-injectors or cartridges covered by the contract, plan,
9 or policy, once every twelve (12) month plan year. A deductible may be applied to health plans that
10 are paired with federally qualified health savings account pursuant to 26 U.S Code § 223. Nothing
11 in this section would prohibit a health plan from implementing this benefit prior to January 1, 2025.

12 SECTION 5. 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

1 This act would require group health plans and health insurance issuers that provide
2 prescription benefits to cover at least one type of prescribed epinephrine auto-injectors and
3 cartridges. No copayment or deductible would be required to obtain prescribed epinephrine
4 injectors or cartridges.

5 This act would take effect upon passage.

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