

2024 -- S 2384

LC004920

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2024

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators F. Lombardi, Ciccone, Bissailon, Britto, and Raptakis

Date Introduced: February 12, 2024

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 **27-18-95. Coverage for naturopathy, data collection, and reporting requirements.**

4 (a) Every individual or group health insurance contract, plan, or policy contract delivered,
5 issued for delivery, or renewed in this state on or after January 1, 2025, shall:

6 (1) Provide coverage for naturopathy performed by an individual licensed under chapter
7 36.1 of title 5;

8 (2) Collect pertinent data pertaining to the coverage and performance of naturopathy
9 including, but not limited to, data related to: the cost and the average cost to them for enrollees who
10 treat with naturopathic physicians; the cost and the average cost to them for enrollees who do not
11 treat with naturopathic physicians; and for enrollees who treat with naturopathic and allopathic
12 physicians, the number of any claims made by, and services provided to, enrollees for duplicative
13 treatment; and

14 (3) On January 1, 2025, and annually thereafter on January 1 through to January 1, 2028,
15 the insurer shall submit a report to the speaker of the house, the president of the senate, and the
16 governor, with respect to the data collected pursuant to this section, which shall include the data
17 referenced in subsection (a)(2) of this section.

18 (4) The provisions of this section shall sunset and expire effective January 2, 2028.

19 SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service

1 Corporations" is hereby amended by adding thereto the following section:

2 **27-19-87. Coverage for naturopathy, data collection, and reporting requirements.**

3 (a) Every individual or group health insurance contract, plan, or policy contract delivered,
4 issued for delivery, or renewed in this state on or after January 1, 2025, shall:

5 (1) Provide coverage for naturopathy performed by an individual licensed under chapter
6 36.1 of title 5;

7 (2) Collect pertinent data pertaining to the coverage and performance of naturopathy
8 including, but not limited to, data related to: the cost and the average cost to them for enrollees who
9 treat with naturopathic physicians; the cost and the average cost to them for enrollees who do not
10 treat with naturopathic physicians; and for enrollees who treat with naturopathic and allopathic
11 physicians, the number of any claims made by, and services provided to, enrollees for duplicative
12 treatment; and

13 (3) On January 1, 2025, and annually thereafter on January 1 through to January 1, 2028,
14 the insurer shall submit a report to the speaker of the house, the president of the senate, and the
15 governor, with respect to the data collected pursuant to this section, which shall include the data
16 referenced above in subsection (a)(2) of this section.

17 (4) The provisions of this section shall sunset and expire effective January 2, 2028.

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

20 **27-20-83. Coverage for naturopathy, data collection, and reporting requirements.**

21 (a) Every individual or group health insurance contract, plan, or policy contract delivered,
22 issued for delivery, or renewed in this state on or after January 1, 2025, shall:

23 (1) Provide coverage for naturopathy performed by an individual licensed under chapter
24 36.1 of title 5;

25 (2) Collect pertinent data pertaining to the coverage and performance of naturopathy
26 including, but not limited to, data related to: the cost and the average cost to them for enrollees who
27 treat with naturopathic physicians; the cost and the average cost to them for enrollees who do not
28 treat with naturopathic physicians; and for enrollees who treat with naturopathic and allopathic
29 physicians, the number of any claims made by, and services provided to, enrollees for duplicative
30 treatment; and

31 (3) On January 1, 2025, and annually thereafter on January 1 through to January 1, 2028,
32 the insurer shall submit a report to the speaker of the house, the president of the senate, and the
33 governor, with respect to the data collected pursuant to this section, which shall include the data
34 referenced in subsection (a)(2) of this section.

1 [\(4\) The provisions of this section shall sunset and expire effective January 2, 2028.](#)

2 SECTION 4. Section 27-38.2-1 of the General Laws in Chapter 27-38.2 entitled "Insurance
3 Coverage for Mental Illness and Substance Use Disorders" is hereby amended to read as follows:

4 ~~27-38.2-1. Coverage for treatment of mental health and substance use disorders~~
5 **Coverage for treatment of mental health and substance use disorders, data collection, and**
6 **reporting requirements.**

7 (a) A group health plan and an individual or group health insurance plan shall provide
8 coverage for the treatment of mental health and substance use disorders under the same terms and
9 conditions as that coverage is provided for other illnesses and diseases.

10 (b) Coverage for the treatment of mental health and substance use disorders shall not
11 impose any annual or lifetime dollar limitation.

12 (c) Financial requirements and quantitative treatment limitations on coverage for the
13 treatment of mental health and substance use disorders shall be no more restrictive than the
14 predominant financial requirements applied to substantially all coverage for medical conditions in
15 each treatment classification.

16 (d) Coverage shall not impose non-quantitative treatment limitations for the treatment of
17 mental health and substance use disorders unless the processes, strategies, evidentiary standards,
18 or other factors used in applying the non-quantitative treatment limitation, as written and in
19 operation, are comparable to, and are applied no more stringently than, the processes, strategies,
20 evidentiary standards, or other factors used in applying the limitation with respect to
21 medical/surgical benefits in the classification.

22 (e) The following classifications shall be used to apply the coverage requirements of this
23 chapter: (1) Inpatient, in-network; (2) Inpatient, out-of-network; (3) Outpatient, in-network; (4)
24 Outpatient, out-of-network; (5) Emergency care; and (6) Prescription drugs.

25 (f) Medication-assisted treatment or medication-assisted maintenance services of substance
26 use disorders, opioid overdoses, and chronic addiction, including methadone, buprenorphine,
27 naltrexone, or other clinically appropriate medications, is included within the appropriate
28 classification based on the site of the service.

29 (g) Payors shall rely upon the criteria of the American Society of Addiction Medicine when
30 developing coverage for levels of care for substance use disorder treatment.

31 (h) Patients with substance use disorders shall have access to evidence-based, non-opioid
32 treatment for pain, therefore coverage shall apply to medically necessary chiropractic care and
33 osteopathic manipulative treatment performed by an individual licensed under § 5-37-2.

34 (i) Parity of cost-sharing requirements. Regardless of the professional license of the

1 provider of care, if that care is consistent with the provider's scope of practice and the health plan's
2 credentialing and contracting provisions, cost sharing for behavioral health counseling visits and
3 medication maintenance visits shall be consistent with the cost sharing applied to primary care
4 office visits.

5 (j) Every individual or group health insurance contract, plan, or policy contract delivered,
6 issued for delivery, or renewed in this state on or after January 1, 2025, shall:

7 (1) Provide coverage for naturopathy performed by an individual licensed under chapter
8 36.1 of title 5;

9 (2) Collect pertinent data pertaining to the coverage and performance of naturopathy
10 including, but not limited to, data related to: the cost and the average cost to them for enrollees who
11 treat with naturopathic physicians; the cost and the average cost to them for enrollees who do not
12 treat with naturopathic physicians; and for enrollees who treat with naturopathic and allopathic
13 physicians the number of any claims made by, and services provided to, enrollees for duplicative
14 treatment; and

15 (3) On January 1, 2025, and annually thereafter on January 1 through to January 1, 2028,
16 the insurer shall submit a report to the speaker of the house, the president of the senate, and the
17 governor, with respect to the data collected pursuant to this section, which shall include the data
18 referenced in subsection (j)(2) of this section.

19 (4) The provisions of subsection (j) of this section shall sunset and expire effective January
20 1, 2028.

21 SECTION 5. Chapter 27-41 of the General Laws entitled "Health Maintenance
22 Organizations" is hereby amended by adding thereto the following section:

23 **27-41-100. Coverage for naturopathy, data collection, and reporting requirements.**

24 Every individual or group health insurance contract, plan, or policy contract delivered,
25 issued for delivery, or renewed in this state on or after January 1, 2025, shall:

26 (1) Provide coverage for naturopathy performed by an individual licensed under chapter
27 36.1 of title 5;

28 (2) Collect pertinent data pertaining to the coverage and performance of naturopathy
29 including, but not limited to, data related to: the cost and the average cost to them for enrollees who
30 treat with naturopathic physicians; the cost and the average cost to them for enrollees who do not
31 treat with naturopathic physicians; and for enrollees who treat with naturopathic and allopathic
32 physicians the number of any claims made by, and services provided to, enrollees for duplicative
33 treatment; and

34 (3) On January 1, 2025, and annually thereafter on January 1 through to January 1, 2028,

1 [the insurer shall submit a report to the speaker of the house, the president of the senate, and the](#)
2 [governor, with respect to the data collected pursuant to this section, which shall include the data](#)
3 [referenced above in subsection \(a\)\(2\) of this section.](#)

4 [\(4\) The provisions of this section shall sunset and expire effective January 2, 2028.](#)

5 SECTION 6. This act shall take effect on January 1, 2025, and shall sunset and expire on
6 January 2, 2028.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
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1 This act would require health insurance contract plans or policies to provide coverage for
2 the licensed practice of naturopathy as provided in chapter 36.1 of title 5 effective January 1, 2025,
3 through to January 1, 2028. This act would also direct the insurer to collect data and file certain
4 reports regarding this coverage with the speaker of the house, the president of the senate, and the
5 governor.

6 This act would take effect on January 1, 2025 and would sunset and expire on January 2,
7 2028.

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