

2019 -- H 5146

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2019

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Bennett, Edwards, McNamara, McEntee, and Jacquard

Date Introduced: January 17, 2019

Referred To: House Finance

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-18 of the General Laws entitled "Accident and Sickness
2 Insurance Policies" is hereby amended by adding thereto the following section:

3 **27-18-27.1. Insurance coverage for annual pediatric mental health examinations.**

4 (a) Every individual or group hospital or medical expense insurance policy, or individual
5 or group hospital or medical services plan contract delivered, issued for delivery, or renewed in
6 this state on or after January 1, 2020, shall provide coverage for an annual pediatric mental health
7 examination when determined to be medically necessary and ordered by a physician or
8 pediatrician and/or any court of this state having jurisdiction of children from the age of ten (10)
9 years up to the age of eighteen (18) years.

10 (b) Benefit plans offered by an insurer may impose co-payment and/or deductibles for the
11 benefits mandated by this chapter; however, in no instance shall the co-payment or deductible
12 amount be greater than the co-payment or deductible amount imposed for physician office visits.
13 Benefits for services under this section shall be reimbursed in accordance with the respective
14 principles and mechanisms of reimbursement for each insurer, hospital, or medical service
15 corporation, or health maintenance organization.

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

18 **27-19-18.1. Insurance coverage for annual pediatric mental health examinations.**

19 (a) Every individual or group hospital or medical expense insurance policy, or individual

1 or group hospital or medical services plan contract delivered, issued for delivery, or renewed in
2 this state on or after January 1, 2020, shall provide coverage for an annual pediatric mental health
3 examination when determined to be medically necessary and ordered by a physician or
4 pediatrician and/or any court of this state having jurisdiction of children from the age of ten (10)
5 years up to the age of eighteen (18) years.

6 (b) Benefit plans offered by an insurer may impose co-payment and/or deductibles for the
7 benefits mandated by this chapter; however, in no instance shall the co-payment or deductible
8 amount be greater than the co-payment or deductible amount imposed for physician office visits.
9 Benefits for services under this section shall be reimbursed in accordance with the respective
10 principles and mechanisms of reimbursement for each insurer, hospital, or medical service
11 corporation, or health maintenance organization.

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

14 **27-20-14.1. Insurance coverage for annual pediatric mental health examination.**

15 (a) Every individual or group hospital or medical expense insurance policy, or individual
16 or group hospital or medical services plan contract delivered, issued for delivery, or renewed in
17 this state on or after January 1, 2020, shall provide coverage for an annual pediatric mental health
18 examination when determined to be medically necessary and ordered by a physician or
19 pediatrician and/or any court of this state having jurisdiction of children from the age of ten (10)
20 years up to the age of eighteen (18) years.

21 (b) Benefit plans offered by an insurer may impose co-payment and/or deductibles for the
22 benefits mandated by this chapter; however, in no instance shall the co-payment or deductible
23 amount be greater than the co-payment or deductible amount imposed for physician office visits.
24 Benefits for services under this section shall be reimbursed in accordance with the respective
25 principles and mechanisms of reimbursement for each insurer, hospital, or medical service
26 corporation, or health maintenance organization.

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

29 **27-41-61.1. Insurance coverage for annual pediatric mental health examination.**

30 (a) Every individual or group hospital or medical expense insurance policy, or individual
31 or group hospital or medical services plan contract delivered, issued for delivery, or renewed in
32 this state on or after January 1, 2020, shall provide coverage for an annual pediatric mental health
33 examination when determined to be medically necessary and ordered by a physician or
34 pediatrician and/or any court of this state having jurisdiction of children from the age of ten (10)

1 years up to the age of eighteen (18) years.

2 (b) Benefit plans offered by an insurer may impose co-payment and/or deductibles for the
3 benefits mandated by this chapter; however, in no instance shall the co-payment or deductible
4 amount be greater than the co-payment or deductible amount imposed for physician office visits.
5 Benefits for services under this section shall be reimbursed in accordance with the respective
6 principles and mechanisms of reimbursement for each insurer, hospital, or medical service
7 corporation, or health maintenance organization.

8 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 health insurance coverage for annual pediatric mental health
2 examinations when determined to be medically necessary and ordered by a physician or
3 pediatrician and/or any court order with jurisdiction of children from the age of ten (10) years up
4 to age eighteen (18) years for polices issued on or after January 1, 2020.

5 This act would take effect upon passage.

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