

2023 -- H 5175

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2023

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES --
ACCESSIBLE RESIDENCE MODIFICATIONS

Introduced By: Representative Joseph M. McNamara

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
2 Insurance Policies" is hereby amended by adding thereto the following section:

3 **27-18-91. Coverage for accessible residence modifications.**

4 (a) Every individual or group hospital or medical expense insurance policy or individual
5 group hospital or medical services plan contract delivered, issued for delivery, or renewed in this
6 state on or after July 1, 2024 shall provide coverage for accessible residence modifications when
7 determined to be medically necessary and ordered by a physician after making a thorough
8 evaluation of the patient's physical or physiological limitations, that absent the accessible residence
9 modification the patient would have to move into a long-term care residential facility.

10 (b) This section shall not apply to insurance coverage providing benefits for:

11 (1) Hospital confinement indemnity;

12 (2) Disability income;

13 (3) Accident only;

14 (4) Long-term care;

15 (5) Medicare supplement;

16 (6) Limited benefit health;

17 (7) Specified disease indemnity;

18 (8) Sickness or bodily injury or death by accident, or both; and

1 [\(9\) Other limited benefit policies.](#)

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

4 **27-19-83. Coverage for accessible residence modifications.**

5 [\(a\) Every individual or group hospital or medical expense insurance policy or individual](#)
6 [group hospital or medical services plan contract delivered, issued for delivery, or renewed in this](#)
7 [state on or after July 1, 2024 shall provide coverage for accessible residence modifications when](#)
8 [determined to be medically necessary and ordered by a physician after making a thorough](#)
9 [evaluation of the patient's physical or physiological limitations, that absent the accessible residence](#)
10 [modification the patient would have to move into a long-term care residential facility.](#)

11 [\(b\) This section shall not apply to insurance coverage providing benefits for:](#)

12 [\(1\) Hospital confinement indemnity;](#)

13 [\(2\) Disability income;](#)

14 [\(3\) Accident only;](#)

15 [\(4\) Long-term care;](#)

16 [\(5\) Medicare supplement;](#)

17 [\(6\) Limited benefit health;](#)

18 [\(7\) Specified disease indemnity;](#)

19 [\(8\) Sickness or bodily injury or death by accident, or both; and](#)

20 [\(9\) Other limited benefit policies.](#)

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

23 **27-20-79. Coverage for accessible residence modifications.**

24 [\(a\) Every individual or group hospital or medical expense insurance policy or individual](#)
25 [group hospital or medical services plan contract delivered, issued for delivery, or renewed in this](#)
26 [state on or after July 1, 2024 shall provide coverage for accessible residence modifications when](#)
27 [determined to be medically necessary and ordered by a physician after making a thorough](#)
28 [evaluation of the patient's physical or physiological limitations, that absent the accessible residence](#)
29 [modification the patient would have to move into a long-term care residential facility.](#)

30 [\(b\) This section shall not apply to insurance coverage providing benefits for:](#)

31 [\(1\) Hospital confinement indemnity;](#)

32 [\(2\) Disability income;](#)

33 [\(3\) Accident only;](#)

34 [\(4\) Long-term care;](#)

- 1 (5) Medicare supplement;
- 2 (6) Limited benefit health;
- 3 (7) Specified disease indemnity;
- 4 (8) Sickness or bodily injury or death by accident, or both; and
- 5 (9) Other limited benefit policies.

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

8 **27-41-96. Coverage for accessible residence modifications.**

9 (a) Every individual or group hospital or medical expense insurance policy or individual
10 group hospital or medical services plan contract delivered, issued for delivery, or renewed in this
11 state on or after July 1, 2024 shall provide coverage for accessible residence modifications when
12 determined to be medically necessary and ordered by a physician after making a thorough
13 evaluation of the patient's physical or physiological limitations, that absent the accessible residence
14 modification the patient would have to move into a long-term care residential facility.

15 (b) This section shall not apply to insurance coverage providing benefits for:

- 16 (1) Hospital confinement indemnity;
- 17 (2) Disability income;
- 18 (3) Accident only;
- 19 (4) Long-term care;
- 20 (5) Medicare supplement;
- 21 (6) Limited benefit health;
- 22 (7) Specified disease indemnity;
- 23 (8) Sickness or bodily injury or death by accident, or both; and
- 24 (9) Other limited benefit policies.

25 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 --
ACCESSIBLE RESIDENCE MODIFICATIONS

1 This act would require health insurance plans to provide coverage for accessible residence
2 modifications when those modifications are determined to be medically necessary, but only after a
3 physician makes a determination that absent the accessible modifications, the patient would have
4 to move into a long-term care residential facility.

5 This act would take effect upon passage.

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