

2021 -- H 5897

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LC001604  
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2021

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A N A C T

RELATING TO BUSINESS AND PROFESSIONS - LYME DISEASE DIAGNOSIS AND  
TREATMENT

Introduced By: Representatives Vella-Wilkinson, Solomon, Williams, Ruggiero, and  
McNamara

Date Introduced: February 24, 2021

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 27-18-62 of the General Laws in Chapter 27-18 entitled "Accident  
2 and Sickness Insurance Policies" is hereby amended to read as follows:

3 **27-18-62. Mandatory coverage for certain lyme disease treatments.**

4 Every individual or group hospital or medical expense insurance policy or individual or  
5 group hospital or medical services plan contract delivered, issued for delivery, or renewed in this  
6 state on or after January 1, 2004 shall provide coverage for diagnostic testing and [any prescription](#)  
7 [drug treatment including](#) long-term antibiotic treatment of chronic lyme disease when determined  
8 to be medically necessary and ordered by a physician acting in accordance with chapter 37.5 of  
9 title 5 entitled "lyme disease diagnosis and treatment" after making a thorough evaluation of the  
10 patient's symptoms, diagnostic test results and response to treatment. Treatment otherwise eligible  
11 for benefits pursuant to this section shall not be denied solely because such treatment may be  
12 characterized as unproven, experimental, or investigational in nature. Provided, however, this  
13 section shall not apply to insurance coverage providing benefits for:

14 (1) Hospital confinement indemnity;

15 (2) Disability income;

16 (3) Accident only;

17 (4) Long-term care;

18 (5) Medicare supplement;

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

5 SECTION 2. Section 27-19-53 of the General Laws in Chapter 27-19 entitled "Nonprofit  
6 Hospital Service Corporations" is hereby amended to read as follows:

7 **27-19-53. Mandatory coverage for certain lyme disease treatments.**

8 Every individual or group hospital or medical expense insurance policy or individual or  
9 group hospital or medical services plan contract delivered, issued for delivery, or renewed in this  
10 state on or after January 1, 2004 shall provide coverage for diagnostic testing and [any prescription](#)  
11 [drug treatment including](#) long term antibiotic treatment of chronic lyme disease when determined  
12 to be medically necessary and ordered by a physician acting in accordance with chapter 37.5 of  
13 title 5 entitled "lyme disease diagnosis and treatment" after making a thorough evaluation of the  
14 patient's symptoms, diagnostic test results and response to treatment. Treatment otherwise eligible  
15 for benefits pursuant to this section shall not be denied solely because such treatment may be  
16 characterized as unproven, experimental, or investigational in nature.

17 SECTION 3. Section 27-20-48 of the General Laws in Chapter 27-20 entitled "Nonprofit  
18 Medical Service Corporations" is hereby amended to read as follows:

19 **27-20-48. Mandatory coverage for certain lyme disease treatments.**

20 Every individual or group hospital or medical expense insurance policy or individual or  
21 group hospital or medical services plan contract delivered, issued for delivery, or renewed in this  
22 state on or after January 1, 2004 shall provide coverage for diagnostic testing and [any prescription](#)  
23 [drug treatment including](#) long-term antibiotic treatment of chronic lyme disease when determined  
24 to be medically necessary and ordered by a physician acting in accordance with chapter 37.5 of  
25 title 5 entitled "lyme disease diagnosis and treatment" after making a thorough evaluation of the  
26 patient's symptoms, diagnostic test results and response to treatment. Treatment otherwise eligible  
27 for benefits pursuant to this section shall not be denied solely because such treatment may be  
28 characterized as unproven, experimental, or investigational in nature.

29 SECTION 4. Section 27-41-65 of the General Laws in Chapter 27-41 entitled "Health  
30 Maintenance Organizations" is hereby amended to read as follows:

31 **27-41-65. Mandatory coverage for certain lyme disease treatments.**

32 Subscribers to any health maintenance organization plan shall be afforded coverage under  
33 that plan on or after January 1, 2004 for diagnostic testing and [any prescription drug treatment](#)  
34 [including](#) long term antibiotic treatment of chronic lyme disease when determined to be medically

1 necessary and ordered by a physician acting in accordance with chapter 37.5 of title 5 entitled "lyme  
2 disease diagnosis and treatment" after making a thorough evaluation of the patient's symptoms,  
3 diagnostic test results and response to treatment. Treatment otherwise eligible for benefits pursuant  
4 to this section shall not be denied solely because such treatment may be characterized as unproven,  
5 experimental, or investigational in nature.

6 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 BUSINESS AND PROFESSIONS - LYME DISEASE DIAGNOSIS AND  
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- 1           This act would require insurers to provide coverage for any prescription drug treatment for
- 2   lyme disease.
- 3           This act would take effect upon passage.

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