

2014 -- H 7177

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2014

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Walsh, Finn, Tanzi, O'Grady, and Ajello

Date Introduced: January 23, 2014

Referred To: House Corporations

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 **27-18-82. Gender rating.** – (a) No individual and/or group health insurance contract,
4 plan, or policy delivered, issued for delivery, or renewed in this state, which provides medical
5 coverage that includes coverage for physician services in a physician's office, and no policy
6 which provides major medical and/or similar comprehensive-type coverage, excluding disability
7 income, long-term care, and insurance supplemental policies which only provide coverage for
8 specified diseases or other supplemental policies, shall vary the premium rate for a health
9 coverage plan based on the gender of the individual policy holders, enrollees, subscribers, or
10 members.

11 (b) This section shall not apply to insurance coverage providing benefits for any of the
12 following:

13 (1) Hospital confinement indemnity;

14 (2) Disability income;

15 (3) Accident only;

16 (4) Long-term care;

17 (5) Medicare supplement;

18 (6) Limited benefit health;

19 (7) Specified diseased indemnity;

1 (8) Sickness of bodily injury or death by accident or both; and/or

2 (9) Other limited benefit policies.

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

5 **27-19-73. Gender rating.** – (a) No individual and/or group health insurance contract,
6 plan, or policy delivered, issued for delivery, or renewed in this state, which provides medical
7 coverage that includes coverage for physician services in a physician’s office, and no policy
8 which provides major medical and/or similar comprehensive-type coverage, excluding disability
9 income, long-term care, and insurance supplemental policies which only provide coverage for
10 specified diseases or other supplemental policies, shall vary the premium rate for a health
11 coverage plan based on the gender of the individual policy holders, enrollees, subscribers, or
12 members.

13 (b) This section shall not apply to insurance coverage providing benefits for any of the
14 following:

15 (1) Hospital confinement indemnity;

16 (2) Disability income;

17 (3) Accident only;

18 (4) Long-term care;

19 (5) Medicare supplement;

20 (6) Limited benefit health;

21 (7) Specified diseased indemnity;

22 (8) Sickness of bodily injury or death by accident or both; and/or

23 (9) Other limited benefit policies.

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

26 **27-20-69. Gender rating.** – (a) No individual and/or group health insurance contract,
27 plan, or policy delivered, issued for delivery, or renewed in this state, which provides medical
28 coverage that includes coverage for physician services in a physician’s office, and no policy
29 which provides major medical and/or similar comprehensive-type coverage, excluding disability
30 income, long-term care, and insurance supplemental policies which only provide coverage for
31 specified diseases or other supplemental policies, shall vary the premium rate for a health
32 coverage plan based on the gender of the individual policy holders, enrollees, subscribers, or
33 members.

34 (b) This section shall not apply to insurance coverage providing benefits for any of the

1 following:

- 2 (1) Hospital confinement indemnity;
- 3 (2) Disability income;
- 4 (3) Accident only;
- 5 (4) Long-term care;
- 6 (5) Medicare supplement;
- 7 (6) Limited benefit health;
- 8 (7) Specified diseased indemnity;
- 9 (8) Sickness of bodily injury or death by accident or both; and/or
- 10 (9) Other limited benefit policies.

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

13 **27-41-86. Gender rating.** – (a) No individual and/or group health insurance contract,
14 plan, or policy delivered, issued for delivery, or renewed in this state, which provides medical
15 coverage that includes coverage for physician services in a physician's office, and no policy
16 which provides major medical and/or similar comprehensive-type coverage, excluding disability
17 income, long-term care, and insurance supplemental policies which only provide coverage for
18 specified diseases or other supplemental policies, shall vary the premium rate for a health
19 coverage plan based on the gender of the individual policy holders, enrollees, subscribers, or
20 members.

21 (b) This section shall not apply to insurance coverage providing benefits for any of the
22 following:

- 23 (1) Hospital confinement indemnity;
- 24 (2) Disability income;
- 25 (3) Accident only;
- 26 (4) Long-term care;
- 27 (5) Medicare supplement;
- 28 (6) Limited benefit health;
- 29 (7) Specified diseased indemnity;
- 30 (8) Sickness of bodily injury or death by accident or both; and/or
- 31 (9) Other limited benefit policies.

32 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 prohibit insurance companies from varying the premium rates charged for
2 a health coverage plan based on the gender of the individual policy holder, enrollee, subscriber, or
3 member.

4 This act would take effect upon passage.

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