

2016 -- H 7948

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2016

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES--
EATING DISORDERS

Introduced By: Representative Robert A. Nardolillo

Date Introduced: March 16, 2016

Referred To: House Corporations

(by request)

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. Eating Disorders. -- (a) Every individual or group health insurance contract,**
4 **plan, or policy that provides prescription coverage that is delivered, issued for delivery, amended**
5 **or renewed in this state on or after January 1, 2017, shall provide coverage for all eating disorders**
6 **and all necessary devices and services related thereto, including provision of patient information.**

7 **(b) As used in this section:**

8 **(1) "Eating disorder" means anorexia, bulimia, and any other condition considered by the**
9 **medical community as constituting an eating disorder.**

10 **(c) The coverage mandated by this section shall include a broad array of specialist**
11 **services as prescribed as necessary by the patient's treatment team. Coverage under this section is**
12 **limited to medically necessary treatment and the treatment plan must include all elements**
13 **necessary for a health benefit plan to pay claims. Under this section medical necessity**
14 **determinations and care management for the treatment of eating disorders shall consider the**
15 **overall medical and mental health needs of the individual with the eating disorder and shall not be**
16 **based solely on weight. Coverage may be subject to other general exclusions and limitations of**
17 **the contract or benefit plan not in conflict with this section.**

18 **(d) Notwithstanding §27-18-19 or any other provision to the contrary, this section shall**

1 [apply to blanket or group policies of insurance.](#)

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 **27-19-73. Eating disorders.** -- (a) [Every individual or group health insurance contract,](#)
5 [plan, or policy that provides prescription coverage that is delivered, issued for delivery, amended](#)
6 [or renewed in this state on or after January 1, 2017, shall provide coverage for all eating disorders](#)
7 [and all necessary devices and services related thereto, including provision of patient information.](#)

8 (b) [As used in this section:](#)

9 (1) ["Eating disorder" means anorexia, bulimia, and any other condition considered by the](#)
10 [medical community as constituting an eating disorder.](#)

11 (c) [The coverage mandated by this section shall include a broad array of specialist](#)
12 [services as prescribed as necessary by the patient's treatment team. Coverage under this section is](#)
13 [limited to medically necessary treatment and the treatment plan must include all elements](#)
14 [necessary for a health benefit plan to pay claims. Under this section medical necessity](#)
15 [determinations and care management for the treatment of eating disorders shall consider the](#)
16 [overall medical and mental health needs of the individual with the eating disorder and shall not be](#)
17 [based solely on weight. Coverage may be subject to other general exclusions and limitations of](#)
18 [the contract or benefit plan not in conflict with this section.](#)

19 (d) [Notwithstanding §27-18-19 or any other provision to the contrary, this section shall](#)
20 [apply to blanket or group policies of insurance.](#)

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 **27-20-69. Eating disorders.** -- (a) [Every individual or group health insurance contract,](#)
24 [plan, or policy that provides prescription coverage that is delivered, issued for delivery, amended](#)
25 [or renewed in this state on or after January 1, 2017, shall provide coverage for all eating disorders](#)
26 [and all necessary devices and services related thereto, including provision of patient information.](#)

27 (b) [As used in this section:](#)

28 (1) ["Eating disorder" means anorexia, bulimia, and any other condition considered by the](#)
29 [medical community as constituting an eating disorder.](#)

30 (c) [The coverage mandated by this section shall include a broad array of specialist](#)
31 [services as prescribed as necessary by the patient's treatment team. Coverage under this section is](#)
32 [limited to medically necessary treatment and the treatment plan must include all elements](#)
33 [necessary for a health benefit plan to pay claims. Under this section medical necessity](#)
34 [determinations and care management for the treatment of eating disorders shall consider the](#)

1 overall medical and mental health needs of the individual with the eating disorder and shall not be
2 based solely on weight. Coverage may be subject to other general exclusions and limitations of
3 the contract or benefit plan not in conflict with this section.

4 (d) Notwithstanding §27-18-19 or any other provision to the contrary, this section shall
5 apply to blanket or group policies of insurance.

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 **27-41-86. Eating disorders.** -- (a) Every individual or group health insurance contract,
9 plan, or policy that provides prescription coverage that is delivered, issued for delivery, amended
10 or renewed in this state on or after January 1, 2017, shall provide coverage for all eating disorders
11 and all necessary devices and services related thereto, including provision of patient information.

12 (b) As used in this section:

13 (1) "Eating disorder" means anorexia, bulimia, and any other condition considered by the
14 medical community as constituting an eating disorder.

15 (c) The coverage mandated by this section shall include a broad array of specialist
16 services as prescribed as necessary by the patient's treatment team. Coverage under this section is
17 limited to medically necessary treatment and the treatment plan must include all elements
18 necessary for a health benefit plan to pay claims. Under this section medical necessity
19 determinations and care management for the treatment of eating disorders shall consider the
20 overall medical and mental health needs of the individual with the eating disorder and shall not be
21 based solely on weight. Coverage may be subject to other general exclusions and limitations of
22 the contract or benefit plan not in conflict with this section.

23 (d) Notwithstanding §27-18-19 or any other provision to the contrary, this section shall
24 apply to blanket or group policies of insurance.

25 SECTION 5. This act shall take effect on January 1, 2017.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES--
EATING DISORDERS

1 This act would require health insurance providers to provide coverage for eating
2 disorders. This would apply to nonprofit hospital service corporations, nonprofit medical service
3 corporations and health maintenance organizations.

4 This act would take effect on January 1, 2017.

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