

2024 -- H 8074

LC005655

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2024

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Cardillo, Lima, Azzinaro, Noret, Phillips, Serpa, Vella-Wilkinson, O'Brien, Chippendale, and Craven

Date Introduced: March 15, 2024

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

3 **27-18-95. Primary care referrals.**

4 (a) On or after January 1, 2025, every individual or group health insurance contract, plan,
5 or policy that is delivered, issued for delivery, prescribed, or renewed in this state shall not require
6 a patient to obtain a referral for a specialist from their primary care provider (PCP) in order to
7 address their health care needs.

8 (b) The insurer shall not require a higher or additional copay or coinsurance coverage after
9 the application of the deductible for visiting a specialist without a primary care referral.

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

12 **27-19-87. Primary care referrals.**

13 (a) On or after January 1, 2025, every individual or group health insurance contract, plan,
14 or policy that is delivered, issued for delivery, prescribed, or renewed in this state shall not require
15 a patient to obtain a referral for a specialist from their primary care provider (PCP) in order to
16 address their health care needs.

17 (b) The insurer shall not require a higher or additional copay or coinsurance coverage after
18 the application of the deductible for visiting a specialist without a primary care referral.

19 SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service

1 Corporations" is hereby amended by adding thereto the following section:

2 **27-20-83. Primary care referrals.**

3 (a) On or after January 1, 2025, every individual or group health insurance contract, plan,
4 or policy that is delivered, issued for delivery, prescribed, or renewed in this state shall not require
5 a patient to obtain a referral for a specialist from their primary care provider (PCP) in order to
6 address their health care needs.

7 (b) The insurer shall not require a higher or additional copay or coinsurance coverage after
8 the application of the deductible for visiting a specialist without a primary care referral.

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

11 **27-41-100. Primary care referrals.**

12 (a) On or after January 1, 2025, every individual or group health insurance contract, plan,
13 or policy that is delivered, issued for delivery, prescribed, or renewed in this state shall not require
14 a patient to obtain a referral for a specialist from their primary care provider (PCP) in order to
15 address their health care needs.

16 (b) The insurer shall not require a higher or additional copay or coinsurance coverage after
17 the application of the deductible for visiting a specialist without a primary care referral.

18 SECTION 5. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
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- 1 This act would remove the requirement for a patient to obtain a referral from their primary
- 2 care provider in order to see a specialist, on or after January 1, 2025.
- 3 This act would take effect upon passage.

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