

2015 -- S 0514

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LC001351  
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2015

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A N A C T

RELATING TO INSURANCE

Introduced By: Senators Goldin, Miller, Sosnowski, Nesselbush, and Archambault

Date Introduced: February 26, 2015

Referred To: Senate Judiciary

It is enacted by the General Assembly as follows:

1           SECTION 1. Section 27-18-28 of the General Laws in Chapter 27-18 entitled "Accident  
2 and Sickness Insurance Policies" is hereby repealed.

3           ~~27-18-28. Health insurance contracts -- Abortion. -- (a) No health insurance contract,~~  
4 ~~plan, or policy, delivered or issued for delivery in the state, shall provide coverage for induced~~  
5 ~~abortions, except where the life of the mother would be endangered if the fetus were carried to~~  
6 ~~term or where the pregnancy resulted from rape or incest, and except by an optional rider for~~  
7 ~~which there must be paid an additional premium. This section shall be applicable to all contracts,~~  
8 ~~plans, or policies of:~~

9           ~~(1) All health insurers subject to this title;~~

10          ~~(2) All group and blanket health insurers subject to this title;~~

11          ~~(3) All nonprofit hospital, medical, surgical, dental, and health service corporations; and~~

12          ~~(4) All health maintenance organizations;~~

13          ~~(5) Any provision of medical, hospital, surgical, and funeral benefits, and of coverage~~  
14 ~~against accidental death or injury, when the benefits or coverage are incidental to or part of other~~  
15 ~~insurance authorized by the statutes of this state.~~

16          ~~(b) Nothing contained in this section shall be construed to pertain to insurance coverage~~  
17 ~~for complications as the result of an abortion.~~

18           SECTION 2. Section 36-12-2.1 of the General Laws in Chapter 36-12 entitled "Insurance  
19 Benefits" is hereby repealed.

1           ~~36-12-2.1. Health insurance benefits -- Coverage for abortions excluded.~~ (a) The  
2 state of Rhode Island or any city or town shall not include in any health insurance contracts,  
3 plans, or policies covering employees, any provision which shall provide coverage for induced  
4 abortions (except where the life of the mother would be endangered if the fetus were carried to  
5 term, or where the pregnancy resulted from rape or incest). This section shall be applicable to all  
6 contracts, plans or policies of:

7           ~~(1) All health insurers subject to title 27;~~

8           ~~(2) All group and blanket health insurers subject to title 27;~~

9           ~~(3) All nonprofit hospital, medical, surgical, dental, and health service corporations;~~

10          ~~(4) All health maintenance organizations; and~~

11          ~~(5) Any provision of medical, hospital, surgical, and funeral benefits and of coverage~~  
12 ~~against accidental death or injury when the benefits or coverage are incidental to or part of other~~  
13 ~~insurance authorized by the statutes of this state.~~

14          ~~(b) Provided, however, that the provisions of this section shall not apply to benefits~~  
15 ~~provided under existing collective bargaining agreements entered into prior to June 30, 1982.~~

16          ~~(c) Nothing contained herein shall be construed to pertain to insurance coverage for~~  
17 ~~complications as the result of an abortion.~~

18           SECTION 3. 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

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1           This act would repeal the provisions of the general laws that prohibit health insurance  
2 coverage for induced abortions for all contracts including those policies covering state and  
3 municipal employees.

4           This act would take effect upon passage.

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