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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2020

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senator Maryellen Goodwin

Date Introduced: February 27, 2020

Referred To: Senate 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 **27-18-85. Coverage for covered services provided by naturopathic physicians.**

4 (a) Every group health insurance contract, plan or group policy delivered, issued for
5 delivery or renewed in this state which provides medical coverage, and every group policy which
6 provides treatment of persons for the prevention, cure or correction of any illness or physical or
7 mental condition, shall provide coverage for health care services covered by the plan when provided
8 by a naturopathic doctor licensed in this state for treatment within the scope of practice described
9 in § 5-36.1-3. Health care services provided by naturopathic doctors may be subject to reasonable
10 deductibles, co-payment and coinsurance amounts, and fee or benefit limits consistent with those
11 applicable to other specialists under the plan, as well as practice parameters, cost-effectiveness and
12 clinical efficacy standards, and utilization review consistent with any applicable rule and regulation
13 promulgated by the department of business regulation. Any amount, limit, standard and review
14 shall not function to direct treatment in any manner unfairly discriminative against naturopathic
15 care, and collectively shall not be more restrictive than those applicable under the same policy to
16 care or services provided by other specialists but may allow for the management of benefit
17 consistent with variations in practice patterns and treatment modalities among the different types
18 of health care providers.

19 (b) A health insurance plan may require the naturopathic doctor's services be provided by

1 a licensed naturopathic doctor under contract with the insurer or shall be covered in a manner
2 consistent with out-of-network provider reimbursement practices for primary care physicians;
3 however, this shall not relieve a health insurance plan from compliance with the applicable network
4 adequacy requirements.

5 (c) It shall remain within the sole discretion of the accident and sickness insurer as to which
6 naturopathic doctor it shall contract with. Nothing herein shall require an accident and sickness
7 insurer to pay for duplicative services actually rendered by a naturopathic doctor and any other
8 health care provider.

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

11 **27-19-77. Coverage for covered services provided by naturopathic physicians.**

12 (a) Every group health insurance contract, plan or group policy delivered, issued for
13 delivery or renewed in this state which provides medical coverage, and every group policy which
14 provides treatment of persons for the prevention, cure or correction of any illness or physical or
15 mental condition, shall provide coverage for health care services covered by the plan when provided
16 by a naturopathic doctor licensed in this state for treatment within the scope of practice described
17 in § 5-36.1-3. Health care services provided by naturopathic doctors may be subject to reasonable
18 deductibles, co-payment and coinsurance amounts, and fee or benefit limits consistent with those
19 applicable to other primary care physicians under the plan, as well as practice parameters, cost
20 effectiveness and clinical efficacy standards, and utilization review consistent with any applicable
21 rule and regulation promulgated by the department of business regulation. Any amount, limit,
22 standard and review shall not function to direct treatment in any manner unfairly discriminative
23 against naturopathic care, and collectively shall not be more restrictive than those applicable under
24 the same policy to care or services provided by other specialists, but may allow for the management
25 of benefit consistent with variations in practice patterns and treatment modalities among the
26 different types of health care providers.

27 (b) A health insurance plan may require the naturopathic doctor's services be provided by
28 a licensed naturopathic doctor under contract with the insurer or shall be covered in a manner
29 consistent with out-of-network provider reimbursement practices for specialists; however, this shall
30 not relieve a health insurance plan from compliance with the applicable network adequacy
31 requirements.

32 (c) It shall remain within the sole discretion of the nonprofit hospital service corporation
33 as to which naturopathic doctor it shall contract with. Nothing herein shall require an accident and
34 sickness insurer to pay for duplicative services actually rendered by a naturopathic doctor and any

1 [other health care provider.](#)

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

4 **27-20-73. Coverage for covered services provided by naturopathic physicians.**

5 [\(a\) Every group health insurance contract, plan or group policy delivered, issued for](#)
6 [delivery or renewed in this state which provides medical coverage, and every group policy which](#)
7 [provides treatment of persons for the prevention, cure or correction of any illness or physical or](#)
8 [mental condition, shall provide coverage for health care services covered by the plan when provided](#)
9 [by a naturopathic doctor licensed in this state for treatment within the scope of practice described](#)
10 [in § 5-36.1-3. Health care services provided by naturopathic doctors may be subject to reasonable](#)
11 [deductibles, co-payment and coinsurance amounts, and fee or benefit limits consistent with those](#)
12 [applicable to other specialists under the plan, as well as practice parameters, cost-effectiveness and](#)
13 [clinical efficacy standards, and utilization review consistent with any applicable rule and regulation](#)
14 [promulgated by the department of business regulation. Any amount, limit, standard and review](#)
15 [shall not function to direct treatment in any manner unfairly discriminative against naturopathic](#)
16 [care, and collectively shall not be more restrictive than those applicable under the same policy to](#)
17 [care or services provided by other specialists, but may allow for the management of benefit](#)
18 [consistent with variations in practice patterns and treatment modalities among the different types](#)
19 [of health care providers.](#)

20 [\(b\) A health insurance plan may require the naturopathic doctor's services be provided by](#)
21 [a licensed naturopathic doctor under contract with the insurer or shall be covered in a manner](#)
22 [consistent with out-of-network provider reimbursement practices for specialists; however, this shall](#)
23 [not relieve a health insurance plan from compliance with the applicable network adequacy](#)
24 [requirements.](#)

25 [\(c\) It shall remain within the sole discretion of the nonprofit medical service corporation](#)
26 [as to which naturopathic doctor it shall contract with. Nothing herein shall require an accident and](#)
27 [sickness insurer to pay for duplicative services actually rendered by a naturopathic doctor and any](#)
28 [other health care provider.](#)

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

31 **27-41-90. Coverage for covered services provided by naturopathic physicians.**

32 [\(a\) Every group health insurance contract, plan or group policy delivered, issued for](#)
33 [delivery or renewed in this state which provides medical coverage, and every group policy which](#)
34 [provides treatment of persons for the prevention, cure or correction of any illness or physical or](#)

1 mental condition, shall provide coverage for health care services covered by the plan when provided
2 by a naturopathic doctor licensed in this state for treatment within the scope of practice described
3 in § 5-36.1-3. Health care services provided by naturopathic doctors may be subject to reasonable
4 deductibles, co-payment and coinsurance amounts, and fee or benefit limits consistent with those
5 applicable to other specialists under the plan, as well as practice parameters, cost-effectiveness and
6 clinical efficacy standards, and utilization review consistent with any applicable rule and regulation
7 promulgated by the department of business regulation. Any amount, limit, standard and review
8 shall not function to direct treatment in any manner unfairly discriminative against naturopathic
9 care, and collectively shall not be more restrictive than those applicable under the same policy to
10 care or services provided by other specialists, but may allow for the management of benefit
11 consistent with variations in practice patterns and treatment modalities among the different types
12 of health care providers.

13 (b) A health insurance plan may require the naturopathic doctor's services be provided by
14 a licensed naturopathic doctor under contract with the insurer or shall be covered in a manner
15 consistent with out-of-network provider reimbursement practices for specialists; however, this shall
16 not relieve a health insurance plan from compliance with the applicable network adequacy
17 requirements.

18 (c) It shall remain within the sole discretion of the health maintenance organization as to
19 which naturopathic doctor it shall contract with. Nothing herein shall require an accident and
20 sickness insurer to pay for duplicative services actually rendered by a naturopathic doctor and any
21 other health care provider.

22 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 require insurance coverage for health care services provided by a
2 naturopathic doctor licensed in this state.

3 This act would take effect upon passage.

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