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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2007

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A N A C T

RELATING TO INSURANCE - HEALTH INSURANCE - - COPAYMENTS

Introduced By: Senator Stephen D. Alves

Date Introduced: February 15, 2007

Referred To: Senate Finance

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 **27-18-69. Copayment and deductible responsibility.** – Notwithstanding any other  
4 provision of the general laws to the contrary, every policy delivered or issued in this state and  
5 every individual or group hospital or medical services plan contract delivered or renewed in this  
6 state on or after January 1, 2008 shall require insurers to reimburse hospitals for the entire  
7 negotiated payment rate for each service provided by or on behalf of the hospital, including,  
8 without limitation, deductibles, copayments or any other form of patient financial responsibility.  
9 Any and all deductibles, copayments or other forms of patient financial responsibility established  
10 under individual or group hospital or medical services plan contracts will be collected from the  
11 insured by the insurer unless a hospital voluntarily agrees to assume such responsibility for the  
12 insurer.

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

15 **27-19-5.4. Copayment and deductible responsibility.** – Notwithstanding any other  
16 provision of the general laws to the contrary, from and after January 1, 2008 every nonprofit  
17 hospital service corporation shall reimburse hospitals for the entire negotiated payment rate for  
18 each service provided by or on behalf of the hospital, including, without limitation, deductibles,  
19 copayments or any other form of patient financial responsibility. Any and all deductibles,

1 copayments or other forms of patient financial responsibility established under nonprofit hospital  
2 service corporation contracts will be collected from the insured by the nonprofit hospital service  
3 corporation unless a hospital voluntarily agrees to assume such responsibility for the nonprofit  
4 hospital service corporation.

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

7 **27-20-5.4. Copayment and deductible responsibility.** -- Notwithstanding any other  
8 provision of the general laws to the contrary, from and after January 1, 2008 every nonprofit  
9 medical service corporation shall reimburse hospitals for the entire negotiated payment rate for  
10 each service provided by or on behalf of the hospital, including, without limitation, deductibles,  
11 copayments or any other form of patient financial responsibility. Any and all deductibles,  
12 copayments or other forms of patient financial responsibility established under nonprofit medical  
13 service corporation contracts will be collected from the insured by the nonprofit medical service  
14 corporation unless a hospital voluntarily agrees to assume such responsibility for the nonprofit  
15 medical service corporation.

16 SECTION 4. Chapter 27-20.1 of the General Laws entitled "Nonprofit Dental Service  
17 Corporations" is hereby amended by adding thereto the following section:

18 **27-20.1-3.1. Copayment and deductible responsibility.** -- Notwithstanding any other  
19 provision of the general laws to the contrary, from and after January 1, 2008 every nonprofit  
20 dental service corporation shall reimburse hospitals for the entire negotiated payment rate for  
21 each service provided by or on behalf of the hospital, including, without limitation, deductibles,  
22 copayments or any other form of patient financial responsibility. Any and all deductibles,  
23 copayments or other forms of patient financial responsibility established under nonprofit dental  
24 service corporation contracts will be collected from the insured by the nonprofit dental service  
25 corporation unless a hospital voluntarily agrees to assume such responsibility for the nonprofit  
26 dental service corporation.

27 SECTION 5. Chapter 27-20.2 of the General Laws entitled "Nonprofit Optometric  
28 Service Corporations" is hereby amended by adding thereto the following section:

29 **27-20.2-3.1. Copayment and deductible responsibility.** -- Notwithstanding any other  
30 provision of the general laws to the contrary, from and after January 1, 2008 every nonprofit  
31 optometric service corporation shall reimburse hospitals for the entire negotiated payment rate for  
32 each service provided by or on behalf of the hospital or licensed health care provider, including,  
33 without limitation, deductibles, copayments or any other form of patient financial responsibility.  
34 Any and all deductibles, copayments or other forms of patient financial responsibility established

1 under nonprofit optometric service corporation contracts will be collected from the insured by the  
2 nonprofit optometric service corporation unless a hospital voluntarily agrees to assume such  
3 responsibility for the nonprofit optometric service corporation.

4 SECTION 6. Chapter 27-41 of the General Laws entitled "Health Maintenance  
5 Organizations" is hereby amended by adding thereto the following section:

6 **27-41-26.2. Copayment and deductible responsibility.** - - Notwithstanding any other  
7 provision of the general laws to the contrary, from and after January 1, 2008 every health  
8 maintenance organization shall reimburse hospitals for the entire negotiated payment rate for each  
9 service provided by or on behalf of the hospital, including, without limitation, deductibles,  
10 copayments or any other form of patient financial responsibility. Any and all deductibles,  
11 copayments or other forms of patient financial responsibility established under health  
12 maintenance organization contracts will be collected from the insured by the health maintenance  
13 organization unless a hospital voluntarily agrees to assume such responsibility for the health  
14 maintenance organization.

15 SECTION 7. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
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RELATING TO INSURANCE - HEALTH INSURANCE - - COPAYMENTS

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1           This act would require deductibles copayments and other forms of patient financial  
2 responsibly for hospital services to be collected by insurers.

3           This act would take effect upon passage.

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