



Department of Business Regulation
Insurance Division
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

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ACCIDENT, HEALTH & SICKNESS POLICY FORMS MUST BE FILED AND APPROVED BEFORE USE IN RHODE ISLAND

The purpose of this Bulletin is to provide guidance to insurers writing accident, health and sickness policies in Rhode Island. The Division wants to ensure that all insurers are aware of its statutes and regulations regarding filing requirements, which have not changed in recent years. The Division requires that insurers do not market policies in Rhode Island and do not issue policies or certificates for Rhode Island covered lives unless those forms and associated rates have been approved for use.

Rhode Island General Law § 27-18-8(a) states that “Any insurance company authorized to do an accident and sickness business within this state in accordance with the provisions of this title shall file all accident and sickness insurance policy forms and rates used by it in the state with the insurance commissioner, including the forms of any rider, endorsement, application blank, and other matter generally used or incorporated by reference in its policies or contracts of insurance.” Insurance Regulation 230-RICR-20-30-1.11 provides additional clarification that all health benefit insurance contracts or individual certificates issued or delivered to any person in Rhode Island must be filed and approved prior to issuance. Together these should be read as clear guidance to insurers about the Division’s filing requirements.

The filing requirement applies to health insurance policies or certificates that provide coverage for essential health benefits and limited benefit coverage. Limited benefit coverage includes but is not limited to disability income, short-term limited duration plans, and indemnity insurance, such as cancer or hospital indemnity policies. The requirement applies to insurance contracts directly written with individual consumers and non-employer groups or association plans written to groups that then market those policies to individuals in Rhode Island.

The Division is issuing this Bulletin to highlight these requirements.

If you have any questions, please contact the Department at dbr.insurance@dbr.ri.gov.

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Superintendent of Insurance
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