



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

Insurance Bulletin Number 2024-1

2023 Legislative Changes

The following legislative amendments were enacted to date during the 2023 session of the Rhode Island General Assembly. This information is being provided in accordance with R.I. Gen. Laws § 27-71-14(a). This bulletin is being provided for informational purposes only and may not be an all-inclusive list of enactments that impact the insurance industry. Licensees should refer to the statute itself to determine the impact. Any person wishing to be included in these annual notifications pursuant to [R.I. Gen. Laws § 27-71-14\(b\)](#) who is not currently on the interested parties list may sign up for email updates by clicking [here](#).

INSURANCE

Condominium Unit Owners Policy		
House 5416	PL 2023 Chapter 105	Effective June 19, 2023
Senate 165	PL 2023 Chapter 106	Effective June 19, 2023
This act provides that a condominium unit owners policy be the primary insurance policy with respect to any loss covered by the association’s policy but not payable under the association’s policy because of the application of the deductible.		
Unfair Discrimination Against Organ Donors		
House 5489	PL 2023 Chapter 95	Effective June 19, 2023
Senate 1028	PL 2023 Chapter 96	Effective June 19, 2023
This act defines "living donor" and prohibit insurers from denying life and health insurance, including disability insurance and long-term care disability insurance solely based on the individual's status as a "living donor".		
Unfair Claim Practices Act		
House 5855 SUB A	PL 2023 Chapter 342	Effective June 26, 2023
Senate 925 SUB A	PL 2023 Chapter 343	Effective June 26, 2023
This act amends the definition of unfair claims settlement practices by insurers and motor vehicle damage appraisers and creates a new chapter providing for the appraisal of damaged motor vehicles when the insurer and the insured or claimant cannot agree on the amount of the loss.		
Rental Vehicle Coverage		
House 6027 SUB A as amended	PL 2023 Chapter 369	Effective June 27, 2023
Senate 1106 as amended	PL 2023 Chapter 370	Effective June 27, 2023
This act provides that whenever liability is accepted by an insurance company involving an accident that results in their insured’s causing a total loss of the other party’s vehicle, the at-		

fault carrier shall extend coverage for a rental vehicle for not less than an additional seven (7) days after the aggrieved party receives the total loss property damage check.

Child Support Intercept Act

House 6043	PL 2023 Chapter 21	Effective May 18, 2023
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Senate 730	PL 2023 Chapter 22	Effective May 18, 2023
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This act expands child support interception of insurance payments to include life insurance proceeds payable to non-custodial parents who are the beneficiaries of the policy. This law does not apply to annuities, but does apply to all payouts from a life insurance policy”, even if an annuitized payment option is selected. .

Peer-to-Peer Car Sharing Program

House 6233 SUB A	PL 2023 Chapter 283	Effective June 22, 2023
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Senate 1 SUB B	PL 2023 Chapter 284	Effective June 22, 2023
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This act repeals the provisions of chapter 8.3 of title 27, the "peer-to-peer car sharing program."

Statutes and Statutory Construction

House 6371	PL 2023 Chapter 395	Effective June 27, 2023
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This act makes a number of technical amendments to the General Laws Title 27, prepared at the recommendation of the law revision office.

Equality in Abortion Coverage

House 5006	PL 2023 Chapter 17	Effective May 18, 2023
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Senate 32	PL 2023 Chapter 18	Effective May 18, 2023
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This act provides for abortion coverage in the Medicaid program and repeals the abortion coverage exclusion for state employee insurance plans.

Mammograms and Pap Smears Coverage Mandated

House 5283 SUB A	PL 2023 Chapter 331	Effective June 24, 2023
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Senate 1134	PL 2023 Chapter 332	Effective June 24, 2023
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This act mandates insurance coverage for any screenings deemed medically necessary for any person who has received notice of dense breast tissue.

Individual Health Insurance Coverage

House 5426 SUB A	PL 2023 Chapter 214	Effective June 21, 2023
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Senate 23 SUB B	PL 2023 Chapter 215	Effective June 21, 2023
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This act provides guaranteed availability of coverage to any eligible individual resident of this state. Coverage cannot be limited or excluded by imposing a preexisting condition exclusion. It also requires individual health insurers, large group health insurers and small employer health insurers to provide coverage for ten (10) categories of essential health benefits listed in the act.

Accident and Sickness Insurance Policies

H5539	PL 2023 Chapter 220	Effective June 21, 2023
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This act requires insurers to provide coverage to children under court appointed guardianship of an insured.

Medicare Supplement Insurance Policies		
House 6179 as amended	PL 2023 Chapter 379	Effective June 26, 2023
Senate 583 SUB A as amended	PL 2023 Chapter 380	Effective June 26, 2023
<p>This act provides all Medicare recipients over sixty-five (65) years of age applying for Medicare supplement plan guaranteed issue rights during an annual enrollment period of at least one month each calendar year, as established by the issuer. The issuance or coverage of any Medicare supplement plan will not be conditioned on the medical or health status or receipt of health care by the applicant and no insurer shall perform individual medical underwriting regarding issuance of a policy provided that the applicant, having been enrolled in Medicare Part A and Part B, enrolled in a Medicare Advantage plan under Medicare Part C, and remains enrolled in such a plan when the Medicare supplement application is submitted.</p>		

Rhode Island Health Care Reform Act of 2004		
Senate 290 SUB A as amended	PL 2023 Chapter 253	Effective June 22, 2023
<p>This act requires a workgroup of health care providers and health insurers to be convened by the office of the health commissioner, to make recommendations regarding prior authorization policies.</p>		

Insurance Coverage for Prevention of HIV Medicine		
Senate 563 SUB A as amended	PL 2023 Chapter 254	Effective January 1, 2024
<p>This act requires coverage for the treatment of pre-exposure prophylaxis (PrEP) for the prevention of HIV and post-exposure prophylaxis (PEP) for treatment of HIV infection, commencing January 1, 2024.</p>		

Accidents and Sickness Insurance Policies		
Senate 575 SUB A	PL 2023 Chapter 263	Effective June 22, 2023
<p>This act requires group health plans and health insurance issuers that provide prescription benefits to cover at least one type of prescribed epinephrine auto-injectors and cartridges. No copayment or deductible will be required to obtain prescribed epinephrine injectors or cartridges.</p>		

Accident and Sickness Insurance Policies		
Senate 871 SUB A	PL 2023 Chapter 233	Effective January 1, 2025
<p>This act limits the copayment or coinsurance requirement on specialty drugs to one hundred fifty dollars (\$150) for a thirty (30)-day supply regarding any specialty drug in any individual or health insurance contract, plan or policy issued, delivered or renewed on or after January 1, 2025. Specialty drugs are defined as a drug prescribed to an individual with a complex or chronic medical condition or a rare medical condition.</p>		

Copies of Rhode Island [Insurance Regulations](#), [Insurance Bulletins](#) and applicable [Rhode Island General Laws](#) are accessible through these links or by visiting the Department’s website at www.dbr.ri.gov. Copies of the [Senate](#) and [House](#) bills are accessible through these links or by visiting the Rhode Island General Assembly website at www.rilin.state.ri.us. Considering the above amendments, insurers are required to review current policy forms, rules, and rates to determine if new and/or revised filings are required and to timely submit such filings in SERFF for the Department’s review and approval.