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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2019

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A N A C T

RELATING TO INSURANCE -- MANDATORY COVERAGE FOR ALL BLOOD TESTING SERVICES

Introduced By: Senators Quezada, Euer, and Crowley

Date Introduced: May 30, 2019

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  
2 Insurance Policies" is hereby amended by adding thereto the following section:

3 **27-18-85. Mandatory coverage for blood testing services.**

4 (a) Every individual or group health insurance contract or every individual or group  
5 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,  
6 or renewed in this state shall provide coverage of all blood testing services when determined to be  
7 medically necessary and ordered by a physician.

8 (b) The blood testing services eligible for coverage are as follows:

9 (1) CBC/Chemistry Profile;

10 (2) Neurotransmitter Panel;

11 (3) Food Safe Allergy Test - Basic;

12 (4) Toxic Metals Panel (Fecal);

13 (5) Food Safe Allergy Test - Combo;

14 (6) DNA Genetic Cancer Risk Profile;

15 (7) ApoE Genetic Test for Alzheimer's and Cardiac Risk;

16 (8) DNA Weight Management Panel;

17 (9) Pain Medication DNA Profile;

18 (10) Mental Health DNA Profile;

- 1 [\(11\) Male Life Extension Panel;](#)
- 2 [\(12\) Male Elite Panel;](#)
- 3 [\(13\) Male Comprehensive Hormone Panel;](#)
- 4 [\(14\) Male Basic Hormone Panel;](#)
- 5 [\(15\) Female Life Extension Panel;](#)
- 6 [\(16\) Female Elite Panel;](#)
- 7 [\(17\) Female Comprehensive Hormone Panel;](#)
- 8 [\(18\) Female Basic Hormone Panel;](#)
- 9 [\(19\) NMR LipoProfile;](#)
- 10 [\(20\) Weight Loss Panel - Comprehensive;](#)
- 11 [\(21\) Healthy Aging Panel - Comprehensive;](#)
- 12 [\(22\) Adrenal Stress Profile - Saliva;](#)
- 13 [\(23\) SIBO Breath Kit – Lactulose;](#)
- 14 [\(24\) Comprehensive Thyroid Panel;](#)
- 15 [\(25\) Thyroid Panel with Reverse T3;](#)
- 16 [\(26\) Omega 3 Index Complete.](#)
- 17 [\(c\) Blood testing services eligible for coverage with regard to treatment, detection or](#)
- 18 [monitoring relating to the following diseases or conditions:](#)
- 19 [\(1\) Allergies;](#)
- 20 [\(2\) Anemia/Iron;](#)
- 21 [\(3\) Blood Sugar;](#)
- 22 [\(4\) Blood Thinning/Coagulation;](#)
- 23 [\(5\) Bone Health;](#)
- 24 [\(6\) Cholesterol;](#)
- 25 [\(7\) Digestive;](#)
- 26 [\(8\) Heart Health;](#)
- 27 [\(9\) Hormones;](#)
- 28 [\(10\) Immune Status;](#)
- 29 [\(11\) Inflammatory;](#)
- 30 [\(12\) Kidney/Liver;](#)
- 31 [\(13\) Men's Health Concerns;](#)
- 32 [\(14\) Thyroid/Adrenal;](#)
- 33 [\(15\) Tumor Markers;](#)
- 34 [\(16\) Vitamins/Minerals;](#)

1 [\(17\) Wellness;](#)

2 [\(18\) Women's Health Concerns.](#)

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

5 **27-19-77. Mandatory coverage for blood testing services.**

6 [\(a\) Every nonprofit hospital service contract, plan, or insurance policy delivered, issued](#)  
7 [for delivery, or renewed in this state shall provide coverage of all blood testing services when](#)  
8 [determined to be medically necessary and ordered by a physician.](#)

9 [\(b\) The blood testing services eligible for coverage are as follows:](#)

10 [\(1\) CBC/Chemistry Profile;](#)

11 [\(2\) Neurotransmitter Panel;](#)

12 [\(3\) Food Safe Allergy Test - Basic;](#)

13 [\(4\) Toxic Metals Panel \(Fecal\);](#)

14 [\(5\) Food Safe Allergy Test - Combo;](#)

15 [\(6\) DNA Genetic Cancer Risk Profile;](#)

16 [\(7\) ApoE Genetic Test for Alzheimer's and Cardiac Risk;](#)

17 [\(8\) DNA Weight Management Panel;](#)

18 [\(9\) Pain Medication DNA Profile;](#)

19 [\(10\) Mental Health DNA Profile;](#)

20 [\(11\) Male Life Extension Panel;](#)

21 [\(12\) Male Elite Panel;](#)

22 [\(13\) Male Comprehensive Hormone Panel;](#)

23 [\(14\) Male Basic Hormone Panel;](#)

24 [\(15\) Female Life Extension Panel;](#)

25 [\(16\) Female Elite Panel;](#)

26 [\(17\) Female Comprehensive Hormone Panel;](#)

27 [\(18\) Female Basic Hormone Panel;](#)

28 [\(19\) NMR LipoProfile;](#)

29 [\(20\) Weight Loss Panel - Comprehensive;](#)

30 [\(21\) Healthy Aging Panel - Comprehensive;](#)

31 [\(22\) Adrenal Stress Profile - Saliva;](#)

32 [\(23\) SIBO Breath Kit – Lactulose;](#)

33 [\(24\) Comprehensive Thyroid Panel;](#)

34 [\(25\) Thyroid Panel with Reverse T3;](#)

1           (26) Omega 3 Index Complete.

2           (c) Blood testing services eligible for coverage with regard to treatment, detection or  
3 monitoring relating to the following diseases or conditions:

4           (1) Allergies;

5           (2) Anemia/Iron;

6           (3) Blood Sugar;

7           (4) Blood Thinning/Coagulation;

8           (5) Bone Health;

9           (6) Cholesterol;

10          (7) Digestive;

11          (8) Heart Health;

12          (9) Hormones;

13          (10) Immune Status;

14          (11) Inflammatory;

15          (12) Kidney/Liver;

16          (13) Men's Health Concerns;

17          (14) Thyroid/Adrenal;

18          (15) Tumor Markers;

19          (16) Vitamins/Minerals;

20          (17) Wellness;

21          (18) Women's Health Concerns.

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

24           **27-20-73. Mandatory coverage for blood testing services.**

25           (a) Every nonprofit medical service contract, plan, or insurance policy delivered, issued  
26 for delivery, or renewed in this state shall provide coverage of all blood testing services when  
27 determined to be medically necessary and ordered by a physician.

28           (b) The blood testing services eligible for coverage are as follows:

29           (1) CBC/Chemistry Profile;

30           (2) Neurotransmitter Panel;

31           (3) Food Safe Allergy Test - Basic;

32           (4) Toxic Metals Panel (Fecal);

33           (5) Food Safe Allergy Test - Combo;

34           (6) DNA Genetic Cancer Risk Profile;

- 1 [\(7\) ApoE Genetic Test for Alzheimer's and Cardiac Risk;](#)
- 2 [\(8\) DNA Weight Management Panel;](#)
- 3 [\(9\) Pain Medication DNA Profile;](#)
- 4 [\(10\) Mental Health DNA Profile;](#)
- 5 [\(11\) Male Life Extension Panel;](#)
- 6 [\(12\) Male Elite Panel;](#)
- 7 [\(13\) Male Comprehensive Hormone Panel;](#)
- 8 [\(14\) Male Basic Hormone Panel;](#)
- 9 [\(15\) Female Life Extension Panel;](#)
- 10 [\(16\) Female Elite Panel;](#)
- 11 [\(17\) Female Comprehensive Hormone Panel;](#)
- 12 [\(18\) Female Basic Hormone Panel;](#)
- 13 [\(19\) NMR LipoProfile;](#)
- 14 [\(20\) Weight Loss Panel - Comprehensive;](#)
- 15 [\(21\) Healthy Aging Panel - Comprehensive;](#)
- 16 [\(22\) Adrenal Stress Profile - Saliva;](#)
- 17 [\(23\) SIBO Breath Kit – Lactulose;](#)
- 18 [\(24\) Comprehensive Thyroid Panel;](#)
- 19 [\(25\) Thyroid Panel with Reverse T3;](#)
- 20 [\(26\) Omega 3 Index Complete.](#)
- 21 [\(c\) Blood testing services eligible for coverage with regard to treatment, detection or](#)
- 22 [monitoring relating to the following diseases or conditions:](#)
- 23 [\(1\) Allergies;](#)
- 24 [\(2\) Anemia/Iron;](#)
- 25 [\(3\) Blood Sugar;](#)
- 26 [\(4\) Blood Thinning/Coagulation;](#)
- 27 [\(5\) Bone Health;](#)
- 28 [\(6\) Cholesterol;](#)
- 29 [\(7\) Digestive;](#)
- 30 [\(8\) Heart Health;](#)
- 31 [\(9\) Hormones;](#)
- 32 [\(10\) Immune Status;](#)
- 33 [\(11\) Inflammatory;](#)
- 34 [\(12\) Kidney/Liver;](#)

1 [\(13\) Men's Health Concerns;](#)

2 [\(14\) Thyroid/Adrenal;](#)

3 [\(15\) Tumor Markers;](#)

4 [\(16\) Vitamins/Minerals;](#)

5 [\(17\) Wellness;](#)

6 [\(18\) Women's Health Concerns.](#)

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

9 **27-41-90. Mandatory coverage for blood testing services.**

10 [\(a\) Every health maintenance organization service contract plan or policy delivered,](#)  
11 [issued for delivery, or renewed in this state shall provide coverage of all blood testing services](#)  
12 [when determined to be medically necessary and ordered by a physician.](#)

13 [\(b\) The blood testing services eligible for coverage are as follows:](#)

14 [\(1\) CBC/Chemistry Profile;](#)

15 [\(2\) Neurotransmitter Panel;](#)

16 [\(3\) Food Safe Allergy Test - Basic;](#)

17 [\(4\) Toxic Metals Panel \(Fecal\);](#)

18 [\(5\) Food Safe Allergy Test - Combo;](#)

19 [\(6\) DNA Genetic Cancer Risk Profile;](#)

20 [\(7\) ApoE Genetic Test for Alzheimer's and Cardiac Risk;](#)

21 [\(8\) DNA Weight Management Panel;](#)

22 [\(9\) Pain Medication DNA Profile;](#)

23 [\(10\) Mental Health DNA Profile;](#)

24 [\(11\) Male Life Extension Panel;](#)

25 [\(12\) Male Elite Panel;](#)

26 [\(13\) Male Comprehensive Hormone Panel;](#)

27 [\(14\) Male Basic Hormone Panel;](#)

28 [\(15\) Female Life Extension Panel;](#)

29 [\(16\) Female Elite Panel;](#)

30 [\(17\) Female Comprehensive Hormone Panel;](#)

31 [\(18\) Female Basic Hormone Panel;](#)

32 [\(19\) NMR LipoProfile;](#)

33 [\(20\) Weight Loss Panel - Comprehensive;](#)

34 [\(21\) Healthy Aging Panel - Comprehensive;](#)

- 1            [\(22\) Adrenal Stress Profile - Saliva;](#)
- 2            [\(23\) SIBO Breath Kit – Lactulose;](#)
- 3            [\(24\) Comprehensive Thyroid Panel;](#)
- 4            [\(25\) Thyroid Panel with Reverse T3;](#)
- 5            [\(26\) Omega 3 Index Complete.](#)
- 6            [\(c\) Blood testing services eligible for coverage with regard to treatment, detection or](#)
- 7 [monitoring relating to the following diseases or conditions:](#)
- 8            [\(1\) Allergies;](#)
- 9            [\(2\) Anemia/Iron;](#)
- 10           [\(3\) Blood Sugar;](#)
- 11           [\(4\) Blood Thinning/Coagulation;](#)
- 12           [\(5\) Bone Health;](#)
- 13           [\(6\) Cholesterol;](#)
- 14           [\(7\) Digestive;](#)
- 15           [\(8\) Heart Health;](#)
- 16           [\(9\) Hormones;](#)
- 17           [\(10\) Immune Status;](#)
- 18           [\(11\) Inflammatory;](#)
- 19           [\(12\) Kidney/Liver;](#)
- 20           [\(13\) Men's Health Concerns;](#)
- 21           [\(14\) Thyroid/Adrenal;](#)
- 22           [\(15\) Tumor Markers;](#)
- 23           [\(16\) Vitamins/Minerals;](#)
- 24           [\(17\) Wellness;](#)
- 25           [\(18\) Women's Health Concerns.](#)

26            SECTION 5. This act shall take effect upon passage and shall apply to policies and  
27 contracts issued or renewed on or after January 1, 2020.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF

A N A C T

RELATING TO INSURANCE -- MANDATORY COVERAGE FOR ALL BLOOD TESTING  
SERVICES

\*\*\*

1           This act would mandate coverage for all blood testing services offered in this state in all  
2 accident and sickness, nonprofit hospital service corporation, nonprofit medical service  
3 corporation and health maintenance organization (HMO) health insurance policies issued on or  
4 renewed on or after January 1, 2020.

5           This act would take effect upon passage and would apply to policies and contracts issued  
6 or renewed on or after January 1, 2020.

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