LC005233

2024 -- S 2875

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2024

AN ACT

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators Quezada, Ujifusa, Cano, Acosta, Mack, DiMario, F. Lombardi, Lauria, LaMountain, and Tikoian Date Introduced: March 22, 2024

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 <u>27-18-95. Coverage for interpreter services.</u>
- 4 Every individual or group health insurance contract, or every individual or group hospital
- 5 or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or
- 6 renewed in this state on or after January 1, 2025, shall provide coverage for a qualified interpreter
- 7 in connection with all services provided to every non-English speaker who is a patient or seeks
- 8 appropriate care and treatment and the interpreter services shall be provided for any one on one,
- 9 face to face medically necessary office visit. Coverage pursuant to this section shall only be
- 10 provided to the extent that interpreter services are not required to be covered by federal law or
- 11 regulation.

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

- 14 **<u>27-19-87. Coverage for interpreter services.</u>**
- 15 Every individual or group health insurance contract, or every individual or group hospital
- 16 or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or
- 17 renewed in this state on or after January 1, 2025, shall provide coverage for a qualified interpreter
- 18 in connection with all services provided to every non-English speaker who is a patient or seeks
- 19 appropriate care and treatment and the interpreter services shall be provided for any one on one,

1 face to face medically necessary office visit. Coverage pursuant to this section shall only be

2 provided to the extent that interpreter services are not required to be covered by federal law or

3 <u>regulation.</u>

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

27-20-83. Coverage for interpreter services.

- 7 Every individual or group health insurance contract, or every individual or group hospital
- 8 or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or
- 9 renewed in this state on or after January 1, 2025, shall provide coverage for a qualified interpreter
- 10 in connection with all services provided to every non-English speaker who is a patient or seeks
- 11 appropriate care and treatment and the interpreter services shall be provided for any one on one,
- 12 face to face medically necessary office visit. Coverage pursuant to this section shall only be
- 13 provided to the extent that interpreter services are not required to be covered by federal law or
- 14 <u>regulation.</u>
- 15 SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance
 16 Organizations" is hereby amended by adding thereto the following section:

17 <u>27-41-100. Coverage for interpreter services.</u>

18 Every individual or group health insurance contract, or every individual or group hospital

- 19 or medical expense insurance policy, plan, or group policy delivered, issued for delivery, or
- 20 renewed in this state on or after January 1, 2025, shall provide coverage for a qualified interpreter
- 21 in connection with all services provided to every non-English speaker who is a patient or seeks
- 22 appropriate care and treatment and the interpreter services shall be provided for any one on one,
- 23 face to face medically necessary office visit. Coverage pursuant to this section shall only be
- 24 provided to the extent that interpreter services are not required to be covered by federal law or
- 25 <u>regulation</u>.
- 26 SECTION 5. This act shall take effect upon passage.

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EXPLANATION

BY THE LEGISLATIVE COUNCIL

OF

AN ACT

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

- 1 This act would provide insurance coverage for interpreter services for all medically
- 2 necessary doctor appointments.
- 3 This act would take effect upon passage.

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