



Department of Business Regulation

Insurance Division

1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Insurance Bulletin Number 2022-4

2022 Legislative Changes

The following legislative amendments were enacted to date during the 2022 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 Omnibus

House 7752 Sub B [PL 2022 Chapter 404](#) *effective June 30, 2022*
Senate 2746 Sub A [PL 2022 Chapter 405](#) *effective June 30, 2022*

This act clarifies and updates various insurance statutes including: surplus lines licensing; eliminates a statutory requirement for an unnecessary \$25,000 bond for surplus lines brokers; eliminates the need for an "in person" hearing defaulting to the administrative procedures act; updates the rebating laws; updates and clarifies the long term care insurance statute; adds additional lines of insurance to the commercial special risks statute; and adds a new chapter addressing lender placed insurance.

Peer-to-Peer Car Sharing Program

House 6609 [PL 2022 Chapter 427](#) *effective April 1, 2023*
Senate 2222 [PL 2022 Chapter 428](#) *effective April 1, 2023*

Authorizes and regulates peer-to-peer car sharing programs whereby existing car owners make their motor vehicles available for other individuals to use under a peer-to-peer program.

Claims Adjuster Designations

House 7368 [PL 2022 Chapter 119](#) *effective January 1, 2023*
Senate 2739 [PL 2022 Chapter 120](#) *effective January 1, 2023*

Authorizes the division of insurance, in lieu of passing in-state licensing examination, to recognize the competence of an applicant for an insurance claims adjuster license, through earning a certificate from an approved program that includes a rigorous proctored examination.

Condominium Law

House 7526 [PL 2022 Chapter 306](#) *effective June 28, 2022*
Senate 2786 [PL 2022 Chapter 305](#) *effective June 28, 2022*

Provides a unit owner's insurance policy as the primary insurance policy with respect to any amount of loss which is not payable under the association's policy because of the application of the deductible.

Rhode Island Housing Resources Act

House 7640 Sub A [PL 2022 Chapter 265](#) *effective July 2, 2022*
Senate 2481 Sub A [PL 2022 Chapter 307](#) *effective July 6, 2022*

Amends membership of the RI Housing Resources Act of 1998 Commission to exclude a representative of the insurers and replace it with a representative of a Rhode Island city or town with a population below 25,000 with a median family income of 40,000.

Safe Roads and Mandatory Insurance

House 7939 Sub A [PL 2022 Chapter 241](#) *effective July 1, 2023*
Senate 2006 Sub A [PL 2022 Chapter 242](#) *effective July 1, 2023*

Allows the division of motor vehicles to issue driving privilege cards and driving privilege permits to applicants unable to establish their lawful presence in the United States. Those drivers are required to maintain the same insurance as other licensed drivers.

Solicitation at Fire Scenes

House 7976 [PL 2022 Chapter 364](#) *effective June 29, 2022*
Senate 3030 [PL 2022 Chapter 365](#) *effective June 29, 2022*

Clarified that insurance adjusters, contractors and restoration companies may not enter onto property where a fire occurred for solicitation or inspection of a fire loss without the permission of the owner or occupant, and not until the property is released by fire authorities back to the owners or occupants. Previously the prohibition had extended for 24-hours after the release of the property. This change conforms to a federal court decision on the issue.

Self-Service Storage Insurance

House 8191 [PL 2022 Chapter 342](#) *effective January 1, 2023*
Senate 2358 [PL 2022 Chapter 343](#) *effective January 1, 2023*

Creates a legal framework for regulating self-service storage insurance in this state. It declares that the sale, solicitation or offer of self-service storage insurance by the self-storage owner or employees, as defined, does not require an insurance producer license.

Medicare Supplement Insurance

House 7244 as amended [PL 2022 Chapter 393](#) *effective July 1, 2023*
Senate 2194 as amended [PL 2022 Chapter 394](#) *effective July 1, 2023*

This change makes Medicare eligible, disabled individuals under age 65 eligible for Medicare supplemental policies. Also clarifies that Medicare supplemental policies are subject to rate, form, and rate manual review by OHIC before usage.

Individual Health Insurance Coverage

House 7454 Sub A [PL 2022 Chapter 146](#) *effective January 1, 2023*
Senate 2548 Sub A [PL 2022 Chapter 145](#) *effective January 1, 2023*

Establishes a special enrollment provision for pregnant women to obtain health insurance coverage at any time after the commencement of the pregnancy.

Program of All-Inclusive Care for the Elderly (PACE)

House 7803 [PL 2022 Chapter 435](#) *effective June 30, 2022*
Senate 2333 [PL 2022 Chapter 436](#) *effective June 30, 2022*

Ensures that all hospitals and hospital-owned professional practices accept payment for all-inclusive elderly care which is no more than one hundred (100%) of what Medicare would pay for the same services.

Time Limit on Health Recoupments

House 7344 Sub A [PL 2022 Chapter 158](#) *effective June 27, 2022*
Senate 2086 Sub A [PL 2022 Chapter 157](#) *effective June 27, 2022*

Requires insurance providers to seek recoupment or set-off of insurance payments made to health care providers within twelve (12) months, and requires health care providers to seek reimbursement for underpayment within twelve (12) months.

Pediatric Autoimmune Neuropsychiatric Disorders

House 7503 Sub B as amended [PL 2022 Chapter 422](#) *effective June 30, 2022*
Senate 2203 Sub B as amended [PL 2022 Chapter 423](#) *effective June 30, 2022*

Requires coverage for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome, including, but not limited to, the use of intravenous immunoglobulin therapy.

Coverage for Hysterectomy or Myomectomy Treatment

House 7561 [PL 2022 Chapter 370](#) *effective June 29, 2022*
Senate 3035 [PL 2022 Chapter 371](#) *effective June 29, 2022*

Requires that health insurance policies cover a hysterectomy, myomectomy, and laparoscopic removal of uterine fibroids, including uterine artery embolization intraoperative ultrasound guidance and monitoring and radiofrequency ablation. While the law became effective on passage, the coverage becomes effective commencing January 1, 2023.

Biomarker Testing Coverage

House 7587 Sub A [PL 2022 Chapter 152](#) *effective June 27, 2022*
Senate 2201 Sub A [PL 2022 Chapter 151](#) *effective June 27, 2022*

Requires that health policies cover biomarker testing on or after January 1, 2024.

Infant and Child Mental Wellness Task Force

House 7801 [PL 2022 Chapter 304](#) *effective June 29, 2022*

Senate 2614 [PL 2022 Chapter 303](#) *effective June 29, 2022*

Requires the EOHHS to develop a task force to develop a plan by June 30, 2023, to improve the promotion of social and emotional well-being of young children as well as screening, assessment, diagnosis and treatment of mental health challenges of infants and young children under the age of six (6).

Nonprofit Hospital Service Corporations – Rate Review Act

House 8211 [PL 2022 Chapter 148](#) *effective January 1, 2023*

Senate 2767 [PL 2022 Chapter 147](#) *effective January 1, 2023*

Modifies rate review procedures at OHIC for rates to be charged by health insurers, and the process regarding public hearings.

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. In light of 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.