



March 13, 2025

The Honorable Susan R. Donovan
Chairperson, House Committee on Health and Human Services
Rhode Island State House
82 Smith Street
Providence, RI 02903

RE: Letter of Education H-5625 – AN ACT RELATING TO INSURANCE – ACCIDENT AND SICKNESS
INSURANCE POLICIES

Dear Chairperson Donovan:

I write on behalf of the State of Rhode Island Office of the Health Insurance Commissioner (OHIC) regarding [House Bill 5625](#). On December 26, 2024, pursuant to Rhode Island General Laws § § 27-18-90, 27-19-82, 27-20-78, and 27-41-95, OHIC submitted a [report](#) to the General Assembly that provides a cost-benefit analysis of the PANDAS/PANS treatment coverage required under these laws. This cost benefit analysis was conducted to the best of OHIC's ability based on the information and data available. The report also identifies what PANDAS/PANS is, how it is treated, and its estimated prevalence

As of January 1, 2023, Rhode Island General Laws (R.I.G.L.) § § 27-18-90, 27-19-82, 27-20-78, and 27-41-95 require health insurance carriers to provide coverage for the treatment PANDAS/PANS. Coverage for PANDAS/PANS treatment must include, but not be limited to, the use of intravenous immunoglobulin therapy. The legislation requires that health insurance carriers provide data related to PANDAS/PANS claims to OHIC. It further requires that OHIC "report to the General Assembly a cost-benefit analysis of the implementation of the benefit coverage" by January 1, 2025.

Based on the information and data that OHIC collected from health insurance carriers and from other states, OHIC determined that it is likely that PANDAS/PANS treatment coverage has only a minimal effect on health insurance premiums. The scope of the report did not include an assessment of broader impacts to social welfare that may accrue from this coverage mandate. Such impacts may include, but are not limited to, improved outcomes for effected children over the life course, resource savings for effected families, or broader impacts on public health.

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Sincerely,



Cory B. King
Health Insurance Commissioner

CC: Honorable Members of the House Committee on Health and Human Services
Honorable Matthew S. Dawson
Nicole McCarty, Esquire, Chief Legal Counsel to the Speaker of the House