2022 Regular Session

HOUSE BILL NO. 677

BY REPRESENTATIVES JORDAN AND WILLARD

INSURANCE/HEALTH: Provides relative to cost sharing for insulin prescriptions

AN ACT

To enact R.S. 22:1034.1, relative to health insurance coverage; to require a health coverage plan to limit the cost-sharing amount for enrollees prescribed insulin; to require certain inclusion of insulin relative to drug formularies; to provide for definitions; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1034.1 is hereby enacted to read as follows:

§1034.1. Health insurance coverage for insulin; limit on cost-sharing requirement

A. As used in this Section, the following terms apply:

(1) "Formulary" has the same meaning as the term is defined in R.S. 22:1060.1.

(2) "Health coverage plan" means any hospital, health, or medical expense insurance policy, hospital or medical service contract, employee welfare benefit plan, contract, or other agreement with a health maintenance organization or a preferred provider organization, health and accident insurance policy, or any other insurance contract of this type in this state, including a group insurance plan, a self-insurance plan, and the Office of Group Benefits programs. "Health coverage plan" does not include a plan providing coverage for excepted benefits as defined in R.S. 22:1061, limited benefit health insurance plans, and short-term policies that have a term of less than twelve months.
(3) "Insulin" means a prescription drug that contains insulin and is used to
treat diabetes. The term does not include an insulin drug that is administered to a
patient intravenously.

B. A health coverage plan shall not impose a cost-sharing provision for
insulin in the health coverage plan's formulary if the total amount the enrollee is
required to pay exceeds twenty-five dollars per prescription for a thirty-day supply,
regardless of the amount or type of insulin needed to fill the enrollee's prescription.

C. A health coverage plan shall include at least one insulin from each
therapeutic class in the plan's formulary.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part
of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute
part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 677 Original 2022 Regular Session Jordan

Abstract: Requires a health coverage plan to limit an enrollee's cost-sharing amount to $25
for a 30-day prescription of insulin.

Proposed law defines "health coverage plan", "formulary", and "insulin".

Proposed law prohibits a health coverage plan from imposing a cost-sharing provision for
insulin in the plan's formulary if the enrollee is required to pay more than $25 per
prescription for a 30-day supply, regardless of the amount or type of insulin needed to fill
the enrollee's prescription.

Proposed law requires a health coverage plan to include at least one insulin from each
therapeutic class in the plan's formulary.

(Adds R.S. 22:1034.1)