

By Senator Cruz

18-00074-20

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1 A bill to be entitled
2 An act relating to prescription insulin drugs;
3 creating ss. 627.64085 and 627.65746, F.S.; defining
4 the term "prescription insulin drug"; requiring
5 individual and group health insurance policies,
6 respectively, to cap an insured's monthly cost-sharing
7 obligation for covered prescription insulin drugs at a
8 specified amount; providing construction; authorizing
9 the Financial Services Commission to adopt rules;
10 amending s. 641.31, F.S.; defining the term
11 "prescription insulin drug"; requiring health
12 maintenance contracts to cap a subscriber's monthly
13 cost-sharing obligation for covered prescription
14 insulin drugs at a specified amount; providing
15 construction; authorizing the commission to adopt
16 rules; providing an effective date.

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18 Be It Enacted by the Legislature of the State of Florida:

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20 Section 1. Section 627.64085, Florida Statutes, is created
21 to read:

22 627.64085 Cost sharing for prescription insulin drugs;
23 limits.-

24 (1) As used in this section, the term "prescription insulin
25 drug" means a prescription drug that contains insulin, is used
26 to treat diabetes, and has been prescribed as medically
27 necessary by the treating physician.

28 (2) A health insurance policy that provides coverage for
29 prescription insulin drugs must cap the total amount of cost

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30 sharing that an insured is required to pay for a covered
31 prescription insulin drug at an amount not to exceed \$100 per
32 30-day supply of the insulin drug, regardless of the amount or
33 type of insulin needed to fill the insured's prescription.

34 (3) This section does not prevent an insurer from reducing
35 an insured's cost-sharing obligation by an amount greater than
36 the amount specified in subsection (2).

37 (4) The commission may adopt rules to administer this
38 section.

39 Section 2. Section 627.65746, Florida Statutes, is created
40 to read:

41 627.65746 Cost sharing for prescription insulin drugs;
42 limits.-

43 (1) As used in this section, the term "prescription insulin
44 drug" means a prescription drug that contains insulin, is used
45 to treat diabetes, and has been prescribed as medically
46 necessary by the treating physician.

47 (2) A group health insurance policy that provides coverage
48 for prescription insulin drugs must cap the total amount of cost
49 sharing that an insured is required to pay for a covered
50 prescription insulin drug at an amount not to exceed \$100 per
51 30-day supply of the insulin drug, regardless of the amount or
52 type of insulin needed to fill the insured's prescription.

53 (3) This section does not prevent an insurer from reducing
54 an insured's cost-sharing obligation by an amount greater than
55 the amount specified in subsection (2).

56 (4) The commission may adopt rules to administer this
57 section.

58 Section 3. Subsection (48) is added to section 641.31,

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59 Florida Statutes, to read:

60 641.31 Health maintenance contracts.—

61 (48) (a) As used in this subsection, the term "prescription
62 insulin drug" means a prescription drug that contains insulin,
63 is used to treat diabetes, and has been prescribed as medically
64 necessary by the treating physician.

65 (b) A health maintenance contract that provides coverage
66 for prescription insulin drugs must cap the total amount of cost
67 sharing that a subscriber is required to pay for a covered
68 prescription insulin drug at an amount not to exceed \$100 per
69 30-day supply of the insulin drug, regardless of the amount or
70 type of insulin needed to fill the subscriber's prescription.

71 (c) This subsection does not prevent a health maintenance
72 organization from reducing a subscriber's cost-sharing
73 obligation by an amount greater than the amount specified in
74 paragraph (b).

75 (d) The commission may adopt rules to administer this
76 subsection.

77 Section 4. This act shall take effect January 1, 2021.