

1 A bill to be entitled
2 An act relating to cost-sharing requirements for
3 insulin and diabetes supplies; creating s. 627.42398,
4 F.S.; defining the term "cost-sharing requirement";
5 providing applicability; prohibiting health insurance
6 policies from imposing cost-sharing requirements that
7 exceed a specified amount for 30 days of insulin and
8 diabetes supplies; providing an effective date.
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10 Be It Enacted by the Legislature of the State of Florida:
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12 **Section 1. Section 627.42398, Florida Statutes, is created**
13 **to read:**

14 627.42398 Caps on cost-sharing requirements for insulin
15 and diabetes supplies.-

16 (1) As used in this section, the term "cost-sharing
17 requirement" means an insured's deductible, coinsurance,
18 copayment, or similar out-of-pocket expense.

19 (2) This section applies to all health insurance policies
20 delivered, issued, renewed, or amended in this state on or after
21 January 1, 2027, including policies provided by group, blanket,
22 or franchise health insurers; prepaid limited health service
23 organizations and discount plan organizations; and health
24 maintenance organizations.

25 (3) A health insurance policy may not impose a cost-

26 sharing requirement that exceeds \$35 for a 30-day supply of
27 insulin for any insured, regardless of the quantity or type of
28 insulin prescribed.

29 (4) A health insurance policy may not impose a cost-
30 sharing requirement that exceeds \$100 for 30 days of diabetes
31 supplies, including blood-glucose test strips, glucometers,
32 continuous glucometers, lancets, lancing devices, or insulin
33 syringes, which are used to cure, diagnose, mitigate, prevent,
34 or treat diabetes or low blood sugar for any insured, regardless
35 of the quantity or type of supplies prescribed.

36 **Section 2.** This act shall take effect July 1, 2026.