



General Assembly

February Session, 2014

Raised Bill No. 5251

LCO No. 1041



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

AN ACT LIMITING OUT-OF-POCKET EXPENSES FOR PRESCRIPTION DRUGS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-510 of the general statutes is repealed and the
2 following is substituted in lieu thereof (*Effective January 1, 2015*):

3 (a) [No health insurance policy issued on an individual basis,
4 whether issued by an insurance company, a hospital service
5 corporation, a medical service corporation or a health care center,
6 which] No individual health insurance policy delivered, issued for
7 delivery, renewed, amended or continued in this state that provides
8 coverage of the type specified in subdivisions (1), (2), (4), (11), (12) and
9 (16) of section 38a-469 and provides coverage for prescription drugs
10 may; [require]

11 (1) Require any person covered under such policy to obtain
12 prescription drugs from a mail order pharmacy as a condition of
13 obtaining benefits for such drugs;

14 (2) Impose a coinsurance, copayment, deductible or other out-of-
15 pocket expense that, in the aggregate, exceeds one hundred dollars per
16 thirty-day supply for a covered prescription drug; or

17 (3) Impose annual coinsurance, copayment, deductible or other out-
18 of-pocket expenses that, in the aggregate, exceed fifty per cent of the
19 applicable cost-sharing amount set forth in Section 1302 of the Patient
20 Protection and Affordable Care Act, P.L. 111-1448, as amended from
21 time to time.

22 (b) The provisions of subdivisions (2) and (3) of subsection (a) of this
23 section shall [apply to any such policy delivered, issued for delivery,
24 renewed, amended or continued in this state on or after July 1, 2005]
25 not apply to a high deductible health plan as that term is used in
26 subsection (f) of section 38a-493.

27 Sec. 2. Section 38a-544 of the general statutes is repealed and the
28 following is substituted in lieu thereof (*Effective January 1, 2015*):

29 (a) [No medical benefits contract on a group basis, whether issued
30 by an insurance company, a hospital service corporation, a medical
31 service corporation or a health care center, which] No group health
32 insurance policy delivered, issued for delivery, renewed, amended or
33 continued in this state that provides coverage of the type specified in
34 subdivisions (1), (2), (4), (11), (12) and (16) of section 38a-469 and
35 provides coverage for prescription drugs may: [require]

36 (1) Require any person covered under such [contract] policy to
37 obtain prescription drugs from a mail order pharmacy as a condition
38 of obtaining benefits for such drugs;

39 (2) Impose a coinsurance, copayment, deductible or other out-of-
40 pocket expense that, in the aggregate, exceeds one hundred dollars per
41 thirty-day supply for a covered prescription drug; or

42 (3) Impose annual coinsurance, copayment, deductible or other out-

43 of-pocket expenses that, in the aggregate, exceed fifty per cent of the
44 applicable cost-sharing amount set forth in Section 1302 of the Patient
45 Protection and Affordable Care Act, P.L. 111-1448, as amended from
46 time to time.

47 (b) The provisions of subdivisions (2) and (3) of subsection (a) of this
48 section shall [apply to any such medical benefits contract delivered,
49 issued for delivery or renewed in this state on or after July 1, 1989] not
50 apply to a high deductible health plan as that term is used in
51 subsection (f) of section 38a-520.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2015</i>	38a-510
Sec. 2	<i>January 1, 2015</i>	38a-544

Statement of Purpose:

To limit coinsurance, copayment, deductible or other out-of-pocket expenses imposed on insureds for covered prescription drugs.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]