



MEDICAL MARIJUANA INSURANCE COVERAGE

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PALLIATIVE MARIJUANA

[PA 12-55](#) legalized the palliative use of marijuana (“medical marijuana”) for patients with a debilitating medical condition ([CGS § 21a-408](#)).

Debilitating medical conditions are:

- cancer,
- glaucoma,
- HIV or AIDS,
- Parkinson’s disease,
- multiple sclerosis,
- damage to the nervous tissue of the spinal cord with objective neurological indication of intractable spasticity,
- epilepsy,
- cachexia,
- wasting syndrome,
- Crohn’s disease,
- posttraumatic stress disorder, or
- another condition approved by the Department of Consumer Protection (DCP).

ISSUE

This report answers three questions relating to insurance coverage for medical marijuana. The questions and answers are below.

Do Connecticut Insurers Provide Coverage for Medical Marijuana?

According to three major Connecticut insurers that responded to a survey by the Connecticut Association of Health Plans, Connecticut insurers do not generally provide coverage for medical marijuana because insurers only cover federal Food and Drug Administration (FDA)-approved drugs, and marijuana is not an FDA-approved drug.

The Connecticut Insurance Department, which regulates health insurance policies in the state, also indicated that it is not aware of any insurance contract language specifically referencing medical marijuana. The department noted that insurers could conceivably cover medical marijuana under the pain-management statutes ([CGS §§ 38a-492i](#) & [38a-518i](#)), but it is not aware of any insurers doing so.

Marijuana is classified as an illegal Schedule I drug under federal law. According to the [Drug Enforcement Administration](#), Schedule I drugs are those with no currently accepted medical use and a high potential for abuse.



Do Medical Marijuana Dispensaries Accept Insurance?

No. We contacted all six Connecticut medical marijuana dispensaries, and none of them accept insurance. Officials from two dispensaries also noted that insurers have refused to contract with them, citing discrepancies between state and federal law.

One dispensary official stated that if a person presented an insurance card that indicated coverage, the dispensary would charge him or her for the full cost of the drug and the insured would be responsible for submitting a reimbursement claim to the insurer.

Was Health Insurance Discussed When the Medical Marijuana Law (PA 12-55) was debated?

Health insurance coverage was not discussed in depth in the debate on the bill that became law, but the law specifies that insurers do not have to cover medical marijuana.

Several other insurance issues were discussed, including (1) possible increases in the cost of medical malpractice insurance for doctors working with medical marijuana patients and (2) the lack of available commercial property insurance for dispensaries. (Many insurers will not cover property insurance on dispensaries, and those that do will not insure against losses or seizures in connection with a federal investigation.)

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