

# SENATE BILL No. 421

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## DIGEST OF INTRODUCED BILL

**Citations Affected:** IC 5-10-8-25; IC 27-8; IC 27-13-7-27.

**Synopsis:** Restrictions on copayments. Requires a state employee health plan, a policy of accident and sickness insurance, and a health maintenance organization contract to provide coverage without cost sharing for auto-injectable epinephrine that is prescribed to individuals less than 18 years of age. Requires an insurer to cap the total amount an insured is required to pay for a 30 day supply of a prescription insulin drug at an amount not to exceed \$50, regardless of the amount or type of insulin prescribed to the insured.

**Effective:** July 1, 2020.

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## Melton

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January 15, 2020, read first time and referred to Committee on Insurance and Financial Institutions.

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Second Regular Session of the 121st General Assembly (2020)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2019 Regular Session of the General Assembly.

## SENATE BILL No. 421

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

*Be it enacted by the General Assembly of the State of Indiana:*

1 SECTION 1. IC 5-10-8-25 IS ADDED TO THE INDIANA CODE  
2 AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY  
3 1, 2020]: **Sec. 25. (a) As used in this section, "state employee health  
4 plan" means the following:**

5 **(1) A self-insurance program established under section 7(b) of  
6 this chapter.**

7 **(2) A contract for prepaid health services entered into under  
8 section 7(c) of this chapter.**

9 **(b) A state employee health plan must provide coverage without  
10 cost sharing for auto-injectable epinephrine that is prescribed to  
11 an individual who is less than eighteen (18) years of age.**

12 **(c) The coverage required by this section may not be subject to  
13 annual or lifetime limitation, deductible, copayment, or  
14 coinsurance provisions that are more restrictive than the annual or  
15 lifetime limitation, deductible, copayment, or coinsurance  
16 provisions that apply generally under the state employee health  
17 plan.**



SECTION 2. IC 27-8-14.5-3.5 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2020]: **Sec. 3.5. As used in this chapter, "prescription insulin drug" means a prescription drug that contains insulin and is prescribed for the treatment of diabetes.**

SECTION 3. IC 27-8-14.5-6.5 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2020]: **Sec. 6.5. (a) An insurer shall cap the total amount that an insured is required to pay for a thirty (30) day supply of a prescription insulin drug at an amount not to exceed fifty dollars (\$50), regardless of the amount or type of insulin prescribed to the insured.**

**(b) This section applies to a health insurance plan that is issued, delivered, amended, or renewed after June 30, 2020.**

SECTION 4. IC 27-8-38 IS ADDED TO THE INDIANA CODE AS A NEW CHAPTER TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2020]:

**Chapter 38. Coverage for Epinephrine Injectors**

**Sec. 1. As used in this chapter, "policy of accident and sickness insurance" has the meaning set forth in IC 27-8-5-1, offered on an individual or group basis.**

**Sec. 2. A policy of accident and sickness insurance must provide coverage without cost sharing for auto-injectable epinephrine that is prescribed to an individual who is less than eighteen (18) years of age.**

**Sec. 3. The coverage required by this section may not be subject to annual or lifetime limitation, deductible, copayment, or coinsurance provisions that are more restrictive than the annual or lifetime limitation, deductible, copayment, or coinsurance provisions that apply generally under the policy of accident and sickness insurance.**

SECTION 5. IC 27-13-7-27 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2020]: **Sec. 27. (a) An individual contract and a group contract must provide coverage without cost sharing for auto-injectable epinephrine that is prescribed to an individual who is less than eighteen (18) years of age.**

**(b) The coverage required by this section may not be subject to annual or lifetime limitation, deductible, copayment, or coinsurance provisions that are more restrictive than the annual or lifetime limitation, deductible, copayment, or coinsurance provisions that apply generally under the individual contract or**



1 **group contract.**  
2 SECTION 6. [EFFECTIVE JULY 1, 2020] (a) IC 5-10-8-25, as  
3 **added by this act, applies to a state employee health plan that is**  
4 **established, entered into, amended, or renewed after June 30, 2020.**  
5 (b) IC 27-8-38, as added by this act, applies to a policy of  
6 **accident and sickness insurance that is issued, delivered, amended,**  
7 **or renewed after June 30, 2020.**  
8 (c) IC 27-13-7-27, as added by this act, applies to an individual  
9 **contract or a group contract that is entered into, delivered,**  
10 **amended, or renewed after June 30, 2020.**  
11 (d) This SECTION expires July 1, 2023.

