By Senator Cruz

A bill to be entitled
An act relating to prescription insulin drugs;
creating ss. 627.64085 and 627.65746, F.S.; defining
the term “prescription insulin drug”; requiring
individual and group health insurance policies,
respectively, to cap an insured’s monthly cost-sharing
obligation for covered prescription insulin drugs at a
specified amount; providing construction; authorizing
the Financial Services Commission to adopt rules;
amending s. 641.31, F.S.; defining the term
“prescription insulin drug”; requiring health
maintenance contracts to cap a subscriber’s monthly
cost-sharing obligation for covered prescription
insulin drugs at a specified amount; providing
construction; authorizing the commission to adopt
rules; providing an effective date.

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

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

627.64085 Cost sharing for prescription insulin drugs;

limits.—

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

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

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

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

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

   627.65746 Cost sharing for prescription insulin drugs; limits.—

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

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

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

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

Section 3. Subsection (48) is added to section 641.31,
Florida Statutes, to read:

641.31 Health maintenance contracts.—

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

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

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

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

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