

General Assembly

February Session, 2020

## Raised Bill No. 320

LCO No. **2006** 

Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by: (INS)

## AN ACT PROHIBITING HEALTH CARRIERS FROM REQUIRING THE USE OF STEP THERAPY FOR DRUGS PRESCRIBED TO TREAT DISABLING, CHRONIC OR LIFE-THREATENING DISEASES OR CONDITIONS.

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

Section 1. Subsection (a) of section 38a-510 of the general statutes is
 repealed and the following is substituted in lieu thereof (*Effective January* 1, 2021):

(a) No insurance company, hospital service corporation, medical
service corporation, health care center or other entity delivering, issuing
for delivery, renewing, amending or continuing an individual health
insurance policy or contract that provides coverage for prescription
drugs may:

9 (1) Require any person covered under such policy or contract to 10 obtain prescription drugs from a mail order pharmacy as a condition of 11 obtaining benefits for such drugs; or

12 (2) Require, if such insurance company, hospital service corporation,

medical service corporation, health care center or other entity uses step
therapy for such drugs, the use of step therapy for:

15 (A) [any] <u>Any</u> prescribed drug for longer than sixty days; [,] or

(B) [a] <u>A</u> prescribed drug for [cancer] treatment <u>of a disabling, chronic</u>
<u>or life-threatening disease or condition</u> for an insured who has been
diagnosed with [stage IV metastatic cancer] <u>such a disease or condition</u>,
provided such prescribed drug is in compliance with approved federal
Food and Drug Administration indications.

21 (3) At the expiration of the time period specified in subparagraph (A) 22 of subdivision (2) of this subsection, [or for a prescribed drug described 23 in subparagraph (B) of subdivision (2) of this subsection,] an insured's 24 treating health care provider may deem such step therapy drug regimen 25 clinically ineffective for the insured, at which time the insurance 26 company, hospital service corporation, medical service corporation, 27 health care center or other entity shall authorize dispensation of and 28 coverage for the drug prescribed by the insured's treating health care 29 provider, provided such drug is a covered drug under such policy or 30 contract. If such provider does not deem such step therapy drug 31 regimen clinically ineffective or has not requested an override pursuant 32 to subdivision (1) of subsection (b) of this section, such drug regimen 33 may be continued. For purposes of this section, "step therapy" means a 34 protocol or program that establishes the specific sequence in which 35 prescription drugs for a specified medical condition are to be prescribed.

Sec. 2. Subsection (a) of section 38a-544 of the general statutes is
repealed and the following is substituted in lieu thereof (*Effective January*1, 2021):

(a) No insurance company, hospital service corporation, medical
service corporation, health care center or other entity delivering, issuing
for delivery, renewing, amending or continuing a group health
insurance policy or contract that provides coverage for prescription
drugs may:

44 (1) Require any person covered under such policy or contract to
45 obtain prescription drugs from a mail order pharmacy as a condition of
46 obtaining benefits for such drugs; or

47 (2) Require, if such insurance company, hospital service corporation,
48 medical service corporation, health care center or other entity uses step
49 therapy for such drugs, the use of step therapy for:

50 (A) [any] <u>Any</u> prescribed drug for longer than sixty days; [,] or

(B) [a] <u>A</u> prescribed drug for [cancer] treatment <u>of a disabling, chronic</u>
<u>or life-threatening disease or condition</u> for an insured who has been
diagnosed with [stage IV metastatic cancer] <u>such a disease or condition</u>,
provided such prescribed drug is in compliance with approved federal
Food and Drug Administration indications.

56 (3) At the expiration of the time period specified in subparagraph (A) 57 of subdivision (2) of this subsection, [or for a prescribed drug described 58 in subparagraph (B) of subdivision (2) of this subsection,] an insured's 59 treating health care provider may deem such step therapy drug regimen 60 clinically ineffective for the insured, at which time the insurance 61 company, hospital service corporation, medical service corporation, 62 health care center or other entity shall authorize dispensation of and 63 coverage for the drug prescribed by the insured's treating health care 64 provider, provided such drug is a covered drug under such policy or 65 contract. If such provider does not deem such step therapy drug 66 regimen clinically ineffective or has not requested an override pursuant 67 to subdivision (1) of subsection (b) of this section, such drug regimen 68 may be continued. For purposes of this section, "step therapy" means a 69 protocol or program that establishes the specific sequence in which 70 prescription drugs for a specified medical condition are to be prescribed.

This act shall take effect as follows and shall amend the following sections:

Section 1	January 1, 2021	38a-510(a)
Sec. 2	January 1, 2021	38a-544(a)

## Statement of Purpose:

To prohibit health carriers from requiring the use of step therapy for drugs prescribed to treat disabling, chronic or life-threatening diseases or conditions.

[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.]