22 LC 46 0374

House Bill 902

By: Representatives Schofield of the 60th, Hutchinson of the 107th, Marin of the 96th, Mitchell of the 88th, Scott of the 76th, and others

A BILL TO BE ENTITLED AN ACT

- 1 To amend Article 1 of Chapter 24 of Title 33 of the Official Code of Georgia Annotated,
- 2 relating to general provisions regarding insurance, so as to reduce out-of-pocket costs for
- 3 consumers requiring insulin; to provide for definitions; to provide for legislative findings;
- 4 to provide for related matters; to provide for an effective date and applicability; to repeal
- 5 conflicting laws; and for other purposes.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 SECTION 1.

- 8 The General Assembly finds that:
- 9 (1) Every Georgian with type 1 diabetes and many with type 2 diabetes rely on daily
- doses of insulin to survive;

6

- 11 (2) Such persons often require continual self-management of glucose levels to prevent
- life-threatening complications;
- 13 (3) In a person with diabetes, the body either does not make enough insulin or is unable
- to make its own insulin;
- 15 (4) Insulin prices have risen significantly in recent years;

22 LC 46 0374

16 (5) One in four persons with diabetes has reported insulin underuse due to the high cost

- of insulin; and
- 18 (6) A significant number of deaths of persons with diabetes could be prevented if
- 19 Georgians had greater access to more affordable insulin.

20 SECTION 2.

- 21 Article 1 of Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to
- 22 general provisions regarding insurance, is amended by adding a new Code section to read as
- 23 follows:
- 24 "<u>33-24-59.30.</u>
- 25 (a) As used in this Code section, the term:
- 26 (1) 'Cost sharing amount' is the share of costs a covered person is required to pay under a
- 27 <u>health benefit plan for certain covered health care services, which may include</u>
- deductibles, coinsurance, copayments, or other similar charges but does not include
- 29 <u>premium payments.</u>
- 30 (2) 'Covered person' means a natural person who is covered under a health benefit plan.
- 31 (3) 'Health benefit plan' means a health insurance policy or subscriber agreement
- 32 <u>between a covered person or policyholder and a health care insurer that defines the</u>
- cove<u>red services and benefit levels available.</u>
- 34 (4) 'Health care insurer' means an accident and sickness insurer, health care corporation.
- 35 <u>health maintenance organization, provider sponsored health care corporation, or any</u>
- similar entity regulated by the Commissioner.
- 37 (5) 'Health care services' means the examination or treatment of persons for the
- prevention of illness or the correction or treatment of any physical or mental condition
- resulting from illness, injury, or other physical problems.
- 40 (b) A health care insurer that provides coverage for prescription insulin drugs pursuant to
- 41 the terms of a health benefit plan the health care insurer offers shall limit the total cost

22 LC 46 0374

- sharing amount that a covered person is required to pay for a covered prescription insulin
 drug to an amount not to exceed \$100.00 per 30 day supply of insulin, regardless of the
 amount or type of insulin needed to fill the covered person's prescription.

 (c) Nothing in this Code section shall prohibit a carrier from reducing a covered person's
 cost sharing to an amount less than the amount specified in subsection (b) of this Code
- 48 SECTION 3.

47

section."

- 49 This Act shall become effective January 1, 2022, and shall apply to all policies issued,
- 50 delivered, issued for delivery, or renewed in this state on or after such date.
- 51 SECTION 4.
- 52 All laws and parts of laws in conflict with this Act are repealed.