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THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 305 Session of 2025

INTRODUCED BY McNEILL, CERRATO, SAMUELSON, WAXMAN, PIELLI, KENYATTA, KHAN, BOROWSKI, ISAACSON AND SANCHEZ, JANUARY 23, 2025

REFERRED TO COMMITTEE ON HEALTH, JANUARY 23, 2025

AN ACT

Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An act relating to insurance; amending, revising, and consolidating the law providing for the incorporation of insurance companies, and the regulation, supervision, and protection of home and foreign insurance companies, Lloyds associations, reciprocal and inter-insurance exchanges, and fire insurance rating bureaus, and the regulation and supervision of insurance carried by such companies, associations, and exchanges, including insurance carried by the State Workmen's Insurance Fund; providing penalties; and repealing existing laws," in casualty insurance, providing for coverage for insulin.

The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows:

Section 1. The act of May 17, 1921 (P.L.682, No.284), known as The Insurance Company Law of 1921, is amended by adding a section to read:

<u>Section 635.11. Coverage for Insulin.--(a) A health insurance policy providing prescription coverage of insulin may not impose on a covered individual a copayment, coinsurance or deductible of more than thirty-five dollars ($35) per thirty-day supply of insulin, regardless of the amount or type of insulin</u>

needed to fill the covered individual's prescription.

(b) Nothing in this section shall prevent a health insurance policy from offering a lesser monthly price for a thirty-day supply of insulin than the price provided under subsection (a).

(c) The Insurance Department may promulgate regulations as necessary to implement and enforce the maximum price established under this section.

(d) This section shall not apply to the following types of policies:

(1) Accident only.

(2) Fixed indemnity.

(3) Limited benefit.

(4) Credit.

(5) Dental.

(6) Vision.

(7) Specified disease.

(8) Medicare supplement.

(9) CHAMPUS (Civilian Health and Medical Program for the Uniform Services) supplement.

(10) Long-term care or disability income.

(11) Workers' compensation.

(12) Automobile medical payment.

(e) The Attorney General shall investigate pricing of prescription insulin drugs to ensure that adequate pricing is achieved and to determine if additional consumer protections are necessary. As part of this investigation, the Attorney General shall gather, compile and analyze information concerning business practices, pricing, data and other information regarding insulin prescription drug manufacturers' roles in the current prices of insulin prescription drugs.

(f) The Attorney General shall submit the findings of the investigation under subsection (e) in a report to the General Assembly, which shall be made accessible to the public no later than one year after the effective date of this subsection. The report must include:

(1) A summary of insulin pricing practices and factors that contribute to the pricing of health insurance plans.

(2) Public policy recommendations to control and prevent overpricing of prescription insulin drugs made available to consumers in this Commonwealth.

(3) Any other information the Attorney General finds necessary to complete the report.

Section 2. This act shall take effect in 60 days.