## SENATE BILL 6087

State of Washington	66th Legislature	2020 Regular Session
<b>By</b> Senator Keiser		
Prefiled 12/18/19.		

AN ACT Relating to cost-sharing requirements for coverage of insulin products; amending RCW 48.20.391, 48.21.143, 48.44.315, and 48.46.272; adding a new section to chapter 48.43 RCW; and providing a contingent expiration date.

5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

6 <u>NEW SECTION.</u> Sec. 1. A new section is added to chapter 48.43 7 RCW to read as follows:

8 (1) A health plan issued or renewed on or after January 1, 2021, 9 that provides coverage for prescription insulin drugs must cap 10 copayments, deductibles, or other forms of cost sharing for the drug 11 at an amount not to exceed one hundred dollars per thirty-day supply 12 of the drug.

13 (2) The health care authority must monitor the wholesale 14 acquisition cost of all insulin products sold in the state.

(3) This section expires upon the implementation of a centralized state insulin purchasing program. The health care authority must provide written notice of the expiration date of this section to affected parties, the chief clerk of the house of representatives, the secretary of the senate, the office of the code reviser, and others as deemed appropriate by the authority.

1 Sec. 2. RCW 48.20.391 and 1997 c 276 s 2 are each amended to 2 read as follows:

3 The legislature finds that diabetes imposes a significant health 4 risk and tremendous financial burden on the citizens and government 5 of the state of Washington, and that access to the medically accepted 6 standards of care for diabetes, its treatment and supplies, and self-7 management training and education is crucial to prevent or delay the 8 short and long-term complications of diabetes and its attendant 9 costs.

10 (1) The definitions in this subsection apply throughout this 11 section unless the context clearly requires otherwise.

(a) "Person with diabetes" means a person diagnosed by a health
care provider as having insulin using diabetes, noninsulin using
diabetes, or elevated blood glucose levels induced by pregnancy; and

15 (b) "Health care provider" means a health care provider as 16 defined in RCW 48.43.005.

17 (2) All disability insurance contracts providing health care 18 services, delivered or issued for delivery in this state and issued 19 or renewed after January 1, 1998, shall provide benefits for at least 20 the following services and supplies for persons with diabetes:

21 (a) For disability insurance contracts that include pharmacy 22 services, appropriate and medically necessary equipment and supplies, as prescribed by a health care provider, that includes but is not 23 limited to insulin, syringes, injection aids, blood glucose monitors, 24 25 test strips for blood glucose monitors, visual reading and urine test strips, insulin pumps and accessories to the pumps, insulin infusion 26 devices, prescriptive oral agents for controlling blood sugar levels, 27 foot care appliances for prevention of complications associated with 28 29 diabetes, and glucagon emergency kits; and

(b) For all disability insurance contracts providing health care 30 31 services, outpatient self-management training and education, 32 including medical nutrition therapy, as ordered by the health care provider. Diabetes outpatient self-management training and education 33 may be provided only by health care providers with expertise in 34 diabetes. Nothing in this section prevents the 35 insurer from restricting patients to seeing only health care providers who have 36 signed participating provider agreements with the insurer or an 37 insuring entity under contract with the insurer. 38

(3) ((Coverage)) Except as provided in section 1 of this act,
<u>coverage</u> required under this section may be subject to customary

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1 cost-sharing provisions established for all other similar services or 2 supplies within a policy.

3 (4) Health care coverage may not be reduced or eliminated due to 4 this section.

5 (5) Services required under this section shall be covered when 6 deemed medically necessary by the medical director, or his or her 7 designee, subject to any referral and formulary requirements.

8 (6) The insurer need not include the coverage required in this 9 section in a group contract offered to an employer or other group 10 that offers to its eligible enrollees a self-insured health plan not 11 subject to mandated benefits status under this title that does not 12 offer coverage similar to that mandated under this section.

13 (7) This section does not apply to the health benefit plan that 14 provides benefits identical to the schedule of services covered by 15 the basic health plan, as required by RCW 48.20.028.

16 **Sec. 3.** RCW 48.21.143 and 2004 c 244 s 10 are each amended to 17 read as follows:

The legislature finds that diabetes imposes a significant health risk and tremendous financial burden on the citizens and government of the state of Washington, and that access to the medically accepted standards of care for diabetes, its treatment and supplies, and selfmanagement training and education is crucial to prevent or delay the short and long-term complications of diabetes and its attendant costs.

(1) The definitions in this subsection apply throughout thissection unless the context clearly requires otherwise.

(a) "Person with diabetes" means a person diagnosed by a health
care provider as having insulin using diabetes, noninsulin using
diabetes, or elevated blood glucose levels induced by pregnancy; and

30 (b) "Health care provider" means a health care provider as 31 defined in RCW 48.43.005.

32 (2) All group disability insurance contracts and blanket 33 disability insurance contracts providing health care services, issued 34 or renewed after January 1, 1998, shall provide benefits for at least 35 the following services and supplies for persons with diabetes:

36 (a) For group disability insurance contracts and blanket
37 disability insurance contracts that include coverage for pharmacy
38 services, appropriate and medically necessary equipment and supplies,
39 as prescribed by a health care provider, that includes but is not

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limited to insulin, syringes, injection aids, blood glucose monitors, test strips for blood glucose monitors, visual reading and urine test strips, insulin pumps and accessories to the pumps, insulin infusion devices, prescriptive oral agents for controlling blood sugar levels, foot care appliances for prevention of complications associated with diabetes, and glucagon emergency kits; and

(b) For all group disability insurance contracts and blanket 7 disability insurance contracts providing health care services, 8 outpatient self-management training and education, including medical 9 nutrition therapy, as ordered by the health care provider. Diabetes 10 outpatient self-management training and education may be provided 11 12 only by health care providers with expertise in diabetes. Nothing in this section prevents the insurer from restricting patients to seeing 13 only health care providers who have signed participating provider 14 agreements with the insurer or an insuring entity under contract with 15 16 the insurer.

17 (3) ((Coverage)) Except as provided in section 1 of this act, 18 coverage required under this section may be subject to customary 19 cost-sharing provisions established for all other similar services or 20 supplies within a policy.

21 (4) Health care coverage may not be reduced or eliminated due to 22 this section.

(5) Services required under this section shall be covered when deemed medically necessary by the medical director, or his or her designee, subject to any referral and formulary requirements.

(6) The insurer need not include the coverage required in this section in a group contract offered to an employer or other group that offers to its eligible enrollees a self-insured health plan not subject to mandated benefits status under this title that does not offer coverage similar to that mandated under this section.

31 (7) This section does not apply to the health benefit plan that 32 provides benefits identical to the schedule of services covered by 33 the basic health plan.

34 Sec. 4. RCW 48.44.315 and 2004 c 244 s 12 are each amended to 35 read as follows:

The legislature finds that diabetes imposes a significant health risk and tremendous financial burden on the citizens and government of the state of Washington, and that access to the medically accepted standards of care for diabetes, its treatment and supplies, and self1 management training and education is crucial to prevent or delay the 2 short and long-term complications of diabetes and its attendant 3 costs.

4 (1) The definitions in this subsection apply throughout this 5 section unless the context clearly requires otherwise.

6 (a) "Person with diabetes" means a person diagnosed by a health 7 care provider as having insulin using diabetes, noninsulin using 8 diabetes, or elevated blood glucose levels induced by pregnancy; and

9 (b) "Health care provider" means a health care provider as 10 defined in RCW 48.43.005.

(2) All health benefit plans offered by health care service contractors, issued or renewed after January 1, 1998, shall provide benefits for at least the following services and supplies for persons with diabetes:

(a) For health benefit plans that include coverage for pharmacy 15 16 services, appropriate and medically necessary equipment and supplies, 17 as prescribed by a health care provider, that includes but is not 18 limited to insulin, syringes, injection aids, blood glucose monitors, test strips for blood glucose monitors, visual reading and urine test 19 strips, insulin pumps and accessories to the pumps, insulin infusion 20 21 devices, prescriptive oral agents for controlling blood sugar levels, 22 foot care appliances for prevention of complications associated with diabetes, and glucagon emergency kits; and 23

(b) For all health benefit plans, outpatient self-management 24 25 training and education, including medical nutrition therapy, as ordered by the health care provider. Diabetes outpatient self-26 management training and education may be provided only by health care 27 28 providers with expertise in diabetes. Nothing in this section 29 prevents the health care services contractor from restricting patients to seeing only health care providers who have signed 30 31 participating provider agreements with the health care services 32 contractor or an insuring entity under contract with the health care 33 services contractor.

34 (3) ((Coverage)) Except as provided in section 1 of this act, 35 coverage required under this section may be subject to customary 36 cost-sharing provisions established for all other similar services or 37 supplies within a policy.

38 (4) Health care coverage may not be reduced or eliminated due to 39 this section.

1 (5) Services required under this section shall be covered when 2 deemed medically necessary by the medical director, or his or her 3 designee, subject to any referral and formulary requirements.

4 (6) The health care service contractor need not include the 5 coverage required in this section in a group contract offered to an 6 employer or other group that offers to its eligible enrollees a self-7 insured health plan not subject to mandated benefits status under 8 this title that does not offer coverage similar to that mandated 9 under this section.

10 (7) This section does not apply to the health benefit plans that 11 provide benefits identical to the schedule of services covered by the 12 basic health plan.

13 Sec. 5. RCW 48.46.272 and 2004 c 244 s 14 are each amended to 14 read as follows:

The legislature finds that diabetes imposes a significant health risk and tremendous financial burden on the citizens and government of the state of Washington, and that access to the medically accepted standards of care for diabetes, its treatment and supplies, and selfmanagement training and education is crucial to prevent or delay the short and long-term complications of diabetes and its attendant costs.

(1) The definitions in this subsection apply throughout thissection unless the context clearly requires otherwise.

(a) "Person with diabetes" means a person diagnosed by a health
care provider as having insulin using diabetes, noninsulin using
diabetes, or elevated blood glucose levels induced by pregnancy; and

(b) "Health care provider" means a health care provider as defined in RCW 48.43.005.

(2) All health benefit plans offered by health maintenance
organizations, issued or renewed after January 1, 1998, shall provide
benefits for at least the following services and supplies for persons
with diabetes:

(a) For health benefit plans that include coverage for pharmacy services, appropriate and medically necessary equipment and supplies, as prescribed by a health care provider, that includes but is not limited to insulin, syringes, injection aids, blood glucose monitors, test strips for blood glucose monitors, visual reading and urine test strips, insulin pumps and accessories to the pumps, insulin infusion devices, prescriptive oral agents for controlling blood sugar levels, 1 foot care appliances for prevention of complications associated with 2 diabetes, and glucagon emergency kits; and

(b) For all health benefit plans, outpatient self-management 3 training and education, including medical nutrition therapy, 4 as ordered by the health care provider. Diabetes outpatient self-5 6 management training and education may be provided only by health care 7 providers with expertise in diabetes. Nothing in this section prevents the health maintenance organization from restricting 8 patients to seeing only health care providers who have signed 9 participating provider agreements with the health maintenance 10 organization or an insuring entity under contract with the health 11 12 maintenance organization.

13 (3) ((Coverage)) Except as provided in section 1 of this act, 14 <u>coverage</u> required under this section may be subject to customary 15 cost-sharing provisions established for all other similar services or 16 supplies within a policy.

17 (4) Health care coverage may not be reduced or eliminated due to 18 this section.

(5) Services required under this section shall be covered when deemed medically necessary by the medical director, or his or her designee, subject to any referral and formulary requirements.

(6) The health maintenance organization need not include the coverage required in this section in a group contract offered to an employer or other group that offers to its eligible enrollees a selfinsured health plan not subject to mandated benefits status under this title that does not offer coverage similar to that mandated under this section.

(7) This section does not apply to the health benefit plans that provide benefits identical to the schedule of services covered by the basic health plan.

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