

# Legislative Analysis

---



## **CAP ON INSULIN CO-PAYS**

Phone: (517) 373-8080  
<http://www.house.mi.gov/hfa>

**House Bill 4346 as introduced**  
**Sponsor: Rep. Sara Cambensy**  
**Committee: Health Policy**  
**Complete to 2-25-21**

Analysis available at  
<http://www.legislature.mi.gov>

## **SUMMARY:**

House Bill 4346 would amend the Insurance Code to require an insurer that delivers, issues for delivery, or renews a health insurance policy that provides coverage for prescription insulin to cap the total amount the insured person is required to pay for the prescription at \$50 per 30-day supply of insulin, regardless of the amount or type of insulin needed.

This provision would not prevent an insurer from reducing the insured person's cost sharing by an amount greater than \$50.

The bill states that this provision would apply to health insurance policies delivered, executed, issued, amended, adjusted, or renewed in Michigan or covering Michigan residents beginning 90 days after the bill is enacted.

Proposed MCL 500.3406v

## **FISCAL IMPACT:**

House Bill 4346 would not have an appreciable fiscal impact on the Department of Insurance and Financial Services.

Legislative Analyst: Jenny McInerney  
Fiscal Analyst: Marcus Coffin

---

■ This analysis was prepared by nonpartisan House Fiscal Agency staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.