

Legislative Analysis



CAP ON INSULIN CO-PAYS

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House Bill 4346 (H-1) as reported from committee

Sponsor: Rep. Sara Cambensy

Committee: Health Policy

Complete to 3-22-21

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 drugs to cap the total amount the insured person is required to pay for the insulin drugs at \$50 for each 30-day supply.

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 date 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.

POSITIONS:

A representative of the American Diabetes Association testified in support of the bill. (3-3-21)

The following entities indicated support for the bill:

- AARP Michigan (2-25-21)
- Michigan League for Public Policy (2-25-21)
- Progressive Policy Institute (3-3-21)

A representative of the Michigan Association of Health Plans testified in opposition to the bill. (2-25-21)

The following entities indicated opposition to the bill:

- Economic Alliance for Michigan (2-25-21)
- American Health Insurance Plans (2-25-21)
- Blue Cross Blue Shield of Michigan (2-25-21)

- Small Business Association of Michigan (3-3-21)
- Michigan Manufacturers Association (3-3-21)
- Michigan Chamber of Commerce (3-3-21)
- Grand Rapids Chamber of Commerce (3-3-21)
- Detroit Regional Chamber (3-3-21)
- NFIB (3-3-21)

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■ 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.