
OLR Bill Analysis

sHB 6587

AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR EPINEPHRINE CARTRIDGE INJECTORS.

SUMMARY

This bill (1) requires certain health insurance policies that cover outpatient prescription drugs to cover epinephrine cartridge injectors (e.g., EpiPens) and (2) limits an insured's cost sharing (e.g., copayment, coinsurance, or deductible) for an injector to no more than \$25.

The cost-sharing cap applies to all applicable policies, but only applies to high deductible health plans to the extent federal law permits it and as long as it does not disqualify a medical or health savings account from preferable tax treatment.

By law, "epinephrine cartridge injector" means an automatic prefilled cartridge injector or similar automatic injectable equipment used to deliver epinephrine in a standard dose for an emergency first aid response to allergic reactions.

EFFECTIVE DATE: January 1, 2022

APPLICABILITY OF COVERAGE REQUIREMENT

The bill applies to individual and group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut on or after January 1, 2022, that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; (4) hospital or medical services, including those provided under an HMO plan; or (5) single service ancillary coverage, including prescription drug coverage. Because of the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

APPLICABILITY OF COST-SHARING PROVISION

The bill's cost-sharing provision applies to each plan described above. However, for plans that are high deductible health plans (HDHPs), it only applies to the maximum extent (1) permitted by federal law and (2) that does not disqualify someone who establishes a health savings account (HSA), medical savings account (MSA), or Archer MSA from receiving the associated federal tax benefits. Under federal law, individuals with eligible HDHPs may make pre-tax contributions to an HSA, MSA, or Archer MSA and use the account for qualified medical expenses.

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 18 Nay 0 (03/22/2021)