

HCS SCS SB 567 & 792 -- HEALTH INSURANCE COVERAGE

This bill changes the laws regarding health insurance coverage.

HEALTH INSURANCE BENEFITS

Currently, an employer may provide or contract for health insurance at a reduced premium rate for employees who do not smoke or use tobacco products. The bill allows an employer to also provide or contract for health insurance at a reduced deductible level for employees who do not smoke or use tobacco products. Insurers or small-employer carriers offering these policies will not be in violation of any unfair trade practice.

HEALTH INSURANCE COVERAGE FOR CLINICAL TRIALS

The bill requires health insurers to cover routine patient care costs incurred as a result of phase II clinical trials for cancer treatment. Currently, coverage is only required for phase III or IV of these trials. The provisions regarding phase II of a clinical trial will not automatically apply, but must be an option to any individually underwritten health benefit plan.

HEALTH INSURANCE CO-PAYMENTS FOR PRESCRIPTION DRUGS

Health insurers will be required to charge only one co-payment on a prescription if the required single dosage is not available and a combination of dosage amounts must be dispensed to fill the prescription. This provision does not apply to prescriptions in excess of a one-month supply. If technology does not permit adjudication, the health carrier or health benefit plan will provide reimbursement forms for the patients.