

D R A F T

SUMMARY

Requires policies and certificates of health insurance that offer prescription drug coverage to meet specified cost-sharing requirements.

A BILL FOR AN ACT

Relating to insurance coverage of prescription drugs.

Be It Enacted by the People of the State of Oregon:

SECTION 1. Section 2 of this 2015 Act is added to and made a part of the Insurance Code.

SECTION 2. A policy or certificate of health insurance offered in this state that provides payment or reimbursement for the cost of prescription drugs is subject to all of the following requirements:

(1) The combined cost of copayments and coinsurance for a 30-day supply of a prescription drug may not exceed \$100.

(2) Prescription drugs may not be subject to a deductible.

(3) The cost of copayments and coinsurance for covered prescription drugs must apply to any deductible.

(4) All drugs within a therapeutic or pharmacological class may not be made subject to the cost tier for which an enrollee incurs the highest out-of-pocket costs.

(5) There must be a process for an enrollee to obtain an exception to any coverage limitation or cost-sharing that is based on a drug not being on a formulary or preferred drug list.

SECTION 3. Section 2 of this 2015 Act applies to policies and certificates of insurance issued, extended or renewed on or after the ef-

1 **fective date of this 2015 Act.**

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