By Senator Hays

11-00928D-16

20161142___

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| 1 | A bill to be entitled |
| 2 | An act relating to treatments for stable patients; |
| 3 | creating s. 627.6465, F.S.; defining terms; |
| 4 | prohibiting an insurer or a pharmacy benefits manager |
| 5 | from limiting or excluding coverage for a drug for an |
| 6 | insured with a certain medical condition under certain |
| 7 | conditions; prohibiting certain additional actions |
| 8 | with respect to the drug by the insurer or pharmacy |
| 9 | benefits manager under the insurance policy; providing |
| 10 | an exception; amending s. 627.662, F.S.; providing |
| 11 | applicability; amending s. 641.31, F.S.; defining |
| 12 | terms; prohibiting a health maintenance contract or a |
| 13 | pharmacy benefits manager from limiting or excluding |
| 14 | coverage for a drug for a subscriber with a certain |
| 15 | medical condition under certain conditions; |
| 16 | prohibiting certain additional actions with respect to |
| 17 | the drug by the health maintenance contract or |
| 18 | pharmacy benefits manager; providing an exception; |
| 19 | providing an effective date. |
| 20 | |
| 21 | Be It Enacted by the Legislature of the State of Florida: |
| 22 | |
| 23 | Section 1. Section 627.6465, Florida Statutes, is created |
| 24 | to read: |
| 25 | 627.6465 Continuity of care for medically stable patients |
| 26 | (1) As used in this section, the term: |
| 27 | (a) "Complex or chronic medical condition" means a |
| 28 | physical, behavioral, or developmental condition that does not |
| 29 | have a known cure or that can be severely debilitating or fatal |
| 30 | if left untreated or undertreated. |
| 31 | (b) "Rare medical condition" means a disease or condition |
| 32 | that affects fewer than 200,000 individuals in the United |
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| 33 | States, or approximately 1 in 1,500 individuals worldwide. |
| 34 | (2) A pharmacy benefits manager or an individual or group |
| 35 | insurance policy that is delivered, issued for delivery, |
| 36 | renewed, amended, or continued in this state and that provides |
| 37 | medical, major medical, or similar comprehensive coverage may |
| 38 | not limit or exclude coverage for a drug for an insured with a |
| 39 | complex or chronic medical condition or a rare medical condition |
| 40 | <u>if:</u> |
| 41 | (a) The drug was previously approved for coverage by the |
| 42 | insurer for a medical condition of the insured; and |
| 43 | (b) The prescribing provider continues to prescribe the |
| 44 | drug for the medical condition, provided that the drug is |
| 45 | appropriately prescribed and is considered safe and effective |
| 46 | for treating the insured's medical condition. |
| 47 | (3) With respect to a drug for an insured with a complex or |
| 48 | chronic medical condition or a rare medical condition which |
| 49 | meets the conditions of paragraphs (2)(a) and (2)(b), except |
| 50 | during open enrollment periods, a pharmacy benefits manager or |
| 51 | an individual or group insurance policy may not: |
| 52 | (a) Set forth, by contract, limitations on maximum coverage |
| 53 | of prescription drug benefits; |
| 54 | (b) Subject the insured to increased out-of-pocket costs; |
| 55 | or |
| 56 | (c) Move a drug for an insured to a disadvantaged tier, if |
| 57 | an individual or group insurance policy or a pharmacy benefits |
| 58 | manager uses a formulary with tiers. |
| 59 | (4) This section does not prohibit an insurer or a pharmacy |
| 60 | benefits manager, by contract, written policy or procedure, or |
| 61 | any other agreement or course of conduct, from requiring a |

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| 62 | pharmacist to effect generic substitutions of prescription |
| 63 | drugs. |
| 64 | Section 2. Subsection (15) is added to section 627.662, |
| 65 | Florida Statutes, to read: |
| 66 | 627.662 Other provisions applicable.—The following |
| 67 | provisions apply to group health insurance, blanket health |
| 68 | insurance, and franchise health insurance: |
| 69 | (15) Section 627.6465, relating to continuity of care for |
| 70 | medically stable patients. |
| 71 | Section 3. Subsection (44) is added to section 641.31, |
| 72 | Florida Statutes, to read: |
| 73 | 641.31 Health maintenance contracts |
| 74 | (44) (a) As used in this subsection, the term: |
| 75 | 1. "Complex or chronic medical condition" means a physical, |
| 76 | behavioral, or developmental condition that does not have a |
| 77 | known cure or that can be severely debilitating or fatal if left |
| 78 | untreated or undertreated. |
| 79 | 2. "Rare medical condition" means a disease or condition |
| 80 | that affects fewer than 200,000 individuals in the United |
| 81 | States, or approximately 1 in 1,500 individuals worldwide. |
| 82 | (b) A pharmacy benefits manager or a health maintenance |
| 83 | contract that is delivered, issued for delivery, renewed, |
| 84 | amended, or continued in this state and that provides medical, |
| 85 | major medical, or similar comprehensive coverage may not limit |
| 86 | or exclude coverage for a drug for a subscriber with a complex |
| 87 | or chronic medical condition or a rare medical condition if: |
| 88 | 1. The drug was previously approved for coverage by the |
| 89 | health maintenance organization for a medical condition of the |
| 90 | subscriber; and |

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| 91 | 2. The prescribing provider continues to prescribe the drug |
| 92 | for the medical condition, provided that the drug is |
| 93 | appropriately prescribed and is considered safe and effective |
| 94 | for treating the subscriber's medical condition. |
| 95 | (c) With respect to a drug for a subscriber with a complex |
| 96 | or chronic medical condition or a rare medical condition which |
| 97 | meets the conditions of subparagraphs (b)1. and (b)2., except |
| 98 | during open enrollment periods, a pharmacy benefits manager or a |
| 99 | health maintenance contract may not: |
| 100 | 1. Set forth, by contract, limitations on maximum coverage |
| 101 | of prescription drug benefits; |
| 102 | 2. Subject the subscriber to increased out-of-pocket costs; |
| 103 | or |
| 104 | 3. Move a drug for a subscriber to a disadvantaged tier, if |
| 105 | a health maintenance contract or a pharmacy benefits manager |
| 106 | uses a formulary with tiers. |
| 107 | (d) This subsection does not prohibit a health maintenance |
| 108 | organization or a pharmacy benefits manager, by contract, |
| 109 | written policy or procedure, or any other agreement or course of |
| 110 | conduct, from requiring a pharmacist to effect generic |
| 111 | substitutions of prescription drugs. |
| 112 | Section 4. This act shall take effect January 1, 2017. |
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