

By Senator Smith

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A bill to be entitled

An act relating to cost-sharing requirements for diabetes management; creating s. 627.42398, F.S.; defining terms; prohibiting health insurance policies from imposing a cost-sharing requirement exceeding a certain amount for a 30-day supply of insulin or any diabetes device or diabetic ketoacidosis device; providing applicability; providing an effective date.

Be It Enacted by the Legislature of the State of Florida:

Section 1. Section 627.42398, Florida Statutes, is created to read:

627.42398 Cost-sharing requirement for diabetes management.—

(1) As used in this section, the term:

(a) "Cost-sharing requirement" means an insured's deductible, coinsurance, copayment, or similar out-of-pocket expense.

(b) "Diabetes device" means a device, including, but not limited to, a blood glucose test strip, a glucometer, a continuous glucometer, a lancet, a lancing device, or an insulin syringe, used to cure, diagnose, mitigate, prevent, or treat diabetes or low blood sugar.

(c) "Diabetic ketoacidosis device" means a device used to screen for or prevent diabetic ketoacidosis.

(2) A health insurance policy may not impose a cost-sharing requirement that:

(a) Exceeds \$35 for a 30-day supply of insulin for any

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insured, regardless of the quantity or type of insulin
prescribed.

(b) Exceeds \$100 for a 30-day supply of any diabetes device
or diabetic ketoacidosis device.

(3) This section applies to all health insurance policies
delivered, issued, renewed, or amended on or after January 1,
2027, for delivery to persons in this state, including policies
provided by group, blanket, or franchise health insurers;
prepaid limited health service organizations and discount plan
organizations; and health maintenance organizations.

Section 2. This act shall take effect July 1, 2026.