FIRST REGULAR SESSION

HOUSE BILL NO. 186

103RD GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE CLEMENS.

DANA RADEMAN MILLER, Chief Clerk

AN ACT

To amend chapter 376, RSMo, by adding thereto two new sections relating to the cost of insulin.

Be it enacted by the General Assembly of the state of Missouri, as follows:

Section A. Chapter 376, RSMo, is amended by adding thereto two new sections, to be 2 known as sections 376.687 and 376.689, to read as follows:

376.687. 1. As used in this section, "prescription insulin drug" means a prescription drug that contains insulin and is used to control blood glucose levels to treat diabetes but does not include an insulin drug that is administered to a patient intravenously.

5 2. This section applies to any group or individual policy of accident and health 6 insurance amended, delivered, issued, or renewed on or after August 28, 2025.

7 3. An insurer that provides coverage for prescription insulin drugs under the 8 terms of a health coverage plan the insurer offers shall limit the total amount that an 9 insured is required to pay for a thirty-day supply of covered prescription insulin drugs 10 at an amount not to exceed one hundred dollars, regardless of the quantity or type of 11 covered prescription insulin drug used to fill the insured's prescription.

4. On January first of each year, the limit on the amount that an insured is required to pay for a thirty-day supply of a covered prescription insulin drug shall increase by a percentage equal to the percentage change from the preceding year in the medical care component of the Consumer Price Index of the Bureau of Labor Statistics of the United States Department of Labor.

EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

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5. The director of the department of commerce and insurance may promulgate 17 all necessary rules and regulations for the administration of this section. Any rule or 18 19 portion of a rule, as that term is defined in section 536.010, that is created under the 20 authority delegated in this section shall become effective only if it complies with and is 21 subject to all of the provisions of chapter 536 and, if applicable, section 536.028. This 22 section and chapter 536 are nonseverable and if any of the powers vested with the 23 general assembly pursuant to chapter 536 to review, to delay the effective date, or to 24 disapprove and annul a rule are subsequently held unconstitutional, then the grant of 25 rulemaking authority and any rule proposed or adopted after August 28, 2025, shall be invalid and void. 26

376.689. 1. Before November 2, 2025, the department of commerce and 2 insurance, in conjunction with the department of health and senior services and the 3 department of social services, shall make available to the public a report that details 4 each department's findings for the following:

5 (1) A summary of insulin pricing practices and variables that contribute to the 6 pricing of health coverage plans;

7 (2) Public policy recommendations to control and prevent overpricing of 8 prescription insulin drugs made available to Missouri consumers; and

9 (3) Any other information that the department of commerce and insurance finds 10 necessary.

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2. The provisions of this section shall terminate on January 1, 2026.

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