

HB 804 -- INSURANCE COVERAGE OF ALTERNATIVES TO OPIOID DRUGS

SPONSOR: Stinnett

This bill provides that if an enrollee has an elevated risk of opioid misuse, as defined in the bill, the enrollee's health benefit plan cannot deny coverage of a non-opioid prescription drug in favor of an opioid drug, require the enrollee to try an opioid drug before covering the non-opioid prescription drug, or require a higher level of cost-sharing for a non-opioid prescription drug than for an opioid drug.

No health benefit plan can require the submission of more documentation than the prescribing health care professional's clinical notes in order to determine whether an enrollee has an elevated risk of opioid misuse.

The provisions of the bill will apply to health benefit plans delivered, issued for delivery, continued, or renewed in this State on or after January 1, 2026.

This bill is similar to SB 158 (2025).