

HCS HBs 1941, 2279 & 1681 -- COST-SHARING UNDER HEALTH BENEFIT PLANS

SPONSOR: Hruza

COMMITTEE ACTION: Voted "Do Pass with HCS" by the Standing Committee on Health and Mental Health by a vote of 15 to 2. Voted "Do Pass" by the Standing Committee on Rules-Legislative by a vote of 9 to 3.

The following is a summary of the House Committee Substitute for HBs 1941, 2279 & 1681.

This bill provides that when calculating an enrollee's overall contribution to an out-of-pocket maximum or any cost-sharing requirement under a health benefit plan, a health carrier or pharmacy benefits manager must include any amounts paid by the enrollee or paid on behalf of the enrollee for medication where a generic substitute is not available.

The bill additionally prohibits a health carrier or pharmacy benefit manager from varying an enrollee's out-of-pocket maximum or any other cost-sharing requirement, as well as designing benefits in a manner that takes into account the availability of any cost-sharing assistance program for any medication where a generic substitute is not available.

The provisions of this bill applies to health benefit plans entered into, amended, extended, or renewed on or after August 28, 2026.

This bill is similar to HB 79 (2025).

The following is a summary of the public testimony from the committee hearing. The testimony was based on the introduced version of the bill.

PROponents: Supporters say that this bill is intended to put a stop to the unfair practice of requiring enrollees to essentially double-pay their deductible, which shifts costs to patients rather than the insurance companies. The medications under this bill are expensive, treat complex conditions, and improve the quality of life for many patients and enrollees.

Testifying in person for the bill were Representative Hruza; Gabrielle Flores; Pfizer Inc.; Novartis Pharmaceuticals Corporation; Missouri State Medical Association; Missouri

Association of Osteopathic Physicians & Surgeons; Bridget Tyrey, Gateway Bleeding Disorders Association; Mark S. Box, Midwest Rheumatology Associates; National Multiple Sclerosis Society; American Cancer Society Cancer Action Network; National Alliance On Mental Illness - Missouri; Missouri Pharmacy Association; and Arnie Dienoff.

OPPONENTS: Those who oppose the bill say that this bill will not apply to the majority of those covered under the insurance market, and the enhanced tax credits lapse at the Federal level is causing people to not enroll. This will result in insurance companies bearing the brunt of uncompensated costs.

Testifying in person against the bill were Missouri Insurance Coalition; Mid-America Carpenters Regional Council; and America's Health Insurance Plans.

Written testimony has been submitted for this bill. The full written testimony and witnesses testifying online can be found under Testimony on the bill page on the House website.