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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2024

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators Lauria, Lawson, Murray, Valverde, Gu, McKenney, DiMario,  
Cano, Britto, and Felag

Date Introduced: March 01, 2024

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1           SECTION 1. Chapter 27-18 of the General Laws entitled "Accident and Sickness Insurance  
2 Policies" is hereby amended by adding thereto the following section:

3           **27-18-95. Glucagon hypoglycemia medications.**

4           (a) The Rhode Island general assembly recognizes that glucagon auto-injectors are life-  
5 saving medications that must be administered quickly to be effective. Such administration is often  
6 done by persons who are not health care professionals, and is done in an emergency situation.  
7 Accordingly, it is in the best interests of the people of the state to promote the widespread  
8 availability of glucagon that does not require reconstitution. Hypoglycemia, or low blood glucose,  
9 is a barrier to diabetes control, leads to worse clinical outcomes, stress, increased cost of care and  
10 polypharmacy. For unconscious patients, and those unable to ingest oral glucose, glucagon in the  
11 ambulatory setting is indicated, but often underutilized due to excessive cost.

12           (b) Every individual or group health insurance contract, plan, or policy that provides  
13 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state  
14 on or after January 1, 2025, shall provide coverage for at least one type of glucagon auto-injector,  
15 nasal spray or formulation not requiring reconstitution. There shall be no copayment required and  
16 no deductible shall need to be met, to obtain two (2) glucagon auto-injectors, nasal spray or non-  
17 reconstituted formulation covered by the contract, plan, or policy, every twelve (12) month plan  
18 year. A deductible may be applied to health plans that are paired with federally qualified health  
19 savings account pursuant to 26 U.S. Code § 223. Nothing in this section would prohibit a health

1 [plan from implementing this benefit prior to January 1, 2025.](#)

2 SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service  
3 Corporations" is hereby amended by adding thereto the following section:

4 **27-19-87. Glucagon hypoglycemia medications.**

5 [\(a\) The Rhode Island general assembly recognizes that glucagon auto-injectors are life life-](#)  
6 [saving medications that must be administered quickly to be effective. Such administration is often](#)  
7 [done by persons who are not health care professionals, and is done in an emergency situation.](#)  
8 [Accordingly, it is in the best interests of the people of the state to promote the widespread](#)  
9 [availability of glucagon that does not require reconstitution. Hypoglycemia, or low blood glucose,](#)  
10 [is a barrier to diabetes control, leads to worse clinical outcomes, stress, increased cost of care and](#)  
11 [polypharmacy. For unconscious patients, and those unable to ingest oral glucose, glucagon in the](#)  
12 [ambulatory setting is indicated, but often underutilized due to excessive cost.](#)

13 [\(b\) Every individual or group health insurance contract, plan, or policy that provides](#)  
14 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)  
15 [on or after January 1, 2025, shall provide coverage for at least one type of glucagon auto-injector,](#)  
16 [nasal spray or formulation not requiring reconstitution. There shall be no copayment required and](#)  
17 [no deductible shall need to be met, to obtain two \(2\) glucagon auto-injectors, nasal spray or non-](#)  
18 [reconstituted formulation covered by the contract, plan, or policy, every twelve \(12\) month plan](#)  
19 [year. A deductible may be applied to health plans that are paired with federally qualified health](#)  
20 [savings account pursuant to 26 U.S. Code § 223. Nothing in this section would prohibit a health](#)  
21 [plan from implementing this benefit prior to January 1, 2025.](#)

22 SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service  
23 Corporations" is hereby amended by adding thereto the following section:

24 **27-20-83. Glucagon hypoglycemia medications.**

25 [\(a\) The Rhode Island general assembly recognizes that glucagon auto-injectors are life life-](#)  
26 [saving medications that must be administered quickly to be effective. Such administration is often](#)  
27 [done by persons who are not health care professionals, and is done in an emergency situation.](#)  
28 [Accordingly, it is in the best interests of the people of the state to promote the widespread](#)  
29 [availability of glucagon that does not require reconstitution. Hypoglycemia, or low blood glucose,](#)  
30 [is a barrier to diabetes control, leads to worse clinical outcomes, stress, increased cost of care and](#)  
31 [polypharmacy. For unconscious patients, and those unable to ingest oral glucose, glucagon in the](#)  
32 [ambulatory setting is indicated, but often underutilized due to excessive cost.](#)

33 [\(b\) Every individual or group health insurance contract, plan, or policy that provides](#)  
34 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)

1 on or after January 1, 2025, shall provide coverage for at least one type of glucagon auto-injector,  
2 nasal spray or formulation not requiring reconstitution. There shall be no copayment required and  
3 no deductible shall need to be met, to obtain two (2) glucagon auto-injectors, nasal spray or non-  
4 reconstituted formulation covered by the contract, plan, or policy, every twelve (12) month plan  
5 year. A deductible may be applied to health plans that are paired with federally qualified health  
6 savings account pursuant to 26 U.S. Code § 223. Nothing in this section would prohibit a health  
7 plan from implementing this benefit prior to January 1, 2025.

8 SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance  
9 Organizations" is hereby amended by adding thereto the following section:

10 **27-41-100. Glucagon hypoglycemia medications.**

11 (a) The Rhode Island general assembly recognizes that glucagon auto-injectors are life life-  
12 saving medications that must be administered quickly to be effective. Such administration is often  
13 done by persons who are not health care professionals, and is done in an emergency situation.  
14 Accordingly, it is in the best interests of the people of the state to promote the widespread  
15 availability of glucagon that does not require reconstitution. Hypoglycemia, or low blood glucose,  
16 is a barrier to diabetes control, leads to worse clinical outcomes, stress, increased cost of care and  
17 polypharmacy. For unconscious patients, and those unable to ingest oral glucose, glucagon in the  
18 ambulatory setting is indicated, but often underutilized due to excessive cost.

19 (b) Every individual or group health insurance contract, plan, or policy that provides  
20 prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state  
21 on or after January 1, 2025, shall provide coverage for at least one type of glucagon auto-injector,  
22 nasal spray or formulation not requiring reconstitution. There shall be no copayment required and  
23 no deductible shall need to be met, to obtain two (2) glucagon auto-injectors, nasal spray or non-  
24 reconstituted formulation covered by the contract, plan, or policy, every twelve (12) month plan  
25 year. A deductible may be applied to health plans that are paired with federally qualified health  
26 savings account pursuant to 26 U.S. Code § 223. Nothing in this section would prohibit a health  
27 plan from implementing this benefit prior to January 1, 2025.

28 SECTION 5. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
A N A C T  
RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

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1           This act would require, commencing January 1, 2025, group health plans and health  
2 insurance issuers that provide prescription benefits to cover at least one type of glucagon auto-  
3 injector, nasal spray, or formulation which does not require reconstitution to treat hypoglycemia  
4 with two (2) glucagon auto-injectors every plan year. No copayment or deductible would be  
5 required to obtain prescribed glucagon medications.

6           This act would take effect upon passage.

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