

§2159-E. Discrimination against naloxone hydrochloride or another opioid overdose-reversing medication purchases prohibited in life insurance

1. Discrimination prohibited. Notwithstanding any provision of law to the contrary and except as provided in subsection 2, an insurer authorized to do business in this State may not:

A. Limit coverage or refuse to issue or renew coverage of an individual under any life insurance policy due to the fact that the individual has been issued a prescription for naloxone hydrochloride or another opioid overdose-reversing medication or has purchased naloxone hydrochloride or another opioid overdose-reversing medication in accordance with Title 22, section 2353; [PL 2023, c. 161, §4 (AMD).]

B. Consider the fact that an individual has been issued a prescription for naloxone hydrochloride or another opioid overdose-reversing medication or has purchased naloxone hydrochloride or another opioid overdose-reversing medication in determining the premium rate for coverage of that individual under a life insurance policy; or [PL 2023, c. 161, §4 (AMD).]

C. Otherwise discriminate in the offering, issuance, cancellation, amount of coverage, price or any other condition of a life insurance policy based solely and without any additional actuarial justification upon the fact that an individual has been issued a prescription for naloxone hydrochloride or another opioid overdose-reversing medication or has purchased naloxone hydrochloride or another opioid overdose-reversing medication. [PL 2023, c. 161, §4 (AMD).]

An opioid overdose-reversing medication referenced in this subsection must be approved by the federal Food and Drug Administration.

[PL 2023, c. 161, §4 (AMD).]

2. Exception. An insurer may take an action described in subsection 1 with respect to an individual who has a demonstrated history of opioid use disorder.

[PL 2019, c. 203, §1 (NEW).]

SECTION HISTORY

PL 2019, c. 203, §1 (NEW). PL 2023, c. 161, §4 (AMD).

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