

2025 -- S 0115

LC000274

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators Lauria, Euer, Valverde, Murray, Felag, Pearson, Urso, and Ujifusa

Date Introduced: January 31, 2025

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Findings of fact

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

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

12 **27-18-95. Glucagon hypoglycemia medications..**

13 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, 2026, 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

1 [savings account pursuant to 26 U.S.C § 223. Nothing in this section would prohibit a health plan](#)
2 [from implementing this benefit prior to January 1, 2026.](#)

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

5 **27-19-87. Glucagon hypoglycemia medications..**

6 [Every individual or group health insurance contract, plan, or policy that provides](#)
7 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)
8 [on or after January 1, 2026, shall provide coverage for at least one type of glucagon auto-injector,](#)
9 [nasal spray or formulation not requiring reconstitution. There shall be no copayment required and](#)
10 [no deductible shall need to be met, to obtain two \(2\) glucagon auto-injectors, nasal spray or non-](#)
11 [reconstituted formulation covered by the contract, plan, or policy, every twelve \(12\) month plan](#)
12 [year. A deductible may be applied to health plans that are paired with federally qualified health](#)
13 [savings account pursuant to 26 U.S.C § 223. Nothing in this section would prohibit a health plan](#)
14 [from implementing this benefit prior to January 1, 2026.](#)

15 SECTION 4. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service
16 Corporations" is hereby amended by adding thereto the following section:

17 **27-20-83. Glucagon hypoglycemia medications..**

18 [Every individual or group health insurance contract, plan, or policy that provides](#)
19 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)
20 [on or after January 1, 2026, shall provide coverage for at least one type of glucagon auto-injector,](#)
21 [nasal spray or formulation not requiring reconstitution. There shall be no copayment required and](#)
22 [no deductible shall need to be met, to obtain two \(2\) glucagon auto-injectors, nasal spray or non-](#)
23 [reconstituted formulation covered by the contract, plan, or policy, every twelve \(12\) month plan](#)
24 [year. A deductible may be applied to health plans that are paired with federally qualified health](#)
25 [savings account pursuant to 26 U.S.C § 223. Nothing in this section would prohibit a health plan](#)
26 [from implementing this benefit prior to January 1, 2026.](#)

27 SECTION 5. Chapter 27-41 of the General Laws entitled "Health Maintenance
28 Organizations" is hereby amended by adding thereto the following section:

29 **27-41-100. Glucagon hypoglycemia medications..**

30 [Every individual or group health insurance contract, plan, or policy that provides](#)
31 [prescription coverage and that is delivered, issued for delivery, prescribed, or renewed in this state](#)
32 [on or after January 1, 2026, shall provide coverage for at least one type of glucagon auto-injector,](#)
33 [nasal spray or formulation not requiring reconstitution. There shall be no copayment required and](#)
34 [no deductible shall need to be met, to obtain two \(2\) glucagon auto-injectors, nasal spray or non-](#)

1 [reconstituted formulation covered by the contract, plan, or policy, every twelve \(12\) month plan](#)
2 [year. A deductible may be applied to health plans that are paired with federally qualified health](#)
3 [savings account pursuant to 26 U.S.C § 223. Nothing in this section would prohibit a health plan](#)
4 [from implementing this benefit prior to January 1, 2026.](#)

5 SECTION 6. 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

1 This act would require, commencing January 1, 2026, 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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