

Sixty-ninth
Legislative Assembly
of North Dakota

FIRST ENGROSSMENT

ENGROSSED SENATE BILL NO. 2370

Introduced by

Senators Cleary, Dever, Mathern

Representative McLeod

1 A BILL for an Act to amend and reenact section 54-52.1-04.18 of the North Dakota Century
2 Code, relating to health insurance benefits coverage of insulin drugs and supplies.

3 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

4 **SECTION 1. AMENDMENT.** Section 54-52.1-04.18 of the North Dakota Century Code is
5 amended and reenacted as follows:

6 **54-52.1-04.18. Health insurance benefits coverage - Insulin drug and supply out-of-**
7 **pocket limitations. (~~Expired effective July 31, 2025~~)**

8 1. As used in this section:

9 a. "Insulin drug" means a prescription drug that contains insulin and is used to treat
10 a form of diabetes mellitus. The term does not include an insulin pump, an
11 electronic insulin-administering smart pen, or a continuous glucose monitor, or
12 supplies needed specifically for the use of such electronic devices. The term
13 includes insulin in the following categories:

- 14 (1) Rapid-acting insulin;
15 (2) Short-acting insulin;
16 (3) Intermediate-acting insulin;
17 (4) Long-acting insulin;
18 (5) Premixed insulin product;
19 (6) Premixed insulin/GLP-1 RA product; and
20 (7) Concentrated human regular insulin.

21 b. "Medical supplies for insulin dosing and administration" means supplies needed
22 for proper insulin dosing, as well as supplies needed to detect or address medical

emergencies in an individual using insulin to manage diabetes mellitus. The term does not include an insulin pump, an electronic insulin-administering smart pen, or a continuous glucose monitor, or supplies needed specifically for the use of such electronic devices. The term includes:

- (1) Blood glucose meters;
- (2) Blood glucose test strips;
- (3) Lancing devices and lancets;
- (4) Ketone testing supplies, such as urine strips, blood ketone meters, and blood ketone strips;
- (5) Glucagon, in injectable and nasal forms;
- (6) Insulin pen needles; and
- (7) Insulin syringes.

c. "Pharmacy or distributor" means a pharmacy or medical supply company, or other medication or medical supply distributor filling a covered individual's prescriptions.

2. The board shall provide health insurance benefits coverage that provides for insulin drug and medical supplies for insulin dosing and administration which complies with this section.

3. The coverage must limit out-of-pocket costs for a thirty-day supply of:

- a. Covered insulin drugs which may not exceed twenty-five dollars per pharmacy or distributor, regardless of the quantity or type of insulin drug used to fill the covered individual's prescription needs.
- b. Covered medical supplies for insulin dosing and administration, the total of which may not exceed twenty-five dollars per pharmacy or distributor, regardless of the quantity or manufacturer of supplies used to fill the covered individual's prescription needs.

4. The coverage may not allow a pharmacy benefits manager or the pharmacy or distributor to charge, require the pharmacy or distributor to collect, or require a covered individual to make a payment for a covered insulin drug or medical supplies for insulin dosing and administration in an amount that exceeds the out-of-pocket limits set forth under subsection 3.

- 1 5. The coverage may not impose a deductible, copayment, coinsurance, or other cost-
2 sharing requirement that causes out-of-pocket costs for prescribed insulin or medical
3 supplies for insulin dosing and administration to exceed the amount set forth under
4 subsection 3.
- 5 6. Subsection 3 does not require the coverage to implement a particular cost-sharing
6 structure and does not prevent the limitation of out-of-pocket costs to less than the
7 amount specified under subsection 3. Subsection 3 does not limit out-of-pocket costs
8 on an insulin pump, an electronic insulin-administering smart pen, or a continuous
9 glucose monitor. This section does not limit whether coverage classifies an insulin
10 pump, an electronic insulin-administering smart pen, or a continuous glucose monitor
11 as a drug or as a medical device or supply.
- 12 7. If application of subsection 3 would result in the ineligibility of a health benefit plan that
13 is a qualified high-deductible health plan to qualify as a health savings account under
14 section 223 of the Internal Revenue Code [26 U.S.C. 223], the requirements of
15 subsection 3 do not apply with respect to the deductible of the health benefit plan until
16 after the enrollee has satisfied the minimum deductible under section 26 U.S.C. 223.
- 17 8. This section does not apply to the Medicare part D prescription drug coverage plan.