

By: Price

H.B. No. 1291

A BILL TO BE ENTITLED

AN ACT

1  
2 relating to prohibited practices by a life insurance company  
3 relating to an individual's prescription for or obtainment of an  
4 opioid antagonist.

5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

6 SECTION 1. Chapter 1101, Insurance Code, is amended by  
7 adding Subchapter E to read as follows:

8 SUBCHAPTER E. PROHIBITED PRACTICES RELATING TO PRESCRIPTION FOR OR  
9 OBTAINMENT OF OPIOID ANTAGONIST

10 Sec. 1101.201. DEFINITION. In this subchapter, "opioid  
11 antagonist" means any drug that binds to opioid receptors and  
12 blocks or otherwise inhibits the effects of opioids acting on those  
13 receptors.

14 Sec. 1101.202. APPLICABILITY OF SUBCHAPTER. This  
15 subchapter applies to a life insurance policy:

16 (1) issued or delivered in this state; or

17 (2) issued by a life insurance company organized in  
18 this state.

19 Sec. 1101.203. PROHIBITION. (a) Except as provided by  
20 Subsection (b), a life insurance company may not, because an  
21 individual has been prescribed or has obtained through a standing  
22 order an opioid antagonist:

23 (1) deny coverage to the individual;

24 (2) refuse to renew the individual's coverage;

- 1           (3) cancel the individual's coverage;  
2           (4) limit the amount, extent, or kind of coverage  
3 available to the individual; or  
4           (5) charge the individual or a group to which the  
5 individual belongs a rate that is different from the rate charged to  
6 other individuals or groups, respectively, for the same coverage.  
7           (b) Subsection (a) does not apply to an individual who has a  
8 demonstrated history of drug abuse.

9           SECTION 2. This Act takes effect September 1, 2019.