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S.65

An act relating to commercial insurance coverage of epinephrine auto-injectors

It is hereby enacted by the General Assembly of the State of Vermont:

Sec. 1. 8 V.S.A. chapter 107, subchapter 15 is added to read:

Subchapter 15. Epinephrine

§ 4100m. EPINEPHRINE AUTO-INJECTORS; COVERAGE REQUIRED

(a) As used in this section, “health insurance plan” means any individual or group health insurance policy, any hospital or medical service corporation or health maintenance organization subscriber contract, or any other health benefit plan offered, issued, or renewed for any person in this State by a health insurer. The term shall not include benefit plans providing coverage for a specific disease or other limited benefit coverage. “Health insurer” means any insurance company that provides health insurance as defined in subdivision 3301(a)(2) of this title, nonprofit hospital and medical service corporations, and health maintenance organizations.

(b) Except to the extent such coverage would disqualify a high-deductible health plan from eligibility for a health savings account pursuant to 26 U.S.C. § 223, a health insurance plan shall provide coverage without any deductible, coinsurance, co-payment, or other cost-sharing requirement for epinephrine auto-injectors when prescribed by an insured’s health care provider.

1       Sec. 2. EFFECTIVE DATE

2               This act shall take effect on January 1, 2025 and shall apply to all health  
3       insurance plans issued on and after January 1, 2025 on such date as a health  
4       insurer offers, issues, or renews the health insurance plan, but in no event later  
5       than January 1, 2026.