

New York State \$100 Insulin Maximum



In 2020, a New York State law was passed that includes a provision limiting cost sharing for members in relation to eligible insulin medications. Under this law, cost sharing for insulin is limited to \$100 per 30-day supply. The mandate applies to all out-of-pocket expenses, including copayments, deductibles, and coinsurance*.

Here are two examples to show how the mandate works for members:



A member's coinsurance is 20% and a 30-day supply of their insulin medication is \$1,000. Even though 20% of the cost is \$200, the amount the member has to pay is capped at \$100.



A member's deductible is \$5,000. The cost of a 30-day supply of their insulin medication is \$1,000. **If this member fills a 30-day prescription, they would pay \$100**, which would apply to their deductible. **If they fill a 90-day insulin prescription, they would pay \$300**, which would apply to their deductible.

Health Plans Impacted

The NYS insulin maximum mandate DOES apply to:

- All insured individuals, small and large commercial groups including high deductible health plan (HDHP) products with health savings accounts (HSAs) and insured minimum premium plans
- Direct pay qualified health plans
- Healthy NY
- Article 47 plans
- Student health insurance
- Essential Plan
- Child Health Plus

The NYS insulin maximum mandate DOES NOT apply to:

- All self-funded groups (except Article 47)
- Medicare Advantage and supplement plans
- Health and Recovery Plan (HARP)



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Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros.

注意：如果您说中文，我们可为您提供免费的语言协助。请参见随附的文件以获取我们的联系方式。

*For Individual Exchange members, the mandate took effect on 1/1/2021. Self-funded groups have the option to opt in when their plan is issued or renewed.

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If you have questions regarding the New York State \$100 maximum mandate and whether your plan is impacted, we are here to help. Please reach out to your Univera Healthcare account manager.