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An Act To Prohibit Consideration of Naloxone Purchases in Life Insurance Underwriting

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 24-A MRSA §2159-E is enacted to read:

§ 2159-E. Discrimination against naloxone purchases prohibited in life insurance

Notwithstanding any other provision of law, an insurer authorized to do business in this State may not:

1. Limit coverage. Limit coverage or refuse to issue or renew coverage of an individual under any life insurance policy due to the fact that the individual has been issued a prescription for naloxone or has purchased naloxone;

2. Determine rate for coverage. Consider the fact that an individual has been issued a prescription for naloxone or has purchased naloxone in determining the premium rate for coverage of that individual under a life insurance policy; or

3. Otherwise discriminate. Otherwise discriminate in the offering, issuance, cancellation, amount of coverage, price or any other condition of a life insurance policy based solely and without any additional actuarial justification upon the fact that an individual has been issued a prescription for naloxone or has purchased naloxone.

SUMMARY

This bill prohibits a denial or limitation of coverage or an increase in insurance premiums under a life insurance policy based on the fact that an individual has been issued a prescription for naloxone or has purchased naloxone.