129th MAINE LEGISLATURE

FIRST REGULAR SESSION-2019

Legislative Document **No. 1047**

S.P. 307 In Senate, February 28, 2019

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

Reference to the Committee on Health Coverage, Insurance and Financial Services suggested and ordered printed.

DAREK M. GRANT
Secretary of the Senate

Presented by Senator SANBORN, H. of Cumberland.
Cosponsored by Representative TEPLER of Topsham and
Senators: CLAXTON of Androscoggin, FOLEY of York, GRATWICK of Penobscot, SANBORN, L. of Cumberland, Representatives: FOLEY of Biddeford, MASTRACCIO of Sanford, MELARAGNO of Auburn.

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

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

3   **§2159-E. Discrimination against naloxone purchases prohibited in life insurance**

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

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

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

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

16   **SUMMARY**

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