

STATE OF MAINE

IN THE YEAR OF OUR LORD  
TWO THOUSAND NINETEEN

S.P. 307 - L.D. 1047

**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 hydrochloride purchases prohibited in life insurance**

**1. Discrimination prohibited.** Notwithstanding any provision of law to the contrary and except as provided in subsection 2, an insurer authorized to do business in this State may not:

A. 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 hydrochloride or has purchased naloxone hydrochloride in accordance with Title 22, section 2353;

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

C. 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 hydrochloride or has purchased naloxone hydrochloride.

**2. Exception.** An insurer may take an action described in subsection 1 with respect to an individual who has a demonstrated history of opioid use disorder.