



NEW YORK STATE \$100 INSULIN MAXIMUM

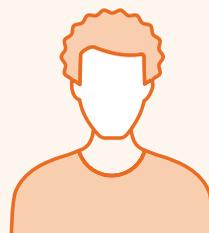
In 2020, a bill was signed into law by the Governor that included a provision which limits cost sharing for members in relation to eligible insulin medications. Specifically, members cannot pay more than **\$100 out-of-pocket for a 30-day supply** of a covered prescription insulin drug.

The state mandate applies to all out-of-pocket expenses, including copayments, deductibles, and coinsurance*.

To better understand how the mandate works, here are two real-life scenarios:



A member's deductible is \$5,000, and the cost of a 30-day supply of their insulin medication is \$1,000. **If they fill a 30-day insulin prescription, they will only be required to pay \$100**, and that \$100 would go toward their deductible. **If they fill a 90-day insulin prescription, they will only have to pay \$300**, and that \$300 will apply to their deductible.



A member's coinsurance is 20%, and the cost of a 30-day supply of their insulin medication is \$1,000. Even though 20% of the prescription cost is \$200, the member will only pay \$100.

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
- Article 47 plans
- Essential Plan
- Healthy NY
- Student health insurance
- 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)

If you have any questions regarding the NYS \$100 insulin maximum mandate and whether or not your health plan is impacted, we're here to help. Please reach out to your Excellus BlueCross BlueShield account manager for more information.



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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。

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*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.