

# Legislative Analysis



## INSURANCE COVERAGE FOR EYEDROPS

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<http://www.house.mi.gov/hfa>

### House Bill 4451 (proposed substitute H-1)

**Sponsor: Rep. Julie Calley**

**Committee: Health Policy**

**Complete to 5-15-19**

Analysis available at  
<http://www.legislature.mi.gov>

### SUMMARY:

House Bill 4451 would add a section to Chapter 34 (Disability Insurance Policies) of the Insurance Code that would prevent an insurer from denying coverage for refill prescription eyedrops if certain provisions applied.

Specifically, an insurer that delivered, issued for delivery, or renewed a health policy covering prescription eyedrops could not deny coverage for a refill of the prescription if all of the following applied:

- For a 30-day supply, a certain amount of time has passed (either the time by which 75% of the prescription should have been used or 23 days since the prescription was dispensed or refilled).
- The *prescriber* indicated on the original prescription that additional quantities would be needed.
- The prescription eyedrops prescribed by the prescriber are covered under the health insurance policy.

*Prescriber* is defined in section 17708 of the Public Health Code as a licensed dentist, a licensed doctor of medicine, a licensed doctor of osteopathic medicine and surgery, a licensed doctor of podiatric medicine and surgery, a licensed optometrist certified under Part 174 to administer and prescribe therapeutic pharmaceutical agents, a licensed veterinarian, or another licensed health professional acting under the delegation and using, recording, or otherwise indicating the name of the delegating licensed doctor of medicine or licensed doctor of osteopathic medicine and surgery.

The bill would apply to health insurance policies delivered, executed, issued, amended, or adjusted in Michigan or covering Michigan residents, beginning 90 days after the bill was enacted.

Proposed MCL 500.3406u

### FISCAL IMPACT:

House Bill 4451 would not have a significant fiscal impact on any unit of state or local government.

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