AN ACT concerning regulation.

Be it enacted by the People of the State of Illinois, represented in the General Assembly:

Section 1. Short title. This Act may be cited as the Access to Affordable Insulin Act.

Section 5. Definitions. As used in this Act:

"Department" means the Department of Central Management Services.

"Director" means the Director of Central Management Services.

"Insulin" means a prescription drug that contains insulin.

"Manufacturer" means a manufacturer engaged in the manufacturing of insulin that is self-administered on an outpatient basis.

"Navigator" has the meaning described in Section 1311(i) of the Patient Protection and Affordable Care Act, Public Law 111-148, and further defined through amendments to that Act and regulations issued under that Act.

"Pharmacy" means a pharmacy located in this State.

"Prescription drug" means a drug that is required by federal or State law or rule to be dispensed only by prescription or that is restricted to administration only by practitioners.

Section 10. Insulin discount program.

- (a) The Department shall offer a discount program that allows participants to purchase insulin at a discounted, post-rebate price.
 - (b) The discount program shall:
 - (1) provide a participant with a card or electronic document that identifies the participant as eligible for the discount;
 - (2) provide a participant with information about pharmacies that will honor the discount;
 - (3) allow a participant to purchase insulin at a discounted, post-rebate price; and
 - (4) provide a participant with instructions to pursue a reimbursement of the purchase price from the participant's health insurer.
- (c) The discount program shall charge a price for insulin that allows the program to retain only enough of any rebate for the insulin to make the State risk pool whole for providing discounted insulin to participants.

Section 90. The Illinois Insurance Code is amended by changing Section 356z.41 as follows:

(215 ILCS 5/356z.41)

Sec. 356z.41. Cost sharing in prescription insulin drugs;

limits; confidentiality of rebate information.

- (a) As used in this Section, "prescription insulin drug" means a prescription drug that contains insulin and is used to control blood glucose levels to treat diabetes but does not include an insulin drug that is administered to a patient intravenously.
- (b) This Section applies to a group or individual policy of accident and health insurance amended, delivered, issued, or renewed on or after the effective date of this amendatory Act of the 101st General Assembly.
- (c) An insurer that provides coverage for prescription insulin drugs pursuant to the terms of a health coverage plan the insurer offers shall limit the total amount that an insured is required to pay for a 30-day supply of covered prescription insulin drugs at an amount not to exceed \$35 \$100, regardless of the quantity or type of covered prescription insulin drug used to fill the insured's prescription.
- (d) Nothing in this Section prevents an insurer from reducing an insured's cost sharing by an amount greater than the amount specified in subsection (c).
- (e) The Director may use any of the Director's enforcement powers to obtain an insurer's compliance with this Section.
- (f) The Department may adopt rules as necessary to implement and administer this Section and to align it with federal requirements.

(g) On January 1 of each year, the limit on the amount that an insured is required to pay for a 30-day supply of a covered prescription insulin drug shall increase by a percentage equal to the percentage change from the preceding year in the medical care component of the Consumer Price Index of the Bureau of Labor Statistics of the United States Department of Labor.

(Source: P.A. 101-625, eff. 1-1-21.)

Section 99. Effective date. This Act takes effect July 1, 2025.