

ASSEMBLY COMMITTEE SUBSTITUTE FOR
ASSEMBLY, Nos. 954, 653, and 1669

STATE OF NEW JERSEY
219th LEGISLATURE

ADOPTED FEBRUARY 13, 2020

Sponsored by:

Assemblyman ROBERT J. KARABINCHAK

District 18 (Middlesex)

Assemblyman JOHN ARMATO

District 2 (Atlantic)

Assemblywoman ANNETTE QUIJANO

District 20 (Union)

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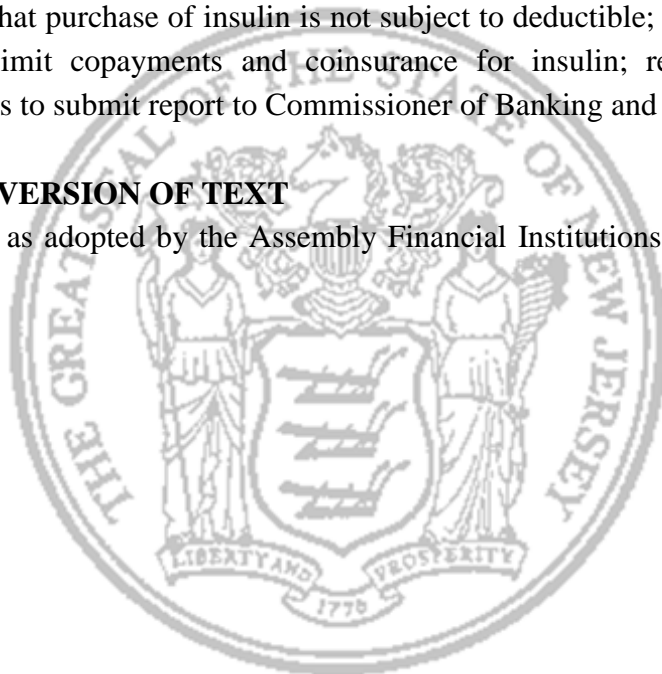
**Assemblywoman Lampitt, Assemblymen Mazzeo, Freiman,
Assemblywomen Vainieri Huttel, Timberlake, Assemblyman Benson and
Assemblywoman Downey**

SYNOPSIS

Provides that purchase of insulin is not subject to deductible; requires health insurers to limit copayments and coinsurance for insulin; requires insulin manufacturers to submit report to Commissioner of Banking and Insurance.

CURRENT VERSION OF TEXT

Substitute as adopted by the Assembly Financial Institutions and Insurance Committee.



1 **AN ACT** concerning cost sharing for insulin, amending P.L.1995,
2 c.331, and supplementing various parts of the statutory law.

3
4 **BE IT ENACTED** by the Senate and General Assembly of the State
5 of New Jersey:

6
7 1. (New section) The Legislature finds and declares that:

8 a. The rising cost of insulin has created an affordability crisis that
9 threatens the health and financial well-being of many diabetes patients.

10 b. Research by the non-partisan Health Care Cost Institute found
11 that prices for insulin nearly doubled over the five year period from
12 2012 to 2016 and other studies show that prices for insulin have
13 increased by 700% over the past two decades.

14 c. The lack of competition, transparency, and accountability in
15 the prescription drug market has allowed manufacturers of insulin to
16 exert extraordinary pricing power.

17 d. While insulin products have been on the market for almost a
18 century, there is limited competition from lower-cost generics, in part
19 due to aggressive efforts by brand name drug manufacturers to block
20 the entry of generic insulin products into the market.

21 e. Even consumers with health insurance may face a lack of
22 access to insulin due to the plan design of some health insurance
23 policies.

24 f. For consumers without insurance, or with insurance coverage
25 not subject to New Jersey State law, access to current and reliable cost
26 information may be helpful to consumers and researchers trying to
27 better understand the true cost of insulin.

28 g. It is, therefore, in the public interest to protect consumers by
29 mandating insurance coverage cost sharing maximums in New Jersey
30 to improve consumer access to insulin, and to provide for transparency
31 and publication of drug company pricing of insulin.

32
33 2. Section 1 of P.L.1995, c.331 (C.17:48-6n) is amended to read
34 as follows:

35 1. a. Every individual or group hospital service corporation
36 contract providing hospital or medical expense benefits that is
37 delivered, issued, executed or renewed in this State pursuant to
38 P.L.1938, c.366 (C.17:48-1 et seq.) or approved for issuance or
39 renewal in this State by the Commissioner of Banking and Insurance
40 on or after the effective date of this act shall provide benefits to any
41 subscriber or other person covered thereunder for expenses incurred
42 for the following equipment and supplies for the treatment of diabetes,
43 if recommended or prescribed by a physician or nurse
44 practitioner/clinical nurse specialist: blood glucose monitors and
45 blood glucose monitors for the legally blind; test strips for glucose
46 monitors and visual reading and urine testing strips; insulin; injection

EXPLANATION – Matter enclosed in bold-faced brackets **[thus]** in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

1 aids; cartridges for the legally blind; syringes; insulin pumps and
2 appurtenances thereto; insulin infusion devices; and oral agents for
3 controlling blood sugar. Coverage for the purchase of insulin shall not
4 be subject to any deductible, and no copayment or coinsurance for the
5 purchase of insulin shall exceed \$50 per 30 day supply.

6 b. Each individual or group hospital service corporation contract
7 shall also provide benefits for expenses incurred for diabetes self-
8 management education to ensure that a person with diabetes is
9 educated as to the proper self-management and treatment of their
10 diabetic condition, including information on proper diet. Benefits
11 provided for self-management education and education relating to diet
12 shall be limited to visits medically necessary upon the diagnosis of
13 diabetes; upon diagnosis by a physician or nurse practitioner/clinical
14 nurse specialist of a significant change in the subscriber's or other
15 covered person's symptoms or conditions which necessitate changes in
16 that person's self-management; and upon determination of a physician
17 or nurse practitioner/clinical nurse specialist that reeducation or
18 refresher education is necessary. Diabetes self-management education
19 shall be provided by a dietitian registered by a nationally recognized
20 professional association of dietitians or a health care professional
21 recognized as a Certified Diabetes Educator by the American
22 Association of Diabetes Educators or a registered pharmacist in the
23 State qualified with regard to management education for diabetes by
24 any institution recognized by the board of pharmacy of the State of
25 New Jersey.

26 c. The benefits required by this section shall be provided to the
27 same extent as for any other sickness under the contract.

28 d. This section shall apply to all hospital service corporation
29 contracts in which the hospital service corporation has reserved the
30 right to change the premium.

31 e. The provisions of this section shall not apply to a health
32 benefits plan subject to the provisions of P.L.1992, c.161 (C.17B:27A-
33 2 et seq.) or P.L.1992, c.162 (C.17B:27A-17 et seq.).

34 f. The Commissioner of Banking and Insurance may, in
35 consultation with the Commissioner of Health, pursuant to the
36 "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et seq.),
37 promulgate and periodically update a list of additional diabetes
38 equipment and related supplies that are medically necessary for the
39 treatment of diabetes and for which benefits shall be provided
40 according to the provisions of this section.

41 (cf: P.L.1995, c.331, s.1)

42

43 3. Section 2 of P.L.1995, c.331 (C.17:48A-71) is amended to read
44 as follows:

45 2. a. Every individual or group medical service corporation
46 contract providing hospital or medical expense benefits that is
47 delivered, issued, executed or renewed in this State pursuant to
48 P.L.1940, c.74 (C.17:48A-1 et seq.) or approved for issuance or
49 renewal in this State by the Commissioner of Banking and Insurance

1 on or after the effective date of this act shall provide benefits to any
2 subscriber or other person covered thereunder for expenses incurred
3 for the following equipment and supplies for the treatment of diabetes,
4 if recommended or prescribed by a physician or nurse
5 practitioner/clinical nurse specialist: blood glucose monitors and
6 blood glucose monitors for the legally blind; test strips for glucose
7 monitors and visual reading and urine testing strips; insulin; injection
8 aids; cartridges for the legally blind; syringes; insulin pumps and
9 appurtenances thereto; insulin infusion devices; and oral agents for
10 controlling blood sugar. Coverage for the purchase of insulin shall not
11 be subject to any deductible, and no copayment or coinsurance for the
12 purchase of insulin shall exceed \$50 per 30 day supply.

13 b. Each individual or group medical service corporation contract
14 shall also provide benefits for expenses incurred for diabetes self-
15 management education to ensure that a person with diabetes is
16 educated as to the proper self-management and treatment of their
17 diabetic condition, including information on proper diet. Benefits
18 provided for self-management education and education relating to diet
19 shall be limited to visits medically necessary upon the diagnosis of
20 diabetes; upon diagnosis by a physician or nurse practitioner/clinical
21 nurse specialist of a significant change in the subscriber's or other
22 covered person's symptoms or conditions which necessitate changes in
23 that person's self-management; and upon determination of a physician
24 or nurse practitioner/clinical nurse specialist that reeducation or
25 refresher education is necessary. Diabetes self-management education
26 shall be provided by a dietitian registered by a nationally recognized
27 professional association of dietitians or a health care professional
28 recognized as a Certified Diabetes Educator by the American
29 Association of Diabetes Educators or a registered pharmacist in the
30 State qualified with regard to management education for diabetes by
31 any institution recognized by the board of pharmacy of the State of
32 New Jersey.

33 c. The benefits required by this section shall be provided to the
34 same extent as for any other sickness under the contract.

35 d. This section shall apply to all medical service corporation
36 contracts in which the medical service corporation has reserved the
37 right to change the premium.

38 e. The provisions of this section shall not apply to a health
39 benefits plan subject to the provisions of P.L.1992, c.161 (C.17B:27A-
40 2 et seq.) or P.L.1992, c.162 (C.17B:27A-17 et seq.).

41 f. The Commissioner of Banking and Insurance may, in
42 consultation with the Commissioner of Health, pursuant to the
43 "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et seq.),
44 promulgate and periodically update a list of additional diabetes
45 equipment and related supplies that are medically necessary for the
46 treatment of diabetes and for which benefits shall be provided
47 according to the provisions of this section.

48 (cf: P.L.1995, c.331, s.2)

1 4. Section 3 of P.L.1995, c.331 (C.17:48E-35.11) is amended to
2 read as follows:

3 3. a. Every individual or group health service corporation
4 contract providing hospital or medical expense benefits that is
5 delivered, issued, executed or renewed in this State pursuant to
6 P.L.1985, c.236 (C.17:48E-1 et seq.) or approved for issuance or
7 renewal in this State by the Commissioner of Banking and Insurance
8 on or after the effective date of this act shall provide benefits to any
9 subscriber or other person covered thereunder for expenses incurred
10 for the following equipment and supplies for the treatment of diabetes,
11 if recommended or prescribed by a physician or nurse
12 practitioner/clinical nurse specialist: blood glucose monitors and
13 blood glucose monitors for the legally blind; test strips for glucose
14 monitors and visual reading and urine testing strips; insulin; injection
15 aids; cartridges for the legally blind; syringes; insulin pumps and
16 appurtenances thereto; insulin infusion devices; and oral agents for
17 controlling blood sugar. Coverage for the purchase of insulin shall not
18 be subject to any deductible, and no copayment or coinsurance for the
19 purchase of insulin shall exceed \$50 per 30 day supply.

20 b. Each individual or group health service corporation contract
21 shall also provide benefits for expenses incurred for diabetes self-
22 management education to ensure that a person with diabetes is
23 educated as to the proper self-management and treatment of their
24 diabetic condition, including information on proper diet. Benefits
25 provided for self-management education and education relating to diet
26 shall be limited to visits medically necessary upon the diagnosis of
27 diabetes; upon the diagnosis by a physician or nurse
28 practitioner/clinical nurse specialist of a significant change in the
29 subscriber's or other covered person's symptoms or conditions which
30 necessitate changes in that person's self-management; and upon
31 determination of a physician or nurse practitioner/clinical nurse
32 specialist that reeducation or refresher education is necessary.
33 Diabetes self-management education shall be provided by a dietitian
34 registered by a nationally recognized professional association of
35 dietitians or a health care professional recognized as a Certified
36 Diabetes Educator by the American Association of Diabetes Educators
37 or a registered pharmacist in the State qualified with regard to
38 management education for diabetes by any institution recognized by
39 the board of pharmacy of the State of New Jersey.

40 c. The benefits required by this section shall be provided to the
41 same extent as for any other sickness under the contract.

42 d. This section shall apply to all health service corporation
43 contracts in which the health service corporation has reserved the right
44 to change the premium.

45 e. The provisions of this section shall not apply to a health
46 benefits plan subject to the provisions of P.L.1992, c.161 (C.17B:27A-
47 2 et seq.) or P.L.1992, c.162 (C.17B:27A-17 et seq.).

48 f. The Commissioner of Banking and Insurance may, in
49 consultation with the Commissioner of Health, pursuant to the

1 "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et seq.),
2 promulgate and periodically update a list of additional diabetes
3 equipment and related supplies that are medically necessary for the
4 treatment of diabetes and for which benefits shall be provided
5 according to the provisions of this section.

6 (cf: P.L.1995, c.331, s.3)

7

8 5. Section 4 of P.L.1995, c.331 (C.17B:26-2.11) is amended to
9 read as follows:

10 4. a. Every individual health insurance policy providing hospital
11 or medical expense benefits that is delivered, issued, executed or
12 renewed in this State pursuant to Chapter 26 of Title 17B of the New
13 Jersey Statutes or approved for issuance or renewal in this State by the
14 Commissioner of Banking and Insurance on or after the effective date
15 of this act shall provide benefits to any person covered thereunder for
16 expenses incurred for the following equipment and supplies for the
17 treatment of diabetes, if recommended or prescribed by a physician or
18 nurse practitioner/clinical nurse specialist: blood glucose monitors and
19 blood glucose monitors for the legally blind; test strips for glucose
20 monitors and visual reading and urine testing strips; insulin; injection
21 aids; cartridges for the legally blind; syringes; insulin pumps and
22 appurtenances thereto; insulin infusion devices; and oral agents for
23 controlling blood sugar. Coverage for the purchase of insulin shall not
24 be subject to any deductible, and no copayment or coinsurance for the
25 purchase of insulin shall exceed \$50 per 30 day supply.

26 b. Each individual health insurance policy shall also provide
27 benefits for expenses incurred for diabetes self-management education
28 to ensure that a person with diabetes is educated as to the proper self-
29 management and treatment of their diabetic condition, including
30 information on proper diet. Benefits provided for self-management
31 education and education relating to diet shall be limited to visits
32 medically necessary upon the diagnosis of diabetes; upon diagnosis by
33 a physician or nurse practitioner/clinical nurse specialist of a
34 significant change in the covered person's symptoms or conditions
35 which necessitate changes in that person's self-management; and upon
36 determination of a physician or nurse practitioner/clinical nurse
37 specialist that reeducation or refresher education is necessary.
38 Diabetes self-management education shall be provided by a dietitian
39 registered by a nationally recognized professional association of
40 dietitians or a health care professional recognized as a Certified
41 Diabetes Educator by the American Association of Diabetes Educators
42 or a registered pharmacist in the State qualified with regard to
43 management education for diabetes by any institution recognized by
44 the board of pharmacy of the State of New Jersey.

45 c. The benefits required by this section shall be provided to the
46 same extent as for any other sickness under the policy.

47 d. This section shall apply to all individual health insurance
48 policies in which the insurer has reserved the right to change the
49 premium.

1 e. The provisions of this section shall not apply to a health
2 benefits plan subject to the provisions of P.L.1992, c.161 (C.17B:27A-
3 2 et seq.) or P.L.1992, c.162 (C.17B:27A-17 et seq.).

4 f. The Commissioner of Banking and Insurance may, in
5 consultation with the Commissioner of Health, pursuant to the
6 "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et seq.),
7 promulgate and periodically update a list of additional diabetes
8 equipment and related supplies that are medically necessary for the
9 treatment of diabetes and for which benefits shall be provided
10 according to the provisions of this section.

11 (cf: P.L.1995, c.331, s.4)

12
13 6. Section 5 of P.L.1995, c.331 (C.17B:27-46.1m) is amended to
14 read as follows:

15 5. a. Every group health insurance policy providing hospital or
16 medical expense benefits that is delivered, issued, executed or renewed
17 in this State pursuant to Chapter 27 of Title 17B of the New Jersey
18 Statutes or approved for issuance or renewal in this State by the
19 Commissioner of Banking and Insurance on or after the effective date
20 of this act shall provide benefits to any person covered thereunder for
21 expenses incurred for the following equipment and supplies for the
22 treatment of diabetes, if recommended or prescribed by a physician or
23 nurse practitioner/clinical nurse specialist: blood glucose monitors and
24 blood glucose monitors for the legally blind; test strips for glucose
25 monitors and visual reading and urine testing strips; insulin; injection
26 aids; cartridges for the legally blind; syringes; insulin pumps and
27 appurtenances thereto; insulin infusion devices; and oral agents for
28 controlling blood sugar. Coverage for the purchase of insulin shall not
29 be subject to any deductible, and no copayment or coinsurance for the
30 purchase of insulin shall exceed \$50 per 30 day supply.

31 b. Each group health insurance policy shall also provide benefits
32 for expenses incurred for diabetes self-management education to
33 ensure that a person with diabetes is educated as to the proper self-
34 management and treatment of their diabetic condition, including
35 information on proper diet. Benefits provided for self-management
36 education and education relating to diet shall be limited to visits
37 medically necessary upon the diagnosis of diabetes; upon diagnosis by
38 a physician or nurse practitioner/clinical nurse specialist of a
39 significant change in the covered person's symptoms or conditions
40 which necessitate changes in that person's self-management; and upon
41 determination of a physician or nurse practitioner/clinical nurse
42 specialist that reeducation or refresher education is necessary.
43 Diabetes self-management education shall be provided by a dietitian
44 registered by a nationally recognized professional association of
45 dietitians or a health care professional recognized as a Certified
46 Diabetes Educator by the American Association of Diabetes Educators
47 or a registered pharmacist in the State qualified with regard to
48 management education for diabetes by any institution recognized by
49 the board of pharmacy of the State of New Jersey.

1 c. The benefits required by this section shall be provided to the
2 same extent as for any other sickness under the policy.

3 d. This section shall apply to all group health insurance policies in
4 which the insurer has reserved the right to change the premium.

5 e. The provisions of this section shall not apply to a health
6 benefits plan subject to the provisions of P.L.1992, c.161 (C.17B:27A-
7 2 et seq.) or P.L.1992, c.162 (C.17B:27A-17 et seq.).

8 f. The Commissioner of Banking and Insurance may, in
9 consultation with the Commissioner of Health, pursuant to the
10 "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et seq.),
11 promulgate and periodically update a list of additional diabetes
12 equipment and related supplies that are medically necessary for the
13 treatment of diabetes and for which benefits shall be provided
14 according to the provisions of this section.

15 (cf: P.L.1995, c.331, s.5)

16

17 7. Section 6 of P.L.1995, c.331 (C.26:2J-4.11) is amended to read
18 as follows:

19 6. a. Every contract for health care services that is delivered,
20 issued, executed or renewed in this State pursuant to P.L.1973, c.337
21 (C.26:2J-1 et seq.) or approved for issuance or renewal in this State on
22 or after the effective date of this act shall provide health care services
23 to any enrollee or other person covered thereunder for the following
24 equipment and supplies for the treatment of diabetes, if recommended
25 or prescribed by a participating physician or participating nurse
26 practitioner/clinical nurse specialist: blood glucose monitors and
27 blood glucose monitors for the legally blind; test strips for glucose
28 monitors and visual reading and urine testing strips; insulin; injection
29 aids; cartridges for the legally blind; syringes; insulin pumps and
30 appurtenances thereto; insulin infusion devices; and oral agents for
31 controlling blood sugar. Coverage for the purchase of insulin shall not
32 be subject to any deductible, and no copayment or coinsurance for the
33 purchase of insulin shall exceed \$50 per 30 day supply.

34 b. Each contract shall also provide health care services for
35 diabetes self-management education to ensure that a person with
36 diabetes is educated as to the proper self-management and treatment of
37 their diabetic condition, including information on proper diet. Health
38 care services provided for self-management education and education
39 relating to diet shall be limited to visits medically necessary upon the
40 diagnosis of diabetes; upon diagnosis by a participating physician or
41 participating nurse practitioner/clinical nurse specialist of a significant
42 change in the enrollee's or other covered person's symptoms or
43 conditions which necessitate changes in that person's self-
44 management; and upon determination of a participating physician or
45 participating nurse practitioner/clinical nurse specialist that
46 reeducation or refresher education is necessary. Diabetes self-
47 management education shall be provided by a participating dietitian
48 registered by a nationally recognized professional association of
49 dietitians or a health care professional recognized as a Certified

1 Diabetes Educator by the American Association of Diabetes Educators
2 or, pursuant to section 6 of P.L.1993, c.378 (C.26:2J-4.7), a registered
3 pharmacist in the State qualified with regard to management education
4 for diabetes by any institution recognized by the board of pharmacy of
5 the State of New Jersey.

6 c. The health care services required by this section shall be
7 provided to the same extent as for any other sickness under the
8 contract.

9 d. This section shall apply to all contracts in which the health
10 maintenance organization has reserved the right to change the schedule
11 of charges.

12 e. The provisions of this section shall not apply to a health
13 benefits plan subject to the provisions of P.L.1992, c.161 (C.17B:27A-
14 2 et seq.) or P.L.1992, c.162 (C.17B:27A-17 et seq.).

15 f. The Commissioner of Banking and Insurance may, in
16 consultation with the Commissioner of Health, pursuant to the
17 "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et seq.),
18 promulgate and periodically update a list of additional diabetes
19 equipment and related supplies that are medically necessary for the
20 treatment of diabetes and for which benefits shall be provided
21 according to the provisions of this section.

22 (cf: P.L.1995, c.331, s.6)

23
24 8. (New section) An individual health benefits plan that provides
25 hospital and medical expense benefits and is delivered, issued,
26 executed or renewed in this State pursuant to P.L.1992, c.161
27 (C.17B:27A-2 et al.), on or after the effective date of P.L. ,
28 c. (C.) (pending before the Legislature as this bill), shall provide
29 coverage to any enrollee or other person covered thereunder for insulin
30 for the treatment of diabetes, if recommended or prescribed by a
31 participating physician or participating nurse practitioner/clinical nurse
32 specialist. Coverage for the purchase of insulin shall not be subject to
33 any deductible, and no copayment or coinsurance for the purchase of
34 insulin shall exceed \$50 per 30 day supply.

35 The benefits shall be provided to the same extent as for any other
36 condition under the health benefits plan.

37 This section shall apply to those health benefits plans in which the
38 carrier has reserved the right to change the premium.

39
40 9. (New section) A small employer health benefits plan that
41 provides hospital and medical expense benefits and is delivered,
42 issued, executed or renewed in this State pursuant to P.L.1992, c.162
43 (C.17B:27A-17 et seq.), on or after the effective date of P.L. ,
44 c. (C.) (pending before the Legislature as this bill), shall provide
45 coverage to any enrollee or other person covered thereunder for insulin
46 for the treatment of diabetes, if recommended or prescribed by a
47 participating physician or participating nurse practitioner/clinical nurse
48 specialist. Coverage for the purchase of insulin shall not be subject to

1 any deductible, and no copayment or coinsurance for the purchase of
2 insulin shall exceed \$50 per 30 day supply.

3 The benefits shall be provided to the same extent as for any other
4 condition under the health benefits plan.

5 This section shall apply to those health benefits plans in which the
6 carrier has reserved the right to change the premium.

7
8 10. (New section) The State Health Benefits Commission shall
9 ensure that every contract purchased or renewed by the commission on
10 or after the effective date of P.L. , c. (C.) (pending before the
11 Legislature as this bill), shall provide coverage for health care services
12 to any enrollee or other person covered thereunder for insulin for the
13 treatment of diabetes, if recommended or prescribed by a participating
14 physician or participating nurse practitioner/clinical nurse specialist.
15 Coverage for the purchase of insulin shall not be subject to any
16 deductible, and no copayment or coinsurance for the purchase of
17 insulin shall exceed \$50 per 30 day supply.

18
19 11. (New section) The School Employees' Health Benefits
20 Commission shall ensure that every contract purchased by the
21 commission on or after the effective date of P.L. , c. (C.)
22 (pending before the Legislature as this bill) that provides hospital and
23 medical expense benefits shall provide health care services to any
24 enrollee or other person covered thereunder for insulin for the
25 treatment of diabetes, if recommended or prescribed by a participating
26 physician or participating nurse practitioner/clinical nurse specialist.
27 Coverage for the purchase of insulin shall not be subject to any
28 deductible, and no copayment or coinsurance for the purchase of
29 insulin shall exceed \$50 per 30 day supply.

30
31 12. (New section) Every manufacturer of an insulin product shall
32 submit, not later than January 1, 2021, and annually thereafter, a report
33 to the Commissioner of Banking and Insurance containing the
34 following information:

- 35 a. name of the insulin products currently manufactured;
36 b. identification of whether the insulin products are brand name
37 or generic drug products;
38 c. total sales of insulin products to New Jersey consumers
39 quantified in total units and total revenue;
40 d. the effective date and amounts of any changes in the wholesale
41 acquisition cost or other list prices for insulin during the prior calendar
42 year;
43 e. aggregate, company-level research and development costs for
44 insulin over the prior calendar year;
45 f. the name of each of the manufacturer's insulin products that
46 were approved by the federal Food and Drug Administration in the
47 previous five calendar years;

1 g. the name of each of the manufacturer’s insulin products that
2 lost patent exclusivity in the United States in the previous five
3 calendar years; and

4 h. a statement of rationale regarding the factor or factors that
5 caused the increase in the wholesale acquisition cost or list price
6 increase for insulin.

7
8 13. Sections 2 through 4, 6, and 7 of this act shall take effect on
9 the 180th day next following the date of enactment and shall apply to
10 plans issued or renewed on or after January 1 of the next calendar
11 year; sections 5, 8, and 9 shall take effect on the 270th day next
12 following the date of enactment and shall apply to plans issued or
13 renewed after January 1 of the next calendar year; sections 10 and 11
14 shall take effect on the 90th day next following the date of enactment
15 and shall apply to contracts purchased on or after that date; and section
16 12 shall take place immediately.