

# HOUSE BILL NO. 4345

February 24, 2021, Introduced by Reps. Beeler, Brann, Whiteford, Borton, Glenn, Allor, Farrington, Bellino, Yaroch, Wozniak, O'Malley and Calley and referred to the Committee on Health Policy.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 3406v.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1        **Sec. 3406v. For an insurer that delivers, issues for delivery,**  
2        **or renews in this state a health insurance policy that provides**  
3        **coverage for prescription drugs, if an insured purchased a drug**  
4        **covered under the health insurance policy at an out-of-network**  
5        **pharmacy, and the cost of the purchased drug is less than the**

1 average cost of that drug in network pharmacies, the insurer shall  
2 apply the difference in cost when calculating the insured's overall  
3 contribution to any out-of-pocket maximum or any cost sharing  
4 requirement.