

# **One Hundred Second Legislature - First Session - 2011**

## **Introducer's Statement of Intent**

### **LB322**

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**Chairperson: Senator Rich Pahls**

**Committee: Banking, Commerce and Insurance**

**Date of Hearing: February 14, 2011**

The following constitutes the reasons for this bill and the purposes which are sought to be accomplished thereby:

The intent of LB322 is that privately insured Nebraskans have access to reasonable prescription drug benefits by requiring that private health plans, meet the following criteria:

Insurers cannot create specialty tiers that require payment of a percentage of prescription costs.

Insurers shall not establish tiers of prescription drug copays in which the maximum prescription drug copay exceeds by more than 500 percent the lowest prescription drug copay charged under the health benefit plan.

If a health plan includes a limit for out-of-pocket expenses for benefits other than prescription drugs, the insurer must include a provision that would result in the lowest out-of-pocket prescription drug cost to the subscriber. Either out-of-pocket expenses for prescription drugs would be included under the plan's total limit for out-of-pocket expenses or prescription drugs could not exceed \$1,000 per individual or \$2,000 per family for the contract year.

**Principal Introducer:** \_\_\_\_\_

**Senator Abbie Cornett**