**§2159-E. Discrimination against naloxone hydrochloride or another opioid overdose-reversing medication purchases prohibited in life insurance**

**1. Discrimination prohibited.**  Notwithstanding any provision of law to the contrary and except as provided in subsection 2, an insurer authorized to do business in this State may not:

A. Limit coverage or refuse to issue or renew coverage of an individual under any life insurance policy due to the fact that the individual has been issued a prescription for naloxone hydrochloride or another opioid overdose-reversing medication or has purchased naloxone hydrochloride or another opioid overdose-reversing medication in accordance with Title 22, section 2353; [PL 2023, c. 161, §4 (AMD).]

B. Consider the fact that an individual has been issued a prescription for naloxone hydrochloride or another opioid overdose-reversing medication or has purchased naloxone hydrochloride or another opioid overdose-reversing medication in determining the premium rate for coverage of that individual under a life insurance policy; or [PL 2023, c. 161, §4 (AMD).]

C. Otherwise discriminate in the offering, issuance, cancellation, amount of coverage, price or any other condition of a life insurance policy based solely and without any additional actuarial justification upon the fact that an individual has been issued a prescription for naloxone hydrochloride or another opioid overdose-reversing medication or has purchased naloxone hydrochloride or another opioid overdose-reversing medication. [PL 2023, c. 161, §4 (AMD).]

An opioid overdose-reversing medication referenced in this subsection must be approved by the federal Food and Drug Administration.

[PL 2023, c. 161, §4 (AMD).]

**2. Exception.**  An insurer may take an action described in subsection 1 with respect to an individual who has a demonstrated history of opioid use disorder.

[PL 2019, c. 203, §1 (NEW).]

SECTION HISTORY

PL 2019, c. 203, §1 (NEW). PL 2023, c. 161, §4 (AMD).

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