

TITLE 50: INSURANCE
CHAPTER I: DEPARTMENT OF INSURANCE
PART 2019 MINIMUM BENEFIT STANDARDS FOR DIABETES COVERAGE

Section 2019.10 Purpose

The purpose of this Part is to establish minimum benefit standards for diabetic pharmaceuticals, supplies and durable medical equipment coverage to be provided in this State.

Section 2019.20 Applicability and Scope

This Part shall apply to all group accident and health policies and health maintenance organization group contracts which are amended, delivered, issued or renewed in this State after the effective date of this Part. This Part shall not apply to agreements, contracts or policies that provide coverage for a specified diagnosis or other limited benefit coverage.

Section 2019.30 Definitions

Durable Medical Equipment means blood glucose monitors, blood glucose monitors for the legally blind, cartridges for the legally blind and lancets and lancing devices.

Pharmaceuticals and Supplies means insulin, syringes, needles, test strips for glucose monitors, FDA approved oral agents used to control blood sugar and glucagon emergency kits.

Section 2019.40 Minimum Benefit Standards

a) Coverage for durable medical equipment shall be subject to the same deductible, copayment, and coinsurance provisions provided for other durable medical equipment, depending on whether such coverage is provided under the policy or a durable medical equipment rider to the policy. Such minimum benefit shall not apply to a group policy of accident and health insurance that does not provide durable medical equipment.

b) Coverage for pharmaceuticals and supplies shall be subject to the same coverage, deductible, co-payment, and co-insurance provisions provided for other pharmaceuticals, depending on whether such coverage is provided under the policy or a drug rider to the policy. Such minimum benefit shall not apply to a group policy of accident and health insurance that does not provide drug coverage.