

A BILL TO BE ENTITLED  
AN ACT

relating to prohibited practices by a life insurance company relating to an individual's prescription for or obtainment of an **Opioid** antagonist.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. Chapter 1101, Insurance Code, is amended by adding Subchapter E to read as follows:

SUBCHAPTER E. PROHIBITED PRACTICES RELATING TO PRESCRIPTION FOR OR  
OBTAINMENT OF **OPIOID** ANTAGONIST

Sec. 1101.201. DEFINITION. In this subchapter, "**Opioid** antagonist" means any drug that binds to **Opioid** receptors and blocks or otherwise inhibits the effects of **Opioids** acting on those receptors.

Sec. 1101.202. APPLICABILITY OF SUBCHAPTER. This subchapter applies to a life insurance policy:

- (1) issued or delivered in this state; or
- (2) issued by a life insurance company organized in

this state.

Sec. 1101.203. PROHIBITION. (a) Except as provided by Subsection (b), a life insurance company may not, because an individual has been prescribed or has obtained through a standing order an **Opioid** antagonist:

- (1) deny coverage to the individual;
- (2) refuse to renew the individual's coverage;
- (3) cancel the individual's coverage;
- (4) limit the amount, extent, or kind of coverage

available to the individual; or

(5) charge the individual or a group to which the individual belongs a rate that is different from the rate charged to other individuals or groups, respectively, for the same coverage.

(b) Subsection (a) does not apply to an individual who has a demonstrated history of drug abuse.

SECTION 2. This Act takes effect September 1, 2019.