



THE STATE
of **ALASKA**
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GOVERNOR

Department of Commerce, Community,
and Economic Development

DIVISION OF INSURANCE

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BULLETIN 19-07

TO: ALL INSURERS AUTHORIZED TO TRANSACT LIFE INSURANCE IN THE STATE OF ALASKA AND OTHER INTERESTED PARTIES

RE: DENIAL OF LIFE INSURANCE COVERAGE FOR NALOXONE CARRIERS

On March 17, 2019, the National Council of Insurance Legislators (NCOIL) issued a resolution regarding carriers of Naloxone, frequently referred to by its brand name of Narcan, being denied life insurance coverage solely due to their prescription of Naloxone. The life insurance denials do not consider whether the applicant is using the drug personally or is carrying the overdose reversal drug to aid a friend, family member or stranger. The resolution asks that life insurers review their application procedures to ensure that no one is denied coverage solely due to being prescribed or carrying Naloxone.

In response to the opioid epidemic, the Alaska Legislature enabled good Samaritans to carry Naloxone in order to prevent overdose deaths in the state. The Alaska Department of Health and Social Services is sponsoring Project HOPE which trains and provides Naloxone to interested participants. AS 08.80.168, AS 17.20.085, and 12 AAC 52.994 authorizes pharmacists and individuals to administer Naloxone.

Alaska's Division of Insurance agrees with the goals of the NCOIL resolution. The Division of Insurance recognizes the impact of the opioid crisis and urges insurers to comply with the resolution. Denying life insurance applications or claims due to a prescription for Naloxone or acknowledgement of carrying the medications may be a violation of AS 21.36.090(a) which requires that insurers do not unfairly discriminate against consumers of the same class and equal expectation of life in the rates charged for a contract of life insurance or other term and condition of the contract.

The NCOIL Resolution is available at <http://ncoil.org/wp-content/uploads/2019/03/Narcan-Resolution-FINAL.pdf>.

If you have questions regarding this bulletin, please contact the Division of Insurance, P.O. Box 110805, Juneau, AK 99811-0805; (907) 465-2515; or via electronic mail at insurance@alaska.gov.

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