

## Department of Commerce, Community, and Economic Development

DIVISION OF INSURANCE Juneau Office

> P.O. Box 110805 Juneau, Alaska 99811-0805 Main: 907.465.2515 Fax: 907.465.3422

## **BULLETIN B23-06**

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

RE: FAIR TREATMENT TO CONSUMERS DURING PHARMACY STAFFING SHORTAGES

The Division of Insurance is aware of staffing shortages at pharmacies nationwide. Alaska consumers have experienced disruptions in access to pharmacy services and supplies including prescription drugs, behind the counter non-prescription drugs, and immunization services.

## **Health Insurance**

Access to healthcare services and supplies is of particular concern to the division as intermittent retail pharmacy closures impact consumers. Insurers must cover early refills of prescriptions of at least two weeks for non-narcotics.

It is expected that insurers will suspend their network requirements for pharmaceutical supplies until November 27, 2023. Consumers should be able to access their necessary prescriptions from a convenient pharmacy without concern of a non-network payment penalty. It is expected that insurers will pay for prescriptions at the in-network level of benefit for cost sharing (e.g., coinsurance, deductible).

It is also the division's expectation that insurers will allow for coverage of longer supplies of medication. For example, if a 30-day supply is typically the limit under an insurance contract, insurers shall cover a 90-day supply for individuals who are impacted by a pharmacy closure.

If you have questions regarding this bulletin, please contact Sarah Bailey, Life and Health Supervisor at <a href="mailto:sarah.bailey@alaska.gov">sarah.bailey@alaska.gov</a>.

Dated October 24, 2023

Director